

September 2024

PIPAC News/Events

Monday	Tuesday	Wednesday	Thursday	Friday
2 PIPAC Closed	3	4	5	6 LIVE FROM PIPAC
9 Fall CE Cedar Rapids	10 Fall CE Bettendorf	11 Fall CE Cedar Falls	12	13
16 Fall CE Sioux Falls	17 Fall CE Sioux City	18 Fall CE West Des Moines	19 Fall CE Rapid City	20 LIVE FROM PIPAC
23	24	25	26	27
30	1	2	3	4 LIVE FROM PIPAC

Small Group

10/1/2024 Effective Dates:

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

09/06/24 9:00 am
09/20/24 9:00 am
10/04/24 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 at

jwahl@pipac.com

to sign up for these webinars!

WHICH SHORT-TERM PLAN DURATIONS ARE PERMITTED UNDER IOWA RULES?

State regulators clarified in September 2018 that short-term health insurance in Iowa would be allowed to follow new federal rules regarding plan duration.

However, those federal limits will change in 2024 under new Biden administration rules for short-term health plans. Short-term plans issued or sold on or after September 1, 2024 will be limited to total durations of no more than four months, including renewals.

Iowa does not impose stricter duration limits, so the Iowa Insurance Division has confirmed that the federal limits will apply in Iowa.

But the new federal rules only limit the length of time a short-term policy can be in effect; they do not impose any particular benefit requirements for these plans. Iowa does have its own rules for other aspects of short-term health insurance coverage, and those or otherwise Iowa does have some other requirements for short-term health insurance, which have been in effect since 2020.

By early 2020, the Iowa Insurance Division announced that a total of five insurers had been approved to offer short-term plans that were compliant with the state's new rules, with terms of up to 364 days.

However, the Iowa Insurance Division's page that listed the approved carriers is no longer active, and the Division has published a bulletin informing Iowa residents about the changes applicable to new short-term health plans starting in September 2024.



Individual Health
800.765.1710



individualdept@pipac.com



9/1/2024 GROUP PRODUCT PORTFOLIO UPDATES

3 New Plans: \$3,000 100/50 \$0LXR, HSA
\$4,000 100/50 E and HSA \$4,500 80/50 E

EXPANDING COVERAGES AND NETWORKS:

- CVS Health Virtual Care™ to all local network and Innovation Health (IH) plans
- CVS Health Virtual Primary Care™ to certain local network and IH plans
- Artificial insemination now included under Basic infertility
- Allowing contraceptives up to a 12-month supply at one time
- Maintenance choice network now includes Costco Pharmacy, Kroger and affiliated pharmacies, and several other independent pharmacies in addition to CVS Pharmacy™ and CVS Caremark™ Mail Service Pharmacy
- NEW: Aetna Health Your Way TM- Engage lets adult members earn up to \$100 per year in gift cards by completing engaging activities
- NEW: Aetna Smart Compare® provides the best matches prioritized at the top of a provider search on the member web site. The "Quality & Effective Care" designation identifies local providers who provide a higher quality of care. Plus, these providers can help members save on medical costs and are already in our network.
- Sunsetting Peerfit/FitOn starting with 9/1/24 effective / renewal dates



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SAVE TIME AND SELL MORE WITH INNOVATIVE TECHNOLOGY FOR LIFE AGENTS!

LifeCENTER is an easy-to-use solution that helps Life agents save time, sell more and better serve their clients! Built by industry experts, LifeCENTER provides everything agents need to manage their business.

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Our best-in-class agent technology helps agents throughout their day with:

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Integrity for Agents Mobile App: Work when you want, from where you want LifeCENTER features are all available to agents free of charge as part of the Integrity Technology Suite of Solutions.

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Life Dept.
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FINAL EXPENSE INDIVIDUAL WHOLE LIFE INSURANCE

A PLAN THAT HELPS PROVIDE PEACE
OF MIND TO THOSE WE LOVE

Families could have to make several important decisions soon after the death of a loved one. Along with those decisions, expenses from burial planning, debt balances, and out-of-pocket health care bills can quickly add up.

Accendo is here to help cover those expenses for clients who would not otherwise be eligible for a fully underwritten final expense plan. If you have clients who have been declined in the past, or who did not think that they would be eligible for coverage, Accendo could be the perfect fit.

KEY POINTS:

- No height or weight requirements
- Limited health questions
- Two-year look back for heart issues and cancer
- Preferred rates for diabetics
- Death benefit available



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Medicare



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MedicareCENTER's Mobile App makes it easy for on-the-go agents to boost their success! With access to all the same features from MedicareCENTER.com, plus mobile-exclusive push notifications and video chat, agents can easily serve clients from anywhere, anytime. Download or update the MedicareCENTER Mobile App today to take advantage of all the FREE solutions available only to Integrity agents!

For questions or more info, contact
Kenny, our Agent Tech Coordinator



Kenny
319.268.7104



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Almost every aspect of our lives is influenced by social media. Insurance is no different. Statistics show that agents engaged in social media are outselling their peers who aren't. PIPAC has created images for you as an agent to use. Be on the look out for new content regularly!

