MONTHLY UPDATE

pipac.com 800.765.1710 Iowa & South Dakota June 2024

PIPAC SUMMER HOURS!

PIPAC will close at 2:00pm every Friday beginning on May 31st and we will return to regular business hours on September 6th.

Thank you in advance for your cooperation!

IF YOU HAVE ANY QUESTIONS ABOUT OUR SUMMER HOURS PLEASE CALL, 319.277.8541

AHIP 2025 ANTICIPATED RELEASE

Mark your calendars, as the much-anticipated release of AHIP for 2025 is scheduled for around June 24th, 2024!

Once released, the course will be available on carrier training sites at a discounted rate. To take advantage of this opportunity, agents are encouraged to keep an eye on their emails for future notifications from PIPAC and the carriers. Starting early allows agents to complete specific trainings as they become available, ensuring they are well-prepared for the 2025 Annual Enrollment (AEP) starting on October 15th, 2024.

Don't delay, start planning your preparation for AHIP now!

REMINDER: If you take AHIP without going through a Carrier, it will be $175.00.

CONTACT THE INDIVIDUAL DEPARTMENT WITH QUESTIONS

Individual Health
800.765.1710
individualdept@pipac.com

Life Department SPOTLIGHT

ELIZA started with PIPAC in March of 2024 as the Life and Annuity Case Manager. She ensures your applications and case paperwork are submitted accurately and timely. Eliza works with carriers closely to ensure cases are being handled. Outside of work, Eliza enjoys playing pickle ball, dong Brazilian Jiu Jitsu, and game nights. She loves spending her time outdoors training her horse Dakota and being with her Rottweiler named Bear.

Greg Motivator of the Month

"When you discover your mission, you will feel its demand. It will fill you with enthusiasm and a burning desire to get to work on it.

-W. Clement Stone

June 2024

Monday	Tuesday	Wednesday	Thursday	Friday
3	4 Senior Market Class 2024 UNL, WoodmenLife, Plan N, Wellmark	5 Senior Market Class 2024 UNL, WoodmenLife, Plan N, Wellmark	6 Senior Market Class 2024 UNL, WoodmenLife, Plan N, Wellmark	7
10	11 Med Sup Webinar ABL	12 Client Needs Assessment Webinar	13 Med Sup Webinar Allstate Wellabe	14 LIVE FROM PIPAC
17	18 Capitalize on Market Disruptions Webinar	19	20 Med Sup Webinar MAC	21
24	25 How to Present Short Term Care Webinar	26 Med Sup Webinar Aflac	27 Bankers Fidelity Plan N for the Win!	28 LIVE FROM PIPAC
1	2	3	4 PIPAC OFFICE CLOSED	5 PIPAC OFFICE CLOSED

PIPAC News/Events

Small Group

7/1/2024 Effective Dates:

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

6/14/2024 9:00 am
6/28/2024 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!

ANNUITY AWARNESS MONTH!

June interest rates are still hot at 5.50% or higher. If you have any clients on the fence, now is the time to talk with them about guaranteed portfolio growth without exposing themselves to any market volatility risk. Annuities are a great way to utilize your hard earned retirement dollars for life time income.

FOR QUESTIONS OR MORE INFO, CONTACT THE LIFE DEPARTMENT.

Life Dept.
800.765.1710

sales@pipac.com

MedicareCENTER

Mobile App

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

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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 THE MARKETING DEPARTMENT.

Marketing
800.765.1710

marketing@pipac.com

INTEGRITY

INTEGRITY TECHNOLOGY SUITE - IMPORTING CONTACTS

The tools available within the Integrity Technology Suite are valuable resources for both new and existing agents, and getting started can seem like a daunting task. One of the first and most important tasks recommended when getting started is entering your clients into the system.

Adding contacts can be done in several ways, however importing allows an agent to add many clients at once. Here are some best practices when doing a bulk import into the system:

- Email AND Phone number are BOTH required when importing multiple contacts
    - Email address and phone number must be unique to each contact
- Limit of 500 individual client rows – free .CSV template available
- Duplicate contacts/columns will not import – ensure all entries are not duplicated
- System will alert which contacts do not import
- Important to know:
    - Zip code must be 5 digits
    - State must be abbreviated IA, NE, SD, etc.
    - Phone number in 10-digit format — 319-555-555 — no extensions
    - Hyphenated names will import with no space

If you would like help importing contacts or have additional questions, 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.

NEW FIDUCIARY RULE UPDATES

The US Department of Labor announced last month that the new fiduciary rule, first revealed late last year, will indeed take effect in the coming months.

This is in the face of fierce pushback from the insurance industry due to how dramatically it will impact how independent advisors do business with any qualified money sales.

As expected, the Retirement Security Rule turns you, the independent financial professional, into an ERISA fiduciary when recommending products funded by a 401 (k), 403(b), or an IRA.

