August 2024

Monday	Tuesday	Wednesday	Thursday	Friday
29	30	31	1 Med Sup Webinar ACE WoodmenLife	2
5	6	7	8	9 LIVE FROM PIPAC
12	13 Mastering the Mystery of Med Sups Webinar Part Two	14 Capitalizing on Market Disruptions	15 Iowa Market Disruptions Webinar	16
19	20 Med Sup Webinar ABL	21	22 Med Sup Webinar Aflac	23 LIVE FROM PIPAC
26	27 Bankers Fidelity Webinar	28 New Agent Training	29	30

PIPAC News/Events

Small Group

9/1/2024 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Thursday August 15th. All completed paperwork must be submitted by 3:00 pm to ensure processing.

Please visit www.pipac.com for the complete deadline schedule and other company deadlines.

LIVE FROM PIPAC

8/9/2024 9:00 am
8/23/2024 9:00 am

Get the latest news from our PIPAC experts on carrier and industry updates, product highlights, what's hot, system updates and upcoming classes!

Contact Jennifer Wahl at
jwahl@pipac.com
to sign up for these webinars!

Wellmark

COST SAVER PROGRAM

Offered by CVS and powered by GoodRx

Effective July 1, 2024

All members enrolled in an Individual ACA, GF/GM or Group plan will have access to a Cost Saver Program for all Non-Specialty Generic drugs, when the member is paying 100% cost share (HDHP), whether at a retail pharmacy or through a Mail Order Pharmacy, giving the member the lowest cost option for applicable prescription drugs.

For questions or more info, contact the Group Department.

Group Health
800.765.1710

SGsales@pipac.com
LGsales@pipac.com

2024 STAR RATINGS

We are excited to share that Wellmark Medicare Advantage PPO Plans have been awarded a 4-star rating for 2024!

Additionally, MercyOne MediGold HMO Plans have achieved an impressive 5-star rating! These ratings reflect our commitment to providing exceptional healthcare services and ensuring our members receive the highest quality care.

Thank you for your trust and support as we continue to strive for excellence.

For questions or more info, contact the Individual Department

Individual Health
800.765.1710

individualdept@pipac.com

5 SIGNS YOUR CLIENTS MAY NEED MORE LIFE INSURANCE

As life changes, insurance needs change with it. Depending on events that have happened and how your clients' mindsets have evolved since first buying a policy, it may be a good idea to make sure they have enough coverage.

1. *Had a child*

The cost of raising a child through age 17 is $233,610, according to 2015 data from the U.S. Department of Agriculture—and that's not even mentioning college costs if you plan to help out.

2. *Bought a new home*

Two of the top five reasons people get life insurance is to cover mortgage debt and to pay for home expenses, according to the 2018 Insurance Barometer Study by Life Happens and LIMRA.

3. *Income has increased dramatically*

If they have recently gotten a significant raise or your income has increased steadily since they last bought insurance, check to make sure the insurance coverage is still enough to replace it.

4. *Lifestyle has changed*

If they have noticed that they have been spending more per month than they were a year or two ago, their current life insurance policy may leave a gap between its coverage and their loved ones' needs.

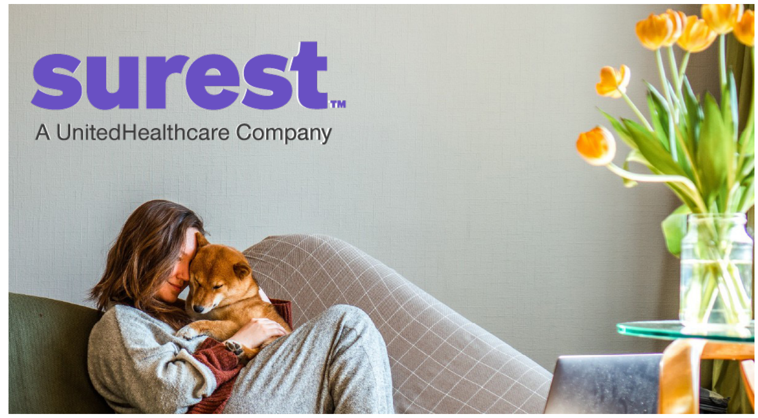
5. *Thinking about your estate planning*

Another top-five reason people get life insurance is to transfer wealth or leave an inheritance. As people get older, many start thinking more about what kind of legacy they want to leave behind.

Contact the Life Department today if you have any questions!

Life Dept.
800.765.1710

sales@pipac.com



SUREST - SEE HOW POWERFUL SIMPLE CAN BE

When it comes to knowing health care prices in advance, consumers are often kept out of the loop. It's different with the Surest plan. Members can check costs and compare care options before making an appointment.

