

July 2024

Monday	Tuesday	Wednesday	Thursday	Friday
1 Navigating the Potential Medicare Market Disruptions Webinar	2 The MAC Med Supp Showcase Webinar	3	4 Happy 7th! PIPAC Closed	5 PIPAC Closed
8	9 Mastering the Mystery of Med Sups Webinar Part One	10 Bankers Fidelity Hospital Indemnity Plan N for the Win!	11 Med Sup Webinar Humana ABL	12 LIVE FROM PIPAC
15	16 How to Present Short Term Care Webinar	17 Mastering the Mystery of Med Sups Webinar Part Two	18 Navigating the Potential Medicare Market Disruptions	19
22	23 Med Sup Webinar WoodmenLife Aflac	24	25	26 LIVE FROM PIPAC
29	30 Med Sup Webinar Wellabe	31	1	2

PIPAC News/Events

Small Group

8/1/2024 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Monday July 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 7/12/2024 9:00 am
7/26/2024 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 Jennifer Wahl at jwahl@pipac.com to sign up for these webinars!



CINCINNATI LIFE RATE CHANGE

Cincinnati Life has raise its Single Premium Annuity rates to 5.75% with a guaranteed minimum of 2.75%. This is the perfect product for any client who will want access to their money during the life of the annuity. With a 10% withdrawal in year one, as well as a full return of premium, an annuity with Cincinnati Life will fit even the most conservative clients.

Contact our Life Department today if you have any questions!

Life Dept.
800.765.1710

 sales@pipac.com

Medicare **II** CENTER


Mobile App
Making agents' lives easier, one update at a time!



BOOST YOUR SUCCESS TODAY!

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 Bruington
319.268.7104

 kenny@pipac.com

GTL

GUARANTEE
TRUST
LIFE

GUARANTEE TRUST LIFE (GTL)

GTL's Short-Term Home Health Care Insurance is more affordable than most other plans of care policies and it pays benefits directly to you, regardless of any other insurance you have.

From claims paid quickly to customer service calls answered by our friendly staff in Glenview, Illinois, we make it easy for you when you need it most.

3 Base Plans Available

Daily Benefit Amount Maximums	Plan A	Plan B	Plan C
Plan A \$150	\$75	\$150	\$200
Plan B \$300	\$60	\$120	\$200
Plan C \$450	\$75	\$150	\$200
	\$75	\$150	\$200
	\$60	\$120	\$200
	\$50	\$100	\$200
	\$50	\$100	\$200
	\$100	\$200	\$300
	\$50	\$100	\$150

* Total benefits payable for all of the home health care 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.

Only 3 Simple Prequalifying/Medical Questions for Plans A&B, only must answer Question 4 if applying for Plan C.

Multiple Optional Riders to Add on:

- Home Health Care Aide
- Ambulance Rider
- Critical Accident
- Accident & Sickness Hospital Indemnity
- Prescription Drug Benefit: Reimbursement for Generic & Brand Drugs. \$10 - per Generic drug, \$25 - per Brand Drug
- TCARE: \$3,500 Lump sum paid out to client or their family caregiver, Available Caregiver support services.

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

 Individual Health 800.765.1710  individualdept@pipac.com



INTEGRITY

INTEGRITY TECHNOLOGY SUITE - ACTIVE SELLING PERMISSIONS

- Not all your contracted carriers may appear in your Active Selling Permissions list
- Only those carriers which are contracted through PIPAC or an Integrity Partner Agency and available for enrollment in the platform will display
- Ready To Sell (RTS) lists are submitted regularly by PIPAC (Wellmark, MercyOne, HealthPartners, and Medica) or the carriers directly to Integrity
- If you do not see an Active Selling Permission you believe you have through PIPAC or an Integrity partner, first thing to do is call Kenny at PIPAC or your agency

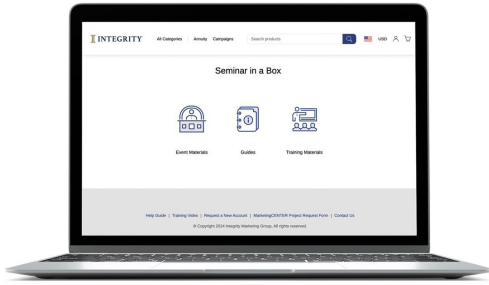
Always contact PIPAC before trying to contact Integrity.