The Retirement Security Rule is allegedly designed to close loopholes in the current “Best Interest” regulations, including as they pertain to products like fixed and indexed annuities. It would also change current pathways to compliance and expand the definition of who is a fiduciary.

PIPAC will watch these changes closely and keep you informed of any new responsibilities and paperwork associated with the potential changes.

CONTACT THE PIPAC LIFE DEPARTMENT IF YOU HAVE ANY QUESTIONS ABOUT THIS NEW FIDUCIARY RULE

Life Dept.
800.765.1710

sales@pipac.com

New Short-Term Health Care Rule

The Department of Health and Human Services, Labor, and Treasury have released a final rule to limit the sale of Short-Term health coverage and promote greater consumer understanding of their coverage options.

Specifically, the rule restricts the length of short-term, limited-duration insurance, which was extended during the previous Administration. The initial contract period for these plans will be capped at three months, with a maximum coverage period of four months, accounting for renewals and extensions. The new contract term limits and notice requirements apply to Short-Term plans beginning on or after Sept. 1, 2024.

CONTACT THE INDIVIDUAL DEPARTMENT WITH QUESTIONS ON THIS NEW RULE

Individual Health 800.765.1710 *individualdept@pipac.com*

2024 WELLMARK ANNUAL CERTIFICATION

Wellmark Annual Certification starts Wednesday, May 22nd, 2024. Certification must be completed by the end of the day, June 14th, 2024.

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; there is NO test!

Beginning May 22nd, 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 https://wellmark.pinpointglobal.com/Apps/Training/Default.aspx.

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.

CONTACT THE PIPAC INDIVIDUAL DEPARTMENT IF YOU HAVE ANY QUESTIONS

Individual Health 800.765.1710 *individualdept@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!

Click to download · *Copy Text* · *Post it!*

FOLLOW US

Facebook PIPAC · **Instagram** pipac_brokerage · **LinkedIn** PIPAC

WoodmenLife
Standing Strong For Generations

WOODMENLIFE MEDICARE SUPPLEMENT INSURANCE, COVERAGE YOU CAN RELY ON

WoodmenLife has been earning consumer trust since 1890 by taking a long-term approach to financial stability. Now there's WoodmenLife Medicare Supplement plans that can help manage your health care expenses. Plus, get exclusive benefits only available to WoodmenLife members.

WoodmenLife Medicare Supplement Plan Benefits

- Available plans A, F, G, high-deductible G, and N can help you fill some of the gaps in Medicare coverage
- Go directly to your doctors — no pre-certification or pre-authorization is needed for care. Visit any provider that accepts Medicare
- 12-month rate guarantee —no rates increases for the first 12 months, as long as premiums are paid

Member Benefits to Help Your Family Get More Out of Life Now

- Free, easy-to-use online legal templates to create wills, power of attorney and healthcare directives
- Everyday shopping discounts at 30,000 retailers nationwide
- Financial assistance to help rebuild your home after a natural disaster
- $25,000 for families of First Responder members who die in the line of duty

The Value of Financial Peace of Mind

WoodmenLife offers several plan options that can help you fill some of the gaps in Medicare coverage. You can choose any provider that accepts Medicare, at a location that is convenient for you. Plus, when you purchase a WoodmenLife Medicare Supplement plan, you become a member, which grants you access to exclusive member benefits.

Individual Health
800.765.1710
individualdept@pipac.com

DELTA DENTAL®

DELTA DENTAL - AFFORDABLE FINANCIAL PROTECTION FOR GROUPS

Delta Dental has partnered with a top life insurance company, OneAmerica® to offer affordable voluntary and employer-paid life insurance and disability coverage.

- **Life Insurance** - a variety of cost-effective employer-paid and voluntary solutions to protect an employee's finances while they're alive, as well as care for their loved ones after they are gone.
- **Disability (Short-Term and Long-Term)** - coverage to help replace an employee's income due to illness, injury or birth of a child.
- **One Lump Sum Disability Insurance** - supplemental income protection that can help with disability related expenses such as medical bills, home/auto modifications and day-to-day living expenses.

DeltaLife™ plans include options for both small businesses and larger employers.

- Underwritten plans available with relaxed underwriting for employers with 50 or less employees
- Competitive pricing - standard rates and preferred rates (vary by industry)
- Convenient online claims submission
- Additional benefits including Employee Assistance Program (EAP) and Travel Assistance

About OneAmerica®

OneAmerica® is a Midwest-based national provider of insurance and financial services with 145 years of experience in the industry. They have an A+ (Superior) A.M. Best Rating.

CONTACT THE GROUP DEPARTMENT WITH QUESTIONS

Group Health
800.765.1710
SGsales@pipac.com
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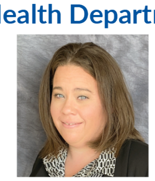
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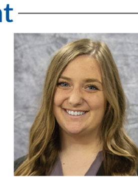
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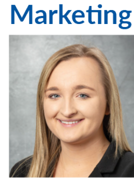
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