No guessing, and prices for health services that often occur together are bundled into a single copay. Know what's owed in advance and receive a single bill for the services delivered in that one visit.

Prices (copays) are lower for higher-value options, based on quality, efficiency and overall effectiveness of care. With this visibility, members choose differently. *The result?*

Savings opportunities for employers and employees.

Features of the Surest plan:

- ACA-compliant health plan for employers with 51+ employees, available nationwide
- Self-funded and fully insured options
- No deductible, no coinsurance
- See prices in advance
- Broad, national UnitedHealthcare network
- Virtual health network

For questions or more info, contact the Group Department.

Group Health
800.765.1710

SGsales@pipac.com
LGsales@pipac.com

NEW PlanEnroll FEATURES:

The Integrity MedicareCENTER platform helps agents provide better service, manage clients, build relationships, and grow their sales.

- *PlanEnroll Personal Agent Website Customizations* - professional photo, bio, and office hours, products and languages.
- *PlanEnroll Client Sync* - gather key consumer information, get permission to contact, get a signed SOA, stay synced with clients through their PlanEnroll profile.
- *PlanEnroll Consumer Profile Enhancements* - complete "to-do items". see a more detailed activity stream, view health insurance cards and Legacy Safeguard Membership Card, learn more about their agent and ways to connect.
- *PlanEnroll Agent Map Updates* - consumers can view agent's contact information and bio, consumers who connect with agents through the Agent Map are considered free leads.
- *Agent-Triggered Marketing* - send pre-approved marketing emails and text messages to clients, create automated campaigns or one-time sends, engagement stored within client contact record.

Key Feature	Others	PlanEnroll
Client Shares Information with Agent — Personal, Health, Doctor, Pharmacy and Prescription	✔	✔
Client References Information — and Can Update as Needed		✔
Agent Updates Information Which is Then Shared Back with Client		✔
Automatically Creates Client Record In CRM		✔
Client Can Shop / Enroll On Their Own (Agent Gets Credit)		✔
Client Can View Plan They Enroll In		✔
Captures Permission to Contact (PTC)	✔	✔
Completes Scope of Appointment (SOA)	✔	✔
Scope of Appointment Tracking		✔
Pre-Approved and Compliant Marketing Material		✔

Across the entire platform, Integrity technology works together seamlessly to help agents and the clients they serve. Integrity's mission is to make the process of securing health and well-being simpler, more beneficial, and ultimately more human. This technology helps take the hassle out of running your business, so you can focus your efforts on serving your clients.

If you would like assistance with or have questions contact our Agent Technology Coordinator, Kenny Bruington.

Please email **kenny@pipac.com**, call **319-268-7104**, or **scan the QR code** to set up a 1:1.

MEDICARE CERTIFICATION OVERVIEW

Agents cannot market or receive renewal commission or sell any carriers' products until they are certified. You can begin marketing plans for January 1st effective dates on October 1st of the prior year and you can begin selling plans as of October 15th of the prior year. For this reason, we recommend that you complete your certification before October 1st.

Each carrier has their own certification process and therefore you should be aware of what their requirements are as to not duplicate trainings or spend extra time or money. Because your approach can vary depending on which carrier(s) you plan to certify with, we have listed several scenarios below based on which carrier(s) you plan to sell.

Selling for one company only:

- *Wellmark Medicare Advantage/MedicareBlue Rx Only* - Only take the Pinpoint Global training. The cost is $99.95.
- *UnitedHealthcare* - Only take the UnitedHealthcare Medicare training. This training is free.
- *Aetna and Silverscript only* - You must take AHIP to sell these plans. Go to the training site and it will direct you to AHIP and Aetna product specific courses. The cost for AHIP through Aetna is $125. Face-to-face or online product training is required this year.
- *Centene/WellCare* - AHIP is required. Cost is $125.

Selling for multiple companies:

- *Aetna and any other company* - Take Aetna training first as the AHIP will transfer to UnitedHealthcare Medicare, Centene/WellCare, Wellmark Blue Medicare Advantage and MedicareBlue RX, and take care of several of their training and exams.

