

Monthly Update

www.pipac.com

Iowa & South Dakota • June 2021

Updates from UHC All Savers

Effective 10/1/21 deductible & out of pocket credit will be given in the 5-50 market segment! This was previously only deductible and did not include Out of Pocket.

All Savers will now accept GRX groups down to 10 lives (enrolled) through 1/1/2022. This was previously 15 enrolled.

If you have a group of 10 or more and would like a GRX quote, please send the following:

- Group Name, Address and SIC Code
- Number of Full Time Employees & ATNE (average total number of EE's)
- Employee & Dependent Information (can be put on a spreadsheet)
 - Name
 - Relation (EE, SP, CH)
 - Home Zip Code
 - Gender

*** Please note, if it is a virgin group, individual applications are required regardless of the size of the group.

Don't forget about the Wellmark New Business Bonus!

Wellmark is offering a \$150 bonus for each new Medicare Supplement sale .

To qualify, the client must be new to Wellmark and new to Medicare.

The bonus will be paid with the first month commission and there is no minimum required to receive the bonus!

Register for PIPAC's Summer CE Workshops!

Register now for PIPAC's Summer CE Workshops! See below for when we'll be near you!

June 8 • Sioux Falls, SD

June 9 • Sioux City, IA

June 10 • Des Moines, IA

June 15 • Cedar Falls, IA

June 16 • Cedar Rapids, IA

June 17 • Bettendorf, IA

To register now, go to pipac.com/SummerCE, email Sidney at sidney@pipac.com or call 800-765-1710!

Aetna Bonus Programs

Aetna increased the underwritten eApp bonus from \$75 to \$100. The more qualifying applications submitted and policies issued, the more bonus you earn!

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2021 Wellmark Annual Certification Is Live Through June 16

It is that time of the year and the Wellmark Annual Certification started May 26th, 2021. Certification must be completed by end of the day, June 16th, 2021.

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IRS Updates HSA Contribution Limits for 2022

These updated numbers include inflation-adjusted parameters for the health savings account (HSA) program and the health reimbursement arrangement (HRA) program in Revenue Procedure 2021-25.

...Continued inside

JUNE 2021

Monday	Tuesday	Wednesday	Thursday	Friday
31 Memorial Day PIPAC Closed	1	2	3	4
7	8 Summer CE Sioux Falls	9 Summer CE Sioux City	10 Summer CE Des Moines	11 
14	15 Small Group Deadline Summer CE Cedar Falls	16 Summer CE Cedar Rapids	17 Summer CE Bettendorf	18
21 Summer CE Zoom	22	23	24	25 
28	29	30	1	2

PIPAC News/Events

SMALL GROUP DEADLINES

Small Group

7/1/2021 Effective Dates:

WM, UHC/UHC Heritage new group, renewal and plan change paperwork is due to PIPAC by **Tuesday, June 15. 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, IT'S FRIDAY MORNING

at 9:00 am CT

Friday,
June 11th

Friday,
June 25th

Contact Sidney at sidney@pipac.com to sign up for this webinar or to find out more about upcoming Facts and Snacks!

Aetna Senior Supplemental Insurance Bonus Programs – Med Supp and Ancillary

Aetna increased the underwritten eApp bonus from \$75 to \$100.

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

Qualification Periods

Application dates:

April 1 – 30, 2021
May 1 – 31, 2021
June 1 – 30, 2021

Effective dates:

April 1 – August 31, 2021
May 1 – August 31, 2021
June 1 – August 31, 2021

Issued by:

May 15, 2021
June 15, 2021
July 15, 2021

Payout by:

May 31, 2021
June 30, 2021
July 31, 2021

Qualifying product – Medicare Supplement

Submit qualifying applications and receive the following bonuses:

	Electronic Apps	Paper Apps
Underwritten	\$100 each	\$25 each
Open Enrollment	\$25 each	\$10 each

To receive a payout, you must submit a minimum of 5 signed applications monthly (underwritten, guaranteed issue or open enrollment) and policies must be issued by dates indicated above.

Also includes new Medicare Supplement from Accendo Insurance Company

Qualifying products (ancillary/life) –

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

Submit qualifying applications of any of the qualifying ancillary/life products and receive a \$25 bonus per application (for both electronic and paper). Policies must be issued by dates indicated above, with \$180 minimum annual premium.

Please contact the Individual Health Department at 800-765-1710 with any questions.

2021 Wellmark Annual Certification Is Live Through June 16

It is that time of the year and the Wellmark Annual Certification started May 26th, 2021. Certification must be completed by end of the day, June 16th, 2021.

To remain eligible to sell Wellmark Blue Cross and Blue Shield products, please make sure to complete the certification within the allotted three-week period. If training is not completed, you will lose your appointment and cannot reappoint for 2 years! This training should only take about 30 minutes.

Who needs to complete the certification?

All appointed Wellmark agents will be required to complete the compliance training. Agents who are licensed and appointed to sell in South Dakota will be automatically enrolled in a two-part curriculum that includes a course on Multiple Employer Welfare Arrangements (MEWA). Iowa only appointed agents will not be assigned the MEWA training. Wellmark will be sending out an instructional email.

Beginning May 26, you will be able to access the certification through the Blue Learning Center on Wellmark's Producer Connection page at www.wellmark.com or you can also access it at www.pipac.com/CSOD.

When does the certification need to be completed?

Mark your calendar. This year's certification period is from May 26 through June 16.

What if I cannot complete the certification during that time frame?

Some agents will not be able to complete the certification within the three-week time frame due to extenuating circumstances. If you or any of your agents need to request an extension, please send the request to channelmanagement@wellmark.com and to Jenny at jenny@pipac.com, as soon as possible. In the request, please include the following:

A general reason for the extension request.

The time frame the agent will be out of the office.

This Annual Certification does not take the place of the Centers for Medicare and Medicaid Services (CMS), FFM certification for the Marketplace or the Medicare Advantage or Prescription Drug certification.

Please contact the Individual Health Department at 800-765-1710 with any questions.

IRS Updates HSA Contribution Limits for 2022

The IRS has released updated HSA Contribution limits for 2022.

These updated numbers include inflation-adjusted parameters for the health savings account (HSA) program and the health reimbursement arrangement (HRA) program in Revenue Procedure 2021-25.

HSA contribution limits are increasing. With that, HSA-compatible high-deductible health plans can expect enrollees to spend out of pocket on health care.

The minimum deductibles for the high-deductible health plans will still stay the same. The maximum annual contribution an employer can make to an employee's excepted benefit HRA will also stay the same.

See the table below for what will happen to the minimums and limits.

HSA and HRAs			
Inflation-Adjusted Parameters			
	2020	2021	2022
HSA: Individual			
Contribution Limit	\$3,550	\$3,600	\$3,650
Minimum Deductible	\$1,400	\$1,400	\$1,400
Annual OOP Maximum	\$6,900	\$7,000	\$7,050
HSA: Family			
Contribution Limit	\$7,100	7,200	\$7,300
Minimum Deductible	\$2,800	\$2,800	\$2,800
Annual OOP Maximum	\$13,800	\$14,000	\$14,100
Excepted Benefit HRA			
Maximum Annual Employer Contribution	\$1,800	\$1,800	\$1,800

If you have questions, please call 800-765-1710!



Health & Life Insurance Brokerage

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