






October 2024

PIPAC News/Events

Monday	Tuesday	Wednesday	Thursday	Friday
30	1	2 Med Sup Webinar ManhattanLife	3 Plan N for the Win! Webinar	4 
7	8	9	10	11 
14	15 Client Needs Assessment Webinar	16	17 Mastering the Mystery of Med Sups Webinar	18 
21	22 Med Sup Webinar ACE	23 Med Sup Webinar Allstate	24 Plan N for the Win! Webinar	
28	29 Client Needs Assessment Webinar	30	31 Mastering the Mystery of Med Sups Webinar	

Small Group

11/1/2024 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Tuesday October 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 will be held every Friday at 9:00 am through 12/6

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

Medicare AEP Submission Reminders!

As we enter the start of Annual Enrollment (AEP), which runs from October 15 through December 7th. We want to pass along some application submission reminders.

All MAPD and PDP applications must be submitted to the carrier within 24 hours of signature date.

Carrier	Submission	Fax
Aetna (MAPD)	Applications can be done online thru the Ascend and Think Agent app or applications can be faxed.	1-866-756-5514
SilverScript (PDP)	Paper applications do need to be entered online. Access the SilverScript portal by logging into Producer World . After they have been entered, they either need to be emailed to SilverScript or faxed.	1-866-552-6205
Wellmark (MAPD)	Applications can be entered online in the quote, enroll, and renew box on the Producer Connection page or can be faxed.	1-855-213-5184
MedicareBlue Rx (PDP)	Applications can be entered online at Medicare Solutions or can be faxed.	1-855-874-4702
UnitedHealthcare (MAPD & PDP)	Applications can be done online through the LEAN program at or can be faxed.	1-888-950-1170
Wellcare (PDP)	Applications can be faxed.	1-866-388-1521

Contact the Individual Department if you have any questions!



Individual Health
800.765.1710



individualdept@pipac.com

Groups 2-10 Owner/Spouse Groups

Mid-America Fully Funded Self Insured Plans, The Simple, Easy Solution for Group Benefit Needs

Mid-America Fully Funded Self Insured Plans are innovative health plans designed for today's changing environment. These plans combine the best aspects of traditional Fully Insured Coverage with all the positives of Self-Funded Plans. We call this design a Fully Funded Self Insured Plan. With a Fully Funded Self Insured Plan, your groups will benefit from flexible plan designs, low administration costs, the opportunity to get money back, and one fixed easy monthly payment. The Fully Funded Self Insured Plans operate seamlessly and will provide worry free coverage for your groups and their employees. Groups can have peace of mind knowing that the Fully Insured Plans are provided by a company serving small businesses for over 50 years.

A Fixed Monthly Payment

Groups have fixed monthly payment that includes stop loss premiums, administration fees and level claim fund costs. It is simple and easy with an all inclusive single payment.

12 Month Rate and Fee Guarantee

Rates and fees are fixed and are guaranteed for the first 12 months at which point they will renew annually.

Competitive Provider Networks

Mid-America uses the strongest and most competitive provider networks. By linking Mid-America plans with these provider networks you are able to offer your groups:

- Outstanding Cost Containment
- An Incredibly Large List of Providers
- Extensive Choice of Excellent Hospitals



CLIENT

CONNECT

Integrity Suite of Solutions

Integrity created an easy way for you to send compliant marketing messages to your clients. From addressing policy changes and gathering client information to simply wishing them a happy birthday — our new Client Connect feature lets you do that and more!

- Easy to find in your Client Marketing dashboard
- Makes it simple to connect with a group of clients using email or to send a text to individual clients
- Compliant messaging templates save you time and effort
 - Automatic groupings help you prioritize who to reach out to first
- Message templates are specific for each targeted group — no extra work for you
- Messaging history shows up in each client's contact record activity stream

Contact Kenny at PIPAC to learn more at kenny@pipac.com or 319-268-7104.



If you haven't joined HealthSherpa, we highly recommend doing so!!

HealthSherpa's online platform is user-friendly and makes writing Healthcare.gov business easy! By using the code, **ef3f**, it will link your account to PIPAC so we can access your submissions for commissions. HealthSherpa provides ON-EXCHANGE ENROLLMENTS for agents, with benefits including:

- Simplicity
- Subsidies Included
- Dedicated Marketing Website
- Simple Pricing
- Data feed back to PIPAC

For questions or more info, contact the Individual Health Department.

 Individual Health
800.765.1710  individualdept@pipac.com

TIRED OF BROWSING FOR LIFE OPTIONS TO FIND THE PERFECT FIT FOR YOUR CLIENT?

