

## Agency Relations SPOTLIGHT



### JENNIFER WAHL

started with PIPAC in July of 2023 as the Executive Assistant. Jennifer performs a variety of administrative and staff support duties in addition to coordinating the continuing education events

for agents. In her free time, Jennifer enjoys hiking, camping and spending time with her family. Her favorite sports teams are the Milwaukee Brewers, the New York Jets, and the Milwaukee Bucks. Jennifer moved back to Iowa in May of 2023 and is happy to be closer to friends and family.



### GREG MOTIVATOR OF THE MONTH

*“Have the courage to say no. Have the courage to face the truth. Do the right thing because it is right. These are the magic keys to living your life with integrity”*

*-Clement Stone*

## TOOLS AND RESOURCES EXPERT

### Who is our tools and resources expert?

Kenny Bruington is the Agency Tech Coordinator at PIPAC. This role includes a diverse range of responsibilities, centered around facilitating effective on-boarding of independent agents to the available online platforms and tools for health and life sales.



### Tools & Resources he works with:

- MedicareCENTER
- CSG
- PIPAC Website
- LeadCENTER
- PlanEnroll
- IXN App
- Business Builder
- EASE

**Have Questions or want to learn more on how Kenny can help you? Contact him today!**

 319.268.7104

 kenny@pipac.com



## Insure Your Love

by Life Happens.™

The basic motivation behind the purchase of life insurance is that you love someone and want to protect them financially. That's why Life Happens created and coordinates Insure Your Love month each February, the month of love.

To receive social media content, flyer's, and email templates please reach out to Mackenzie Jepsen at [mackenzie@pipac.com](mailto:mackenzie@pipac.com) or 319-268-7133

# February 2024

| Monday | Tuesday   | Wednesday  | Thursday   | Friday   |
|--------|---|--|--|--|
| 29     | 30  | 31   | 1  | 2<br><b>Med Supp Webinar</b><br>Allstate<br>Lumico |
| 5      | 6<br><b>ICHRA Webinar</b>   | 7<br><b>Med Supp Webinar</b><br>ABL<br>Humana  | 8<br><b>Med Supp Webinar</b><br>AFLAC<br><b>How to present Short-Term Care Version 1 Webinar</b> | 9<br><b>LIVE FROM PIPAC</b>                        |
| 12     | 13<br><b>Med Supp Webinar</b><br>ACE<br>MAC   | 14<br><b>Mastering the Mystery Part 1 Webinar</b><br>WoodmenLife (NJ & PA)<br>State Launch                   | 15   | 16   |
| 19     | 20<br><b>Mastering the Mystery Part 2 Webinar</b><br><b>Med Supp Webinar</b><br>WoodmenLife | 21   | 22   | 23<br><b>LIVE FROM PIPAC</b>                       |
| 26     | 27<br><b>Med Supp Webinar</b><br>Wellabe  | 28<br><b>Mastering the Mystery Part 3 Webinar</b><br><b>How to present Short-Term Care Version 2 Webinar</b> | 29<br><b>Client Needs Assessment Webinar</b>   | 1  |

## PIPAC News/Events

### Small Group

3/1/2024 Effective Dates:

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

Please visit [www.pipac.com](http://www.pipac.com) for the complete deadline schedule and other company deadlines.



**2/9/2024 9:00 am**

**2/23/2024 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 Mackenzie at

[mackenzie@pipac.com](mailto:mackenzie@pipac.com)

to sign up for these webinars!

