

December 2025

Monday	Tuesday	Wednesday	Thursday	Friday
1	2	3 Med Supp Webinar INA	4 Med Supp Webinar Humana	5 LIVE FROM PIPAC
8	9 Mastering the Mystery of Med Supps Webinar Part One	10 Mastering the Mystery of Med Supps Webinar Part Two	11 Med Supp Webinar Wellabe	12 LIVE FROM PIPAC
15	16 Plan N for the Win Webinar	17 Client Needs Assessment Webinar	18 Short Term Care Webinar	19 LIVE FROM PIPAC
22	23	24 PIPAC CLOSED	25 PIPAC CLOSED	26
29	30	31 PIPAC CLOSED	1 PIPAC CLOSED	2

PIPAC News/Events

Small Group

1/1/2026 Effective Dates:

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



12/5/2025 9:00am

12/12/2025 9:00am

12/19/2025 9:00am

Get the latest news from our PIPAC experts on carrier and industry updates, product highlights, what's hot, system updates and upcoming classes!

Contact Cameron at cameron@pipac.com **to sign up for these webinars!**



Group Benefit Solutions

Benefit Administration of Tax-Advantaged Plans & Compliance Services

Base is committed to providing you with:

Employee Benefit Administration
Proven Cost Containment Plans
Compliance Services
Benefit Strategies to Gain & Retain Clients
Opportunity for Compensation
Ongoing Service
Web Portals
Plan Documentation

Health Reimbursement Arrangements

Section 105 HRA, ICHRA, EBHRA, QSEHRA, Integrated

125 Cafeteria Plans

FSA, DCAP, POP, Limited Purpose FSA

Health Savings Account

Lifestyle Spending Account

Compliance Solutions

ERISA Wrap Documentation, 5500 Solver, Nondiscrimination Testing, COBRA

Human Resources

HR Library Online Subscription

Reach out to today to learn about PIPAC's partnership with Base!



Group Health
800.765.1710



SGsales@pipac.com
LGsales@pipac.com



GeoBlue is now Blue Cross Blue Shield Global Solutions — giving you trusted global coverage backed by one of the most recognized and reliable names in healthcare.

The holiday travel season is here — the perfect time to remind your clients about Blue Cross Blue Shield Global Solutions travel insurance! Whether they're visiting family across the globe or heading out on a winter escape, it's a must-have for safe, stress-free holiday travel. With plans starting around \$1-2 a day, it's an easy, affordable add-on that delivers major peace of mind. A small cost for a safer journey!

Explore Global Solutions' full range of travel and international medical plans designed for today's global lifestyles and frequent travelers. From a quick holiday getaway to a long-term overseas stay, Global Solutions has them covered!

Boundless solutions for unique needs!

Single Trip Coverage

Single Trip Group Coverage

Multi Trip Annual Coverage



Individual Health
800.765.1710 individualdept@pipac.com

2026 Income Accelerator



Fast, practical steps to boost your earning potential in Q1!

We're excited to host an upcoming 3-credit CE session covering key topics in life insurance, annuities, and long-term care—designed to help you stay current and strengthen your expertise.

Mark your calendar now and keep an eye out for the official invitation with full details coming soon!

Three days to choose from:

Tuesday, January 13th

9 AM - 12 PM

Holiday Inn Iowa City/Coralville

1220 First Ave

Coralville, Iowa 52241

Wednesday, January 14th

9 AM - 12 PM

Hilton Garden Inn - Cedar Falls

7213 Nordic Drive

Cedar Falls, IA 50613

Thursday, January 15th

9 AM - 12 PM

Courtyard by Marriott Des Moines Ankeny

2405 SE Creekview Dr

Ankeny, IA 50021

Small Changes. Big Impact. Real Growth.

Contact Karissa at karissa@pipac.com or 319-268-7100 if you have any questions!

Invite to follow!



**INTEGRITY
CONNECT**

Ask Integrity Plan Insights

Get instant answers about Medicare Advantage and Prescription Drug Plans

What Ask Integrity Plan Insights Does for Agents



Easy to use and conversational

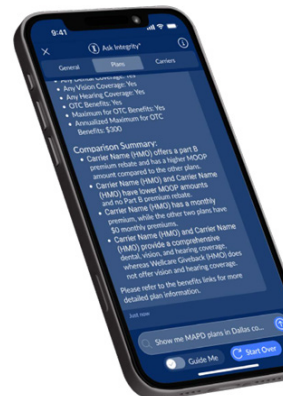
- Ask questions like "What new plans are entering the market in Dallas County, Iowa, in 2026?"



