

Marketing Department **SPOTLIGHT**



MACKENZIE

started with PIPAC in April of 2022 and is the Marketing Coordinator. Mackenzie coordinates all marketing projects and directives with various departments,

agents, and third-party vendors. She also helps to prepare and distribute agency communication through all media formats. Mackenzie likes to do puzzles and hang out on the river when the weather is warmer. Her favorite sports team to cheer on is the Iowa Hawkeyes.



GREG MOTIVATOR OF THE MONTH

“Everyone who achieves success in a great venture solves each problem as they come to it. They helped themselves. They were helped through powers known and unknown to them at the time they set out on their voyage. They keep going regardless of the obstacles they meet.”

-Clement Stone



From all of us at PIPAC we want to wish you a Happy New Year and may your 2024 be full of success!

2024 Under 65 Open Enrollment

Dates and deadlines you need to know

January 15, 2024

Open Enrollment Period Ends for 2023

February 1, 2024

Coverage BEGINS for 2024*

*Enrollments completed between January 1 and January 15 will have a February 1 effective date.

Note: If your clients don't enroll in a 2024 plan by January 15, 2024, they can't enroll in a health insurance plan for 2024 unless they qualify for a Special Enrollment Period.

January 2024

Monday	Tuesday	Wednesday	Thursday	Friday
1 PIPAC Closed	2	3	4	5
8	9 Ethics CE Virtual Class	10 Med Supp Webinar Wellabe Mastering the Mystery of Med Supps Webinar Part Two	11 Client Needs Assessment Webinar Med Supp Webinar ABL	12 LIVE FROM PIPAC
15 Mastering the Mystery of Med Supps Webinar Part Three	16 Med Supp Webinar ACE	17 Med Supp Webinar Aflac	18 Med Supp Webinar MAC	19
22 Mastering the Mystery of Med Supps Webinar Part One	23 Employee Benefits Solutions West Des Moines Med Supp Webinar Humana	24 Employee Benefits Solutions Cedar Rapids Med Supp Webinar Allstate	25	26 LIVE FROM PIPAC
29	30 Mastering the Mystery of Med Supps Webinar Part Two Med Supp Webinar WoodmenLife	31	1	2

PIPAC News/Events

Small Group

2/1/2024 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Monday January 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.



1/12/2024 9:00 am

1/26/2024 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

to sign up for these webinars!



Helpful Group Resources

As an independent agent, it can often feel like you're in this business alone. Where do you go for support?

That's why we are expanding our resources to assist and guide you in your journey. We are here to help make your life as an agent easier.

Call the group department today get a copy of the Wellmark Sold Group Checklist & Eligibility Guide.

For questions or more info, contact the Group Department.

 **Group Health**
800.765.1710

 **SGsales@pipac.com**
LGsales@pipac.com

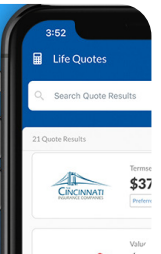
 **Life Dept.**
800.765.1710

 **sales@pipac.com**

QUOTES ON THE GO!

Download the app to start quoting now

[Click to find out more and download](#)



Download the Free PIPAC Life APP

This free Life Insurance quoting app delivers quote comparisons for agents on the go. Are you a life insurance agent? Sign up for a free account to use this powerful agent tool. Let the convenience of being mobile with PIPAC, help you spend more of your time selling!

FEATURES INCLUDE:

- Up-to-Date Quotes (from over 20 carriers)
- Drop ticket friendly (for approved carriers)
- Text and Email a Quote
- Needs Analysis Tool
- Prescreener Tool
- Video Library
- Additional Resources
- Includes Policy fees
- Includes AM Best Rating



Why Offer Worksite Life Insurance?

Benefits for the **EMPLOYER**

- No direct cost to the employer
- Available to all employees (anyone working at least 20 hours a week)
- Great for retaining top talent and recruiting new ones
- Employee participation is NOT required
- Gives employees piece of mind that you have

Benefits for the **EMPLOYEE**

- Portability: Employee Owned Life Insurance, it is theirs to keep even if their employment changes (Premiums and benefits stay the same)
- Guaranteed Issue regardless of health (15+ Employees up to \$100,000)
- Available to Spouse, Children and Grandchildren (Policies \$50,000 and below requires employee signature only)
- Policies supplement any existing coverage
- No medical exam
- Access to coverages they may be otherwise be unable to obtain
- Variety of products for the entire family

 Life Dept.
800.765.1710

 sales@pipac.com



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.

 Individual Health
800.765.1710

 individualdept@pipac.com

FOLLOW US



PIPAC.COM

800.765.1710

EMPLOYEE BENEFITS SOLUTIONS

3 IA Hours Continuing Education Credits

Group Benefits clients continue to experience rate increases year after year. As a result agents continue to look at alternative solutions to the standard double-digit rate increases that this space regularly experiences. As the group market in Iowa is experiencing change, an opportunity exists for those agents who understand these alternative solutions.

Join us for a 3-hour CE class covering this market and the solutions that can help PIPAC agents take advantage of the opportunity these changes are creating. During our Employee Benefits Solutions Class, we will cover:

- Market and Financial Trends facing small businesses in Iowa
- Level Funded health solutions from UnitedHealthcare
- Surest offered by UnitedHealthcare
- Voluntary Benefit Solutions that can be added at no cost to the employer

Two locations to choose from:

Registration 8:30 AM

Des Moines

Tuesday, January 23rd

9:00 am - 12:00 pm

West Des Moines Marriott

1250 Jordan Creek Parkway,
West Des Moines, IA 50266

Cedar Rapids

Wednesday, January 24th

9:00 am - 12:00 pm

Hilton Garden Inn & Suites

4640 North River Blvd NE
Cedar Rapids, IA 52411

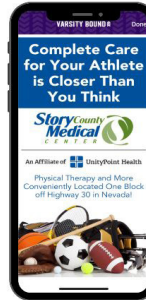


SCAN HERE TO
SIGN UP!

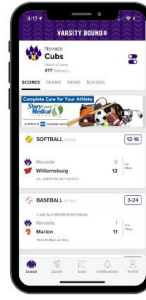
Contact Jennifer Wahl to sign up for these classes!
319-277-8541 | jwahl@pipac.com | www.pipac.com/EBS

PIPAC Agent Exclusive Offer

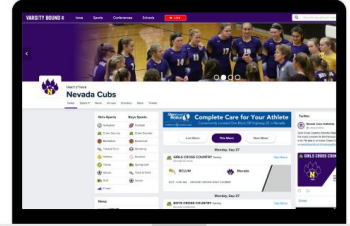
DIGITAL ADVERTISING - FOR YOUR LOCAL AGENTS



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



Contact Casey Hoffert today for more
information on this exclusive offer

1.800.765.1710 | 319.268.7116 | casey@pipac.com

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.

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



Health & Life Insurance Brokerage

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

PIPAC STAFF – Your Health and Life Insurance Experts

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