Look no further! Our Top Picks booklet is designed to make your job easier and more successful than ever, a curated selection of the best life insurance products. Each product has been thoroughly checked and analyzed by our team of experts and our customers have complete confidence in our recommendations. It helps you increase sales and commissions while delivering top-notch products. Save time and effort by having the best options at your fingertips. It also allows us to demonstrate our expertise and professionalism by offering our clients only the very best. Sales strategies are designed to help you sell more effectively and efficiently. You have exclusive access. You can also get personal support from our team of experts who will answer your questions and guide you through the sales process.



Wait no more - request your copy of Top Picks today!
Contact our Life Department today
if you have any questions!

 Life Dept.
800.765.1710  sales@pipac.com



2025 Individual and Family Dental and Vision Rates

The rates below are effective January 1, 2025 through December 31, 2025 and subject to an annual review.

PLAN NAME	PRIME DENTAL RATES MONTHLY PER-PERSON RATES		PLUS DENTAL RATES** MONTHLY PER-PERSON RATES	
	Adult (21+)	Child (up to age 21*)	Adult (21+)	Child (up to age 21*)
Preventative	\$20.16	\$19.56	\$20.16	\$46.92
Preferred	\$43.88	\$33.64	\$43.88	\$51.42
Platinum	\$63.12	\$48.42	\$63.12	\$59.26

Vision Rate
Monthly Per-Person
Rates

\$177.72

*Adult coverage is for ages 21 and older. Child coverage is up to age 21 as if the policy effective date or renewal date. Rates are effective January 1, 2025 through December 31, 2025. After paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy.

** Delta Dental Plus Plans include the Pediatric Dental Essential Health Benefit.

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UNDERSTANDING FINAL EXPENSE LIFE INSURANCE

Final expense life insurance is a specialized type of life insurance designed to cover the costs associated with end-of-life expenses. Unlike traditional life insurance policies, which often provide a large lump sum benefit to beneficiaries, final expense insurance focuses on covering specific costs such as funeral expenses, medical bills, and other related debts.

Key Features

1. **Affordable Premiums:** Final expense policies typically have lower premiums compared to larger life insurance policies, making them accessible for individuals on fixed incomes or those seeking manageable payments.
2. **Simplified Application:** Many final expense policies offer simplified underwriting processes, which means fewer health questions or medical exams. This makes it easier for seniors or those with health issues to qualify.
3. **Guaranteed Coverage:** These policies often guarantee acceptance, regardless of health status, up to a certain age. This ensures that coverage is available to those who might struggle to obtain traditional life insurance due to age or health concerns.
4. **Fixed Benefit Amount:** The benefit amount is usually modest, ranging from \$5,000 to \$25,000, and is intended to cover typical final expenses. This amount is paid directly to the designated beneficiary or funeral home, streamlining the process during a difficult time.

Benefits

1. **Peace of Mind:** Final expense insurance provides reassurance that loved ones won't face financial strain when handling end-of-life expenses, allowing families to focus on grieving rather than financial concerns.
2. **Financial Flexibility:** By covering specific costs directly, final expense insurance alleviates the need for families to dip into savings or accrue debt to handle unexpected expenses.
3. **Legacy Preservation:** It ensures that funds are allocated precisely for the intended purposes, which can be important for those who wish to leave a specific legacy or ensure their wishes are honored.



Health & Life Insurance Brokerage

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www.pipac.com

PIPAC STAFF — Your Health and Life Insurance Experts

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Group Department SPOTLIGHT



SHELBY started with PIPAC in July of 2024 as a Group Health Specialist. She generates quotes for small group health insurance and makes product recommendations based

on group or agent's objectives. In her free time Shelby likes to read, go shopping, attending comedy shows, and spending time with her husband and family. Shelby's favorite teams are the Iowa Hawkeyes, K-State, and Michigan. She also enjoys watching the Minnesota Vikings.



GREG MOTIVATOR OF THE MONTH

"There is little difference in people, but that little difference makes a big difference. The little difference is attitude. The big difference is whether it is positive or negative."

-W. Clement Stone

OPEN ENROLLMENT IS COMING!

2025 Medicare Annual Enrollment

Dates and deadlines you need to know

October 15, 2024

Start SELLING Medicare
Advantage and Prescription
Drug Plans for 2025

December 7, 2024

Open Enrollment Period Ends for 2025

January 1, 2025

Coverage BEGINS for 2025

Note: Certification and Product Training is required for each carrier in order to market and sell. If you have not completed certification - time is running out!

2025 Under 65 Open Enrollment

Dates and deadlines you need to know

November 1, 2024

Start SELLING Individual and Family Plans for 2025

January 15, 2025

Open Enrollment Period Ends for 2025

January 1, 2025

Coverage BEGINS for 2025*

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

Note: If your clients don't enroll in a 2025 plan by January 15, 2025, they can't enroll in a health insurance plan for 2025 unless they qualify for a Special Enrollment Period.