Get info on Medicare Advantage and Prescription Drug Plans at the State and County level, including:

- Year-over-year changes for some plans
- Plan details like premiums, Maximum Out of Pocket and DVH benefits

Contact Kenny at kenny@pipac.com to learn more!



5 THINGS YOU NEED *To Know About* BUSINESS LIFE INSURANCE

Are your clients Business Owners?

Business owners have a responsibility to their family at home and their business family. Life Insurance can provide clients with an excellent financial foundation and protect their business!



Life Dept.
800.765.1710



sales@pipac.com



Business Succession Planning

Owners need to make sure that the company can continue if they were to die. How would the company operate without you? A life insurance death benefit can be used to:

- Hire a key employee or replacement.
- Provide cash to buy part of the business owned by deceased.
- Liquidity so the business isn't sold hastily.



Buy-Sell Agreement

When you are one of the owners of a business, you'll want to be sure you're protected if one of your partners dies unexpectedly. A solution to this problem is a buy-sell agreement. This means that there is a contractual obligation on the surviving partners to buy the interest of the deceased owner.



Key Person Life Insurance

Another business continuation strategy is using a key person life insurance policy. Once called "Key Man Life Insurance", a key person insurance policy is bought by the business on an important employee and payable to the company. If the key person were to die, the life insurance policy can assist in making up for lost earnings and sales.



Executive Bonus Plan

A business can help certain key executives buy additional life insurance using an executive bonus plan. This is where an executive is the owner of the life insurance policy and also pays the insurance premiums. The business will "bonus" the executive. This bonus is the amount equal to the life insurance premium as well as the tax liabilities.



Collateral Assignment

Life insurance is often used for business owners needing funds to purchase a company or begin a business. When this occurs, a business loan is often required. The collateral assignment will provide coverage to the loan and ultimately provide for your loved ones. This is done by setting aside a portion of life insurance proceeds for what is owed on the bank loan. The remaining portion of the life insurance is to be provided to loved ones or family.

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2025 Medicare A & B Summary and Part B & D Indexed Premiums

Recently, the Centers for Medicare & Medicaid Services (CMS) released the 2026 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs, and the 2026 Medicare Part D income-related monthly adjustment amounts.

Medicare Part A Premium and Deductible

Part A is Hospital Insurance can cover costs associated with confinement in a hospital or skilled nursing facility.

When you are Hospitalized for	Medicare Covers	You Pay
1 – 60 Days	Most confinement costs AFTER the required Medicare Deductible.	\$1,736 Deductible
61 – 90 Days	All eligible expenses, AFTER the patient pays a per-day copayment.	\$434 per day Copayment as much as \$13,020
91 – 150 days	All eligible expenses, AFTER patient pays a per-day copayment. (These are lifetime reserve days which may never be used again.)	\$868 per day Copayment as much as \$52,080
151 days & more	NOTHING	YOU PAY ALL COSTS
At least 3 days, & enter a Medicare approved Skilled Nursing Facility within 30 days of discharge.	All eligible expense for the first 20 days; then all eligible expenses for days 21 – 100, after patient pays a per-day copayment	AFTER 20 days \$217 per day Copayment as much as \$17,360

Medicare Part B Premium and Deductible

Part B is Medical Insurance and covers physician services, outpatient care, tests & supplies

On Expenses Incurred for	Medicare Covers	You Pay
<ul style="list-style-type: none">• Doctor Office Visits• Lab Tests Outside Hospital• Surgeon's Fee• Anesthesiologist's Fee• Doctor Visits – In Hospital• Doctor Visits – Nursing Facility• Ambulance• Speech Therapy	80% of all "approved" charges AFTER the required Medicare Deductible	\$283 Deductible PLUS 20% of all "Approved Charges Plus 100%" of any charges above the amount "approved" by Medicare
Preventative Services	100%	NOTHING

*On all Medicare-covered expenses, a doctor or health care provider may agree to accept Medicare "assignment." This means the patient will not be required to pay any expenses in excess of Medicare's "approved" charge. The patient pays only 20% of the "approved" charge not paid by Medicare.

Physicians who do not accept "assignment" of a Medicare claim are limited as to the amount they can charge for covered services. In 2026, the most a physician can charge for services covered by Medicare is 115% of the fee schedule amount for non-participating physicians. Medicare Part B Premium for 2026 enrollees is \$202.90 each month.