If you would like assistance with or have questions about your Active Selling Permissions not showing in your Integrity account, contact our Agent Technology Coordinator, **Kenny Bruington**.



Please email kenny@pipac.com, call **319-268-7104**, or **scan the QR code** to set up a 1:1.

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

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



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!

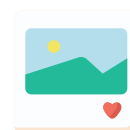
SO EASY TO USE!



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Post it!

FOLLOW US



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HealthPartners
UnityPoint Health

SMALL GROUP UPDATE FROM HEALTH PARTNERS

HealthPartners UnityPoint Health (HPUPH) routinely reviews and adjusts their product offerings to best meet the changing needs of the market and the expectations of employers and members.

Based on the results of a recent review, Health Partners is revising their product portfolio to focus on fully insured and self-insured coverage options for large groups and level-funded options for small and mid-sized groups. As of January 1, 2025, HPUPH will no longer offer fully insured small group products.

Coverage will continue through the end of your clients' current plan period. In addition, they will not offer a Medicare Advantage plan in Iowa or the border counties they serve in Illinois beginning plan year 2025.

Employer groups who currently have fully insured small group products have been contacted about this change. Both employers and their covered members will receive a letter 180 days prior to their renewal date with additional information on their health plan options. These letters will be mailed monthly, based on renewal date, and brokers will be copied on the emailed version.

Having said this, Health Partners small groups can stay on their plan from their renewal through 2025. This also may be a good opportunity to A, look at some other options with different carriers or B, quote with Health Partners Level Funded products as they are still very much so in the small group space.

**For questions or more info,
contact the Group Department.**

 **Group Health**
800.765.1710



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Life Happens.
a nonprofit organization

SECURING THE FUTURE

Many consumers are aware they need, or need more, life insurance, presenting a critical opportunity for the industry to engage, raise awareness, and educate on the importance of life insurance.

Understanding the varying levels of financial stress at different life stages for generations is important for aiding and educating prospective life insurance buyers, which over time can bridge the need-gap, and simplify the complicated world of life insurance for consumers.

The **top 3 reasons** for not owning life insurance (or more of it):

- Too expensive
- Other financial priorities
- Not sure how much they need/what type to buy



Cited that life insurance is "too expensive" as their perceived reason for not having coverage (or more if it).



Overestimated the true cost of a basic term life insurance policy.



Based their life insurance cost estimate on "gut instinct" or a "wild guess."

**Contact our Life Department
today if you have any questions!**



Life Dept.
800.765.1710



sales@pipac.com



Health & Life Insurance Brokerage

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PIPAC STAFF – Your Health and Life Insurance Experts

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Tech

Leadership Team SPOTLIGHT



JOSIE started with PIPAC in February of 2013 and is now the Vice President of Communications. Josie manages contracting and licensing and marketing department,

including day to day issues, coverage/backup, assign duties, and special projects. Josie facilitates communication among staff during special projects. Outside of work, Josie enjoys golfing, shopping, and watching her kids, Jace and Ellie's, sporting events. Her favorite NFL football team is the Vikings.



GREG MOTIVATOR OF THE MONTH

“No matter how carefully you plan your goals they will never be more than pipe dreams unless you pursue them with gusto.”

-W. Clement Stone

PIPAC.COM



NOW CONTRACTING AGENTS WITH UNL

UNL offers:

- UNL Home Health Care Shield
- UNL Cancer Shield 2.0
- UNL Hospital Indemnity
- And more!

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



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800.765.1710



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HealthSherpa

**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

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