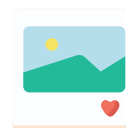
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HOME HEALTH CARE: MEDICARE HAS LIMITED COVERAGE, IT IS COMMON, AND IT IS EXPENSIVE

Many seniors may have a looming \$100,000 (or more) home health care burden based on the misconception that Medicare will offer full benefits in their time of need. However, the UNL Home Health Care Shield can help alleviate this concern for, in some cases, less than a dollar a day.

HOME HEALTH CARE SHIELD: 61-85 Years Old - Allows clients to receive care and heal in their own home

Part 1: Home Health Care

Only 3 Simple Prequalifying/Medical Questions for Plans A&B, only must answer Question 4 if applying for Plan C. UNL will pay a daily benefit for each day you receive the following home health care services. Daily benefit amounts will vary by plan selected* (maximum benefit period is 360 days). To qualify for "benefits, a Licensed Health Care Practitioner must certify you as having a cognitive impairment or the inability to perform at least two (2) of six (6) activities of daily living without substantial assistance (bathing, continence, dressing, eating, toileting and transferring).

 DAILY BENEFIT AMOUNT MAXIMUMS			
	Plan A	Plan B	Plan C
	OVER \$50,000 OF AVAILABLE BENEFITS	OVER \$100,000 OF AVAILABLE BENEFITS	OVER \$150,000 OF AVAILABLE BENEFITS
Skilled nursing care, RN	\$75	\$150	\$200
General nursing care, (LPN/LVN)	\$60	\$120	\$200
Physical Therapy	\$75	\$150	\$200
Speech Pathology	\$75	\$150	\$200
Occupational Therapy	\$75	\$150	\$200
Chemotherapy Specialist	\$60	\$120	\$200
Enterostomal Therapy	\$50	\$100	\$200
Respirational Therapy	\$50	\$100	\$200
Medical Social Services	\$100	\$200	\$300
Home Health Care Aide	\$50	\$100	\$150

* Total benefits payable for all of the home health care (HHC) services listed above are limited to a combined maximum daily benefit. The combined maximum daily benefit for Plan A is \$150, for Plan B is \$300 and for Plan C is \$450.

Part 2: Prescription Drug Benefit

	\$10	\$25
	Generic	Brand Name
Plan A up to	Plan B up to	Plan C up to
\$300	\$600	\$900
Per Year	Per Year	Per Year

Part 3: Restoration of Benefits

Home Health Care Benefits will be restored if the covered services have not been received for 180 consecutive and a licensed health care practitioner has covered.

Part 4 Caregiver Support Benefit included from TCARE

TCARE's Family Caregiver Concierge Service is designed to support your loved ones and prevent caregiver burnout. By offering a variety of tools and targeted resources, TCARE empowers loved ones to take care of themselves while providing care and support to you!

- UNL will pay a caregiver lump sum of \$3,500 to your loved one. This can help your family caregivers with out-of-pocket expenses, the travel or fuel cost, offset the lost income due to time-off or to recharge! **Lifetime Maximum benefit of two \$3,500 caregiver lump sum payouts.

Multiple Options for Benefits to add:

- Accident & Sickness Hospitalization
- Critical Accident
- Ambulance
- Return of Premium Death



Individual Health
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Health & Life Insurance Brokerage

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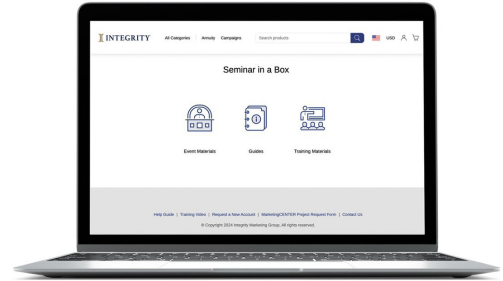
Group Department SPOTLIGHT



AMY started with PIPAC in February of 2023 as the Group Department Manager. She provides day to day department leadership to ensure department is providing quality

product offerings, expert knowledge and exceptional service. In her free time Amy likes to live a very active lifestyle. She likes to play adult kickball, volleyball, and softball. She also enjoys spending time with her friends and family or attending local concerts. Amy is a happy cat mom to Boba and Junie. She is also a die hard Iowa Hawkeyes fan. Fun Fact: Being a lover of all animals, Amy would love to own an animal sanctuary someday.

MEDICARE SEMINAR-IN-A-BOX



The new Medicare Seminar-in-a-Box is a simple-to-use toolkit that helps agents prepare and hold compliant and effective Medicare educational seminars.

Medicare Seminar-in-a-Box assets include:

- Agent Resources Guide
- Medicare 101 personalized presentation to use in seminars
- Multiple guides about Medicare events to help agents be effective and compliant
- Consent to Contact form for event attendees
- Social Media Posts to help agents promote events

Contact our Marketing Department to request your Seminar-in-a-Box!



Marketing
800.765.1710



marketing@pipac.com



GREG MOTIVATOR OF THE MONTH

"All personal achievement starts in the mind of the individual. Your personal

achievement starts in your mind. The first step is to know what your problem, goal, or desire is"

-W. Clement Stone

PIPAC.COM

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
if you have any questions!**

1.800.765.1710 or 319.277.8541