

November 2025

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PIPAC News/Events

Small Group

12/1/2025 Effective Dates:

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



11/7/2025 9:00 am

11/14/2025 9:00 am

11/14/2025 9:00 am

12/5/2025 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!

Medicare AEP Submission Reminders!

As we enter the start of Annual Enrollment (AEP), which runs from October 15th through December 7th, we want to pass along some application submission reminders.

All MAPD and PDP applications must be submitted to the carrier within 24 hours of signature date.

Submit your Medicare applications faster and easier through IntegrityCONNECT—you'll not only save time with streamlined submissions, but also gain access to real-time application tracking and instant carrier updates!

Carrier	Submission Details	Fax Number
Aetna (MAPD)	Applications can be done online thru the Ascend and Think Agent app or applications can be faxed.	1-866-756-5514
SilverScript (PDP)	Paper applications do need to be entered online. Access the SilverScript portal by logging into <u>Producer World</u> . After they have been entered, they either need to be emailed to SilverScript or faxed.	1-866-552-6205
Wellmark (MAPD)	Applications can be entered online in the quote, enroll, and renew box on the <u>Producer Connection</u> page or can be faxed.	1-855-213-5184
MedicareBlue Rx (PDP)	Applications can be entered online at <u>Medicare Solutions</u> or can be faxed.	1-855-874-4702
UnitedHealthcare (MAPD & PDP)	MAPD & PDP applications must be done online through the <u>LEAN</u> program.	
Wellcare (PDP)	Applications can be faxed.	1-866-388-1521
MercyOne Health Plan (MAPD)	Application can be done online through the MercyOne portal or faxed	1-614-234-8622

Contact the Individual Department if you have any questions!



Individual Health
800.765.1710



individualdept@pipac.com



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Standing By You. Since 1850.

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Providing peace of mind at every stage of life from family planning to retirement!

A FULL RANGE OF QUALITY SUPPLEMENTAL INSURANCE

ManhattanLife has been standing by individuals, families and seniors since 1850, helping them attain and sustain the greatest levels of health, wealth and security. ManhattanLife has a broad range of quality insurance products to enable your clients to address key concerns and to ensure coverage for planned and unplanned events alike.



CANCER, HEART, AND STROKE

ManhattanLife's First Occurrence and Cancer and/or Heart & Stroke plans provide an important safety net beyond traditional health insurance. Clients choose how to use their Lump Sum benefits and how to address the financial impacts of a cancer and/or heart & stroke diagnosis. In addition, ManhattanLife also offers Cancer Care Plus, which provides additional coverage for many diseases.



DENTAL, VISION, AND HEARING

Dental, Vision & Hearing insurance from ManhattanLife is designed to meet as many needs outside of standard medical insurance as possible. It provides coverage at the dentist as well as vision and hearing benefits for things like contact lenses, hearing aids, eye exams and more. Clients choose if your annual benefit is \$1,000, \$1,500, \$3,000 or \$5,000 and the annual deductible is just \$100 per person.



HOME HEALTH CARE

Home Health Care Select Insurance is an affordable solution that provides the flexibility and the financial support you need to recover at home surrounded by family and those that you love. We offer plans with a variety of max benefit options, which help minimize financial stress and allow you to focus your energy and attention on your recovery.



HOSPITAL INDEMNITY

There are two costs to major medical insurance whenever clients are hospitalized – the health insurance premium and the cost of actually using the insurance.

To help you manage the gaps left by qualified major medical and limited benefit plans, ManhattanLife offers two hospital indemnity plans – Affordable Choice and Hospital Indemnity Select.



SHORT-TERM CARE

OmniFlex™ Short-Term Care is designed to financially help individuals who are faced with the physical challenges caused by an injury, illness or unexpected medical condition. When a policyholder needs assistance with two or more Activities of Daily Living such as bathing, dressing and transferring, or suffers from a cognitive impairment, the OmniFlex™ Short-Term Care insurance plan can help lessen expenses incurred from care received.

ManhattanLife offers even more supplemental products designed to strengthen your clients' coverage and financial security. To learn more, reach out to the Individual Department today and get contracted to start offering these solutions!



Individual Health
800.765.1710



individualdept@pipac.com

Boost Your Group Benefits Sales This Season

As we enter one of the most active times of the year for employee benefits, the 4th quarter presents a powerful opportunity to strengthen relationships and drive new business. Open enrollment season, year-end planning, and the holidays create a natural window to connect with employers and employees in meaningful ways. The strategies below can help you finish the year strong.



1. Leverage Open Enrollment Opportunities

The fourth quarter is prime time for benefits enrollment. Use it to engage both new and existing clients:

- **Educate and empower:** Position yourself as a trusted resource by simplifying complex benefits topics like deductibles and coinsurance. Share clear visuals, short videos, or blog posts that help clients make confident choices.
- **Host interactive sessions:** Offer virtual or in-person Q&As and webinars. Invite carriers or vendor partners to participate and present their options.
- **Create urgency:** Remind clients that open enrollment decisions determine their benefits for the coming year—now is the time to act for a strong start in January.

2. Remember it's about more than just Health Insurance

Ancillary benefits are important too:

- **Promote dental and vision benefits:** Tie these to the routine mindset, highlighting preventive care and family wellness. Preventative services included in these benefits should be utilized every year. This is a great time to remind them if they haven't used this year. Use utilization reports to help ensure they are getting the most out of their current benefits.
- **Highlight financial protection:** Life, Short Term Disability, and Long-Term Disability are often overlooked. Protecting employees' paychecks can help make families whole and give employers piece of mind that their employees are protected from worst case scenarios.
- **Think about Accident and Critical Illness protection:** As employees plan year-end budgets and holiday spending, position voluntary benefits—such as critical illness or hospital indemnity plans—as tools for managing unexpected costs.

3. Strengthen Retention and Relationships

4th quarter isn't just about new sales—it's also about nurturing the relationships you've built:

- **Conduct end-of-year reviews:** Reach out to evaluate plan performance and explore new opportunities for the upcoming year.
- **Personalize your outreach:** Use what you know about each client to tailor messages that show genuine understanding of their needs.
- **Show appreciation:** Small gestures—a thank-you gift, handwritten note, or exclusive loyