

# COLD HARD CASH

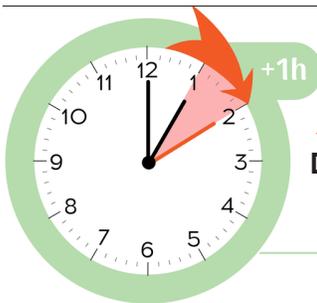
**EARN  
POINTS  
GET  
CASH**

## NEW YEAR - NEW OPPORTUNITIES

- Earn 1 point for every dollar of target premium on individual life business submitted via paper application\*
- Earn 1.5 points for every dollar of target premium on individual life business submitted via electronic application
- For every 10,000 points you earn \$500 cold hard cash
- Applications must be submitted from Jan. 1, 2023 to June 20, 2023
- Policies must be issued by Aug. 31, 2023
- Bonus to be paid by PIPAC by Sept. 15, 2023
- Exclusions \*Does not include Worksite Premium

 **Life Dept.**  
800.765.1710

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



**SPRING FORWARD**  
Daylight Savings Time  
March 12, 2023

**PIPAC.COM**

## Group Department SPOTLIGHT



**AMY** started with PIPAC in February. Amy is responsible for providing day-to-day department leadership to ensure the department and team members are providing

quality product offerings, expert knowledge and exceptional service to assist our agent partners in the growth and success of their business. She also processes new business and renewals, including reviewing applications, saving documentation, and providing necessary information to agents and carriers. Amy likes to work out and going for runs in her free time. In the summer she enjoys playing sand volleyball, slow-pitch softball, and kickball.

## GET EVEN MORE REWARDS FOR YOUR BUSINESS!

We have recently 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) to see all the bonuses and incentives carriers' currently have going on.



**800.765.1710**

# March 2023

Monday	Tuesday	Wednesday	Thursday	Friday
27	28	1	2	3
6	7	8	9 Webinar See Below	10 LIVE FROM PIPAC
13	14	15	16 2 Webinars See Below	17
20	21	22 Webinar See Below	23	24 LIVE FROM PIPAC
27 Spring Training Cedar Falls	28 Spring Training Cedar Rapids	29 Spring Training Bettendorf	30 Spring Training Des Moines	31

## PIPAC News/Events

### Small Group

4/1/2023 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Wednesday, March 15. 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.

### 3/10/2023 Live From PIPAC 9:00 am

Join Tim Vannoy from OneAmerica for this session of Live from PIPAC as he discusses products and features that can help your clients prepare for possible long-term care expenses.

### 3/24/2023 Live From PIPAC 9:00 am

Join Michael Weingartner from MetLife for this session of Live from PIPAC as he shares insights and expertise on a wide range of group benefit solutions.

Contact Mackenzie at [mackenzie@pipac.com](mailto:mackenzie@pipac.com) to sign up for this webinar or to find out more about upcoming classes and webinars!



### 3/9/2023 UHC Group Level Funded 10:00 am

Join Mandi Comer from UHC, so you can be prepared to include UHC Level Funded solutions in your offerings during your group's next enrollment.

### 3/16/2023 Cincinnati Worksite Life 10:00 am

Cincinnati's Maria Ocrant will discuss their worksite program and how to target specific groups.

### 3/16/2023 AllState - Group Health 2:00 pm

Join Calahan and Sidney from Allstate, so you can be prepared to include Allstate Level Funded solutions in your offerings during your group's next enrollment.

### 3/22/2023 Deeper Dive Into Annuity 10:00 am

Troy Moon from Brokers International will dig deeper into specific products and features of those annuities that will benefit your clients.

Contact Mackenzie at [mackenzie@pipac.com](mailto:mackenzie@pipac.com) to sign up for this webinar or to find out more about upcoming classes and webinars!



The more qualifying applications submitted and policies issued, the more bonus you earn!