Part B Monthly Premium

Based on Modified Adjusted Gross Income from 2024

If you filed an individual tax return and your income in 2024 was:	If you were married but filed a separate tax return and your income in 2024 was:	If you filed a joint tax return and your income in 2024 was:	Part B Premium:
\$109,000 or less	\$109,000 or less	\$218,000 or less	\$202.90
\$109,000 - \$137,000	Not Applicable	\$218,000 - \$274,000	\$284.10
\$137,000 - \$171,000	Not Applicable	\$274,000 - \$342,000	\$405.80
\$171,000 - \$205,000	Not Applicable	\$342,000 - \$410,000	\$527.50
\$205,000 - \$500,000	\$109,000 - \$391,000	\$410,000 - \$750,000	\$649.20
Above \$500,000	Above \$391,000	Above \$750,000	\$689.90

Part D Monthly Premium

Based on Modified Adjusted Gross Income from 2024

If you filed an individual tax return and your income in 2024 was:	If you were married but filed a separate tax return and your income in 2024 was:	If you filed a joint tax return and your income in 2024 was:	You Pay (per month):
\$109,000 or less	\$109,000 or less	\$218,000 or less	Your Plan Premium
\$109,000 - \$137,000	Not Applicable	\$218,000 - \$274,000	Your Plan Premium PLUS \$14.50
\$137,000 - \$171,000	Not Applicable	\$274,000 - \$342,000	Your Plan Premium PLUS \$37.50
\$171,000 - \$205,000	Not Applicable	\$342,000 - \$410,000	Your Plan Premium PLUS \$60.40
\$205,000 - \$500,000	\$109,000 - \$391,000	\$410,000 - \$750,000	Your Plan Premium PLUS \$83.30
Above \$500,000	Above \$391,000	Above \$750,000	Your Plan Premium PLUS \$91.00

2026 Retirement Healthcare Cost Estimator

Plans F, G, and N are available in City and County themes for Iowa and South Dakota.



GET YOURS ORDERED AND CUSTOMIZED TODAY!

To order, please call Mackenzie at 319-268-7133 or email her at mackenzie@pipac.com

Contact the Individual Department if you have any questions!



Individual Health
800.765.1710



individualdept@pipac.com



Health & Life Insurance Brokerage

AN INTEGRITY II COMPANY

1304 Technology Pkwy, Ste 200
Cedar Falls, IA 50613
www.pipac.com

PIPAC STAFF — Your Health and Life Insurance Experts

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**PIPAC
LIFELINE**

AEP Lifeline Incentive

During AEP, we're excited to offer a special production incentive! For every agent who submits 5 successful Lifeline cases, you'll receive a \$150 reward. It's a great way to boost your earnings while helping more clients access the coverage they need.



October 1st - December 15th

AEP Lifeline Production Incentive Guidelines

Eligibility Period: October 1st to December 15th

Incentive Offer:

- Submit 5 successful Lifeline cases
- Earn a \$150 reward

Definition of Successful Case:

- Cases must be approved and enrolled

Payment Details:

- Incentives will be processed and paid after case verification

Deadline:

- AEP Medicare policies must be submitted to PIPAC by December 1st, unless during a SEP (Special Enrollment Period)
- ACA OEP policies must be submitted to PIPAC by December 7th

Disclaimer:

- We will not be taking referrals on any non-commissionable plans

Don't miss this opportunity to make a bigger impact—and get rewarded for it. Start submitting your Lifeline cases today!

Ready to take advantage of Lifeline?

Submit a request today!

coverage@pipac.com

319.268.7300

www.pipac.com/lifeline

**Reach out to Casey Hoffert
with any questions!**

Merry Christmas and Happy New Year!

From all of us at PIPAC!

PIPAC will be closed on the following days in observance of the Holidays:

Wednesday, December 24th

Thursday, December 25th

Wednesday, December 31st

Thursday, January 1st



FEED A FAMILY FOR THE HOLIDAYS!



TOGETHER, WE CAN PUT FOOD ON THE TABLE

WE WOULD LIKE YOUR SUPPORT

As we celebrate the season of giving, we're partnering with our local food bank to support families in our community who are facing food insecurity.

SCAN QR TO DONATE TODAY!

HOW YOU CAN HELP:

- Donate online
- Donate food online from the wishlist
- Other monetary donations



4th Quarter Bonus Program

For qualified Shield Series Products: Short-Term Home Health Care Shield, Hospital Indemnity Shield, Guaranteed Issue Hospital Indemnity Shield, Caregiver Shield, Dental Shield 2.0, Cancer and Cancer Shield 2.0 and Final Expense Shield applications

SUBMITTED BETWEEN OCTOBER 1
AND DECEMBER 31, 2025

**Submit 5-10
Applications During Q4**

\$50

per application

**Submit 11-25
Applications During Q4**

\$75

per application

Scan for the full incentive details!



Individual Health
800.765.1710



individualdept@pipac.com