## Upcoming PIPAC Events

- Tuesday, February 6th at 10:00 AM  
ICHRA Webinar
- Tuesday, February 6th at 12:00 PM  
Allstate Med Supp Webinar
- Wednesday, February 7th at 12:00 PM  
Humana Med Supp Webinar
- Wednesday, February 7th at 1:00 PM  
ABL Med Supp Webinar
- Thursday, February 8th at 10:00 AM  
Aflac Med Supp Webinar
- Thursday, February 8th at 1:00 PM  
How To Sell STC Webinar
- Tuesday, February 13th at 10:00 AM  
Client Needs Assessment Webinar
- Thursday, February 8th at 12:00 PM  
MAC Med Supp Webinar
- Thursday, February 8th at 1:00 PM  
ACE Med Supp Webinar



United  
Healthcare

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A UnitedHealthcare Company

## WE ARE HERE TO HELP

PIPAC is proud to announce it is now a General Agent for group business with UHC! Whether it's Level Funded, Surest, or even specialty lines we are here to assist. What does that mean for our agents?

- No commission splits on UHC group business are required.
- Whether you currently write directly with UHC, or with another GA we now can support you on cases moving forward with no effect on your earnings or access.
- PIPAC can support agents with new business and renewal business.
- Top-end support with our dedicated staff for all your UHC needs.

**Ask Casey or Scott how PIPAC can help today!**

**319.277.8541 | 1.800.765.1710**

# Build Your Agency with the Power of *Business Builder*

## Save time by accessing your up-to-date business and policy data, all in one place.

Looking up the status of your policies, one at a time, can be time-consuming. Business Builder, changes all that. Now there's an easier way to see your current business, along with the status of your policies, all in one place.

Think of it as your one-stop shop, giving you an accurate view into your business. You can see your submitted policies, with up-to-date information that's been aggregated directly from the carriers, which saves you time and hassle.

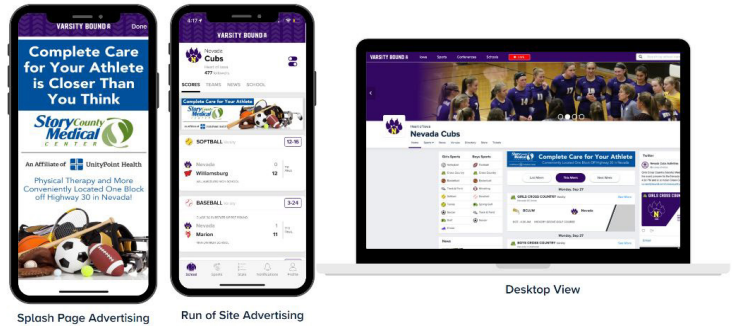
### More benefits of Business Builder:

- Stay in touch with your clients by viewing contract anniversaries.
- View your current submitted and pending policies.
- Access reports that are simple to read and easy to understand.
- View data over specified time periods to identify trends and potential opportunities.
- Get paid faster by identifying potential problems and delays.
- Understand how long it takes your policies to issue, by carrier.
- And more!

This is looking at your submitted and issued policies in a whole new, easy-to-use way, with an in-depth view of how your business is doing.

# PIPAC Agent Exclusive Offer

## DIGITAL ADVERTISING - FOR YOUR LOCAL AGENTS



Splash Page Advertising

Run of Site Advertising

Desktop View

- **Twelve (12) Month** Digital Marketing Plan on **two (2) high schools** for each signed up PIPAC Agent
- Splash Page Sponsor, Rotational Mobile and Desktop ads
- **500,000** total guaranteed **impressions** per agent member on selected high schools in their footprint
- Bound can design an advertisement for agent if needed
- Total investment - **\$750** per agent

## WHERE HIGH SCHOOL FANS FIND INFORMATION



App Users: 360K  
Views: 93M  
Sessions: 5.9 M



Web Page Views: 75M  
Users: 4M  
Sessions: 11.2M  
Time per session: 7:36 MIN



Over 500,000  
email addresses



**If you have any questions on Business Builder, please reach out to Justin at [justin@pipac.com](mailto:justin@pipac.com) or Austin at [austin@pipac.com](mailto:austin@pipac.com), or contact the Life Department at 1.800.765.1710**

**Contact Casey Hoffert today for more information on this exclusive offer**

**1.800.765.1710 | 319.268.7116 | [casey@pipac.com](mailto:casey@pipac.com)**

## Get Rewarded for your Business!

We have created a page that stores all our carriers' bonuses and incentives in one location!! Please visit:

[www.pipac.com/incentives](http://www.pipac.com/incentives)

See all the bonuses and incentives carriers' currently have going on.