### MEDICARE SUPPLEMENT

Submit qualifying applications and receive the following bonuses: Electronic Applications: \$100 each Underwritten/\$25 each Open Enrollment

### ANCILLARY/LIFE

Submit qualifying applications of any of the qualifying ancillary/life products and receive \$25 bonus per electronic application.

- Dental, Vision and Hearing Plus
- Dental, Vision and Hearing
- Cancer and Heart Attack or Stroke/Plus
- Hospital Indemnity/Flex
- Recovery Care/Nursing Facility Care/Home Recovery Care
- Home Care/Plus
- Protection Series Final Expense

Accendo Final Expense products are excluded.

See more on the rules and qualifying Products at [www.pipac.com/incentives](http://www.pipac.com/incentives)

Individual Health 800.765.1710  [individualdept@pipac.com](mailto:individualdept@pipac.com)

Spring

# TRAINING EVENT - WINNING IN THE SENIOR MARKET

As an Integrity Partner, PIPAC offers our agents Industry leading tools, services, and products to help agents compete and win in a competitive senior market. With access to competitive exclusive Medicare Supplements, we can ensure you have the right fit for any Medicare client. Combine those solutions with powerful tools like MedicareCENTER with Call Recording, LeadCENTER, and CSG App; and PIPAC agents are leading the charge in assisting our Senior clients in the state. Join us for this upcoming 3hr CE course and learn how these products and tools can make you more efficient and give you a leg up on the competition.



*Help your clients prepare for the good days ahead!*

- Medicare Market Overview
- Integrity Medicare Supplement Solutions
- Final Expense Solutions
- CSG Actuarial
- Cincinnati Product Updates
- PIPAC Updates
- Wellmark ACA (Rapid City Only)

## TO SIGN UP AND VIEW INFO:

Call Mackenzie at 319-277-8541

Visit [pipac.com/springtraining](http://pipac.com/springtraining)

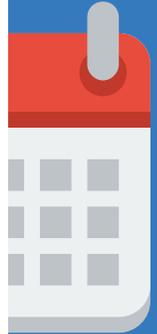
Scan the QR code to sign-up

Scan Me!



## Mark Your Calendar!

- March 27th, Cedar Falls, IA
- March 28th, Cedar Rapids, IA
- March 29th, Bettendorf, IA
- March 30th, Des Moines, IA
- April 4th, Sioux Falls, SD
- April 5th, Sioux City, NE
- April 11th, Rapid City, SD



# NO BETTER TIME TO OFFER ANNUITIES TO YOUR CLIENTS

Annuity sales hit record numbers in 2022. With high guaranteed rates, tax deferral, and no risk of loss, there has never been a better time to invest your money with annuities. Many people think that annuities are complicated, or risky, or that you need to have a lot of money to start one, but that is not the case. We have annuity options starting at only \$1,000, and many of our annuities have industry-leading guaranteed rates, so you can invest your money with confidence and no risk at all to your principal.

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# 10 REASONS TO BUY ANNUITIES



**GUARANTEED INTEREST RATE**



**AVOID COST OR DELAY OF PROBATE**



**FUTURE RETIREMENT INCOME**



**TAX DEFERRED GROWTH**



**ACCUMULATE FOR BENEFICIARIES/ WEALTH TRANSFER**



**REDUCED ESTATE TAX LIABILITY**



**CAPITAL PRESERVATION**



**ASSET ACCUMULATION**



**FUND A LONG TERM CARE INSURANCE POLICY**



**IMMEDIATE INCOME**

## LEADING ENROLLMENT PLATFORM BUILT WITH AN AGENT IN MIND CONTINUES TO AUTOMATE YOUR BUSINESS

Medicare agents: your universe just got bigger. The updated MedicareCENTER helps you produce and earn even more with free access to CSG Actuarial. Agents have relied on CSG's market data, e-apps and quoting tools for years, often paying thousands of dollars for the valuable insights.

Now you get the power of CSG through MedicareCENTER, for FREE.