Wellmark Advantage Health Plan (MAPD) and MedicareBlue Rx (PDP)
Deadline: Prior to 1st sale or by 12/7/24 for renewals
Go to: www.pipac.com/wellmarkcert

UnitedHealthcare MAPD & PDP (including AARO course)
Deadline: Prior to 1st sale or by 12/7/24 for renewals
Go to: www.pipac.com/UHCCert

Aetna MAPD & PDP
Deadline: Prior to 1st sale or by 12/7/24 for renewals
Go to: www.pipac.com/AetnaCert

Health Plan

MercyOne/MediGold
Deadline: Prior to 1st sale or by 12/7/24 for renewals
Go to: www.pipac.com/mercyonecert

Centene/Wellcare PDP
Deadline: Prior to 1st sale or by 12/7/24 for renewals
Go to: www.pipac.com/Centene_PDP_Certification

For questions or more info, contact the Individual Department at 800.765.1710 or email individualdept@pipac.com

PIPAC™

Health & Life Insurance Brokerage

1304 Technology Pkwy, Ste 200
Cedar Falls, IA 50613
www.pipac.com

PIPAC STAFF — Your Health and Life Insurance Experts

Agency Services

Greg Saul
President
800-765-1710
greg@pipac.com

LeaAnn Saul
Vice President
800-765-1710
leaann@pipac.com

Scott Kipp
Vice President
319-268-7128
scott@pipac.com

Josie Petersen
Vice President
319-268-7111
josie@pipac.com

Casey Hoffert
Director of Sales & Marketing Manager
319-268-7116
casey@pipac.com

Jenny Anderson
SeniorContracting& Licensing Specialist
319-268-7121
jenny@pipac.com

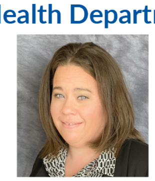
Joanie Shirley
Agency Relations Coordinator
319-268-7118
joanie@pipac.com

Jennifer Wahl
Executive Assistant
319-268-7123
jwahl@pipac.com

Amber Hughes
Director of First Impressions
319-268-7136
ahughes@pipac.com

Individual Health Department

Beth Marcellus
Ind. Health Specialist
319-268-7103
beth@pipac.com



Abbey Hatton
Ind. Health Specialist
319-268-7127
abbey@pipac.com

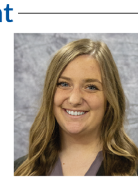
Jennifer Schmidt
Ind. Health Specialist
319-268-7126
jennifer@pipac.com

Cheyanne Ramirez
Ind. Health Specialist
319-268-7125
cheyanne@pipac.com

Group Health Department

Amy Brant
Group Health Manager
319-268-7108
amy@pipac.com

Jan Evert
Large Group Health Specialist
319-268-7117
jan@pipac.com



Katie Camarata
Group Health Specialist
319-268-7107
katie@pipac.com

Shelby Oldenburger
Group Health Specialist
319-268-7109
shelby@pipac.com

Life Department

Justin Wagner
Life & Annuity Manager
319-268-7114
justin@pipac.com

Eliza Marks
Life & Annuity Case Mananger
319-268-7113
eliza@pipac.com

Austin Hills
Life Department Sales
319-268-7112
austin@pipac.com

Commissions

Sherry Saul
Commissions Specialist
319-268-7124
sherry@pipac.com

Jodi Fabrizio
Accountant
319-268-7110
jodi@pipac.com

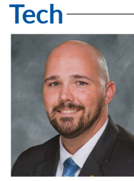
Sales

Michael Licht
Sales Support
319-268-7122
michael@pipac.com

Marketing

Mackenzie Jepsen
Marketing Project Coodinator
319-268-7133
mackenzie@pipac.com

Tech



Kenny Bruington
Agent Tech Coordinator
319-268-7104
kenny@pipac.com

PIPAC
Health & Life Insurance Brokerage
AN INTEGRITY COMPANY

MONTHLY UPDATE

pipac.com 800.765.1710 Iowa & South Dakota August 2024

AGENCY SERVICES SPOTLIGHT

AMBER started with PIPAC in June of 2024 as the Director of First Impressions. She is in charge of answering and directing incoming calls. Amber assists with the mailroom and helps with the creation of supply kits. Outside of work, Amber enjoys hanging out with her husband, gardening, baking, and being outside. Her favorite vacation is when she went to Yellowstone National Park. Amber has a 4-year-old Australian Shepherd that she adopted from the Humane Society.

Greg Motivator of the Month

"Success is achieved and maintained by those who try and keep trying."

-W. Clement Stone

2024 AEP WILL BE A SEASON OF SHOPPERS AND SWITCHES!

With carriers leaving the market, agents who have a plan on how to move that business will be in a position to grow.

Do you have a plan?
Are you ready to win?
PIPAC is here to help!

Contact Scott or Casey today today if you have any questions!

1.800.765.1710 or 319.277.8541

PUT YOUR LAZY MONEY TO WORK WITH ANNUITIES

Annuity prices are starting to go down, but you can still take advantage of rates as high as 5.90%. This is a fantastic time to invest your lazy money in an annuity because of the tax deferred growth, protection from market downturns, and withdrawal privileges, among other benefits.

Contact the Life Department today if you have any questions!

Life Dept.
800.765.1710

sales@pipac.com