# MEDICARE

OPEN ENROLLMENT PERIOD (OEP) IS HERE!

JANUARY 1ST – MARCH 31

- Open Enrollment for Medicare Advantage plans runs from January 1, up through March 31, for effective dates of February 1st to April 1st.
- Open Enrollment Period (OEP) is only available for beneficiaries who are currently enrolled in a Medicare Advantage plan. This is not an enrollment period for a beneficiary to enroll in a Medicare Advantage plan for the first time.
- The same submission rules apply – paper applications must be submitted to the carrier within 48 hours of client signature. Applications can also be entered online thru the carrier website.

## Changes that can be made for the Medicare Advantage Open Enrollment Period (OEP)

- Beneficiaries can switch from one Medicare Advantage plan to another Medicare Advantage plan.
- Beneficiaries can make a one-time election to drop their Medicare Advantage plan and return to Original Medicare – Part A and B. With this change, beneficiaries can sign up for a stand-alone Medicare Part D Prescription Drug Plan. Usually a Medicare Advantage Plan includes drug coverage and once signed up for a Part D Prescription Drug Plan, it will drop the beneficiary from the Medicare Advantage Plan and return them to Original Medicare Part A and B. New coverage will start the first of the month following the month that the change was made. They can then enroll in a Medicare Supplement plan. In some cases, they may have to answer health questions to qualify.
- OEP is not a valid enrollment period for Medicare Cost Plans nor is it a valid enrollment period for someone to change stand-alone Prescription Drug plans.



## ANNUITY HOT SHEETS AND ANNUITY RATE WATCH DEMO!

With annuity rates changing daily make sure you are up to date on the most competitive rates!

Annuities can provide your clients safe, long-term growth and income. As an agent, you can provide your clients with the income they need while eliminating the risk that comes with market volatility. **Annuities are a way for your clients to save money, tax deferred, until they are ready to receive retirement income.**

As an agent, it is important to know what solutions best fit your client's goals and risk tolerance. With these Annuity Hot Sheets, you have all the current information right at your fingertips.

**Get signed up today!**



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800.765.1710



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800.765.1710



[individualdept@pipac.com](mailto:individualdept@pipac.com)

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800.765.1710

# ICHRA

## Individual Coverage Health Reimbursement Arrangement

### What is ICHRA?

An Individual Coverage Health Reimbursement Arrangement (ICHRA) gives your employer a way to reimburse you for your individual health insurance premium, as well as other qualified health care expenses, on a tax-free basis.

- Your employer has chosen to offer the ICHRA that will allow you to secure your own individual health insurance that fits your needs and will reimburse up to their established reimbursement limit.

-Your employer will reimburse you for qualifying individual health insurance premiums.

### How does it work?

- 1 Your employer has chosen to offer the ICHRA and will separate eligible employees into classes, and establish the reimbursement limits for each class of employees.
- 2 As the employee, you will purchase ICHRA-qualified individual health insurance plan that fits your needs, enroll in that individual health insurance plan, and attest to having qualified coverage.
- 3 Submit a claim for reimbursement for your individual health insurance premiums &/or non-insured health care expenses.
- 4 Your employer will reimburse all valid claims.

### Why Utilize an ICHRA?

It's great employee benefit:

- Cover cost of Individual Premiums - Your employer will reimburse you with tax-free dollars for your health insurance.
- Employer Funded - Your employer funds the ICHRA to help offset rising health care costs.
- Easy Access to Information - Convenient online portal and mobile app provides easy 24/7 access to account details.

Designed to help cover the cost of individual health insurance coverage

**Have more questions on ICHRA? Contact Casey Hoffert**

Casey Hoffert | 319.268.7116 | casey@pipac.com



Health & Life Insurance Brokerage

1304 Technology Pkwy, Ste 200  
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