### CSG-powered features in MedicareCENTER:

- Competitive analysis heat maps for zip codes, carriers and plan types
- Easily get quotes for multiple clients at a time
- Access to thousands of carrier documents, from underwriting guides to paper apps to rate sheets and more
- Capture Med Supp leads with an exclusive website plugin
- Quotes for Dental, Vision, Hospital Indemnity and Final Expense
- Compliantly store eSOAs in your personal document locker

### MedicareCENTER already has:

- An enhanced Medicare-focused CRM to help you manage your clients
- Provider Lookup and Shopping search features
- Easily import your book of business from CSV or Excel
- The ability to compliantly send scope of appointments and obtain signatures by text
- Access to MedicareAPP and MedicareLINK enrollment and quoting tools
- A Learning Center with technology guides, demos and more

**Register and start using the better-than-ever MedicareCENTER to get all of these features that are sure to lead you to your best AEP yet.**

 Individual Health 800.765.1710  [individualdept@pipac.com](mailto:individualdept@pipac.com)

**FOLLOW US**



# MEDICARE

OPEN ENROLLMENT PERIOD (OEP) IS COMING TO AN END!

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](mailto:individualdept@pipac.com)



# ACE Medicare Supplement

## CONTINUES TO EXPAND!

ACE Medicare Supplement hit the market by storm and has been an agent favorite for many months. This product continues its state expansions by adding Nebraska on February 6, 2023. We are thrilled to have this great product expanding in even more markets.

### Rates & Plans

- Lowest base rates across the board
- A++ rated
- 12 month rate guarantee
- No waiting period for pre-existing conditions
- Plans A, F, G, High-Deductible G and N available
- 7% household discount\* - one policy

\*Currently living with a spouse Or have a household resident age 50 or older

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# ARE YOUR GROUPS COVERED?

Do your groups offer a fully rounded benefits package to their employees? Now is the perfect time to have those discussions.

Add Ancillary benefits YEAR-ROUND! PIPAC offers assistance in selling the following products

- Dental
- Vision
- Disability (STD & LTD)
- Life and AD&D
- Worksite Life

These products are a great way to increase your commission. These products can be sold on a voluntary basis where it does not cost the group anything.

 **Group Health** 800.765.1710  [SGsales@pipac.com](mailto:SGsales@pipac.com)  
[LGsales@pipac.com](mailto:LGsales@pipac.com)

# GeoBlue



No matter the client, there's a GeoBlue plan for everyone: Single-trip takers, frequent travelers and even expatriates. More than JUST medical coverage!

- Emergency medical transportation
- COVID-19 testing and treatment
- Medical management of claims
- Global TeleMed
- Direct Pay
- Mobile tools to find care, access provider profiles, review latest security and health issues in the areas being traveled, drug equivalency guide, and more!

Voyager	Trekker	Xplorer
<ul style="list-style-type: none"> <li>• Single-trip health and accident insurance for international travel, available to those 84 years or younger.</li> <li>• Guaranteed Issue</li> <li>• Choice Plan - includes coverage for pre-ex but primary U.S. health plan required</li> <li>• Essential Plan - no coverage for pre-ex</li> <li>• Purchased at least 1 day prior to departure</li> </ul>	<ul style="list-style-type: none"> <li>• Multi-trip health and accident insurance for international travelers, available to those 84 years or younger.</li> <li>• Guaranteed Issue</li> <li>• Primary U.S. health plan required.</li> <li>• Unlimited trips throughout the year (70 day max per trip)</li> <li>• One-time yearly premium</li> <li>• Purchased at least 1 day prior to departure</li> </ul>	<ul style="list-style-type: none"> <li>• Customized health plans for long-term expats, available to those 74 years or younger.</li> <li>• Three plan options</li> <li>• Minimum enrollment period of 6 months</li> <li>• Underwritten</li> <li>• Coverage can be renewed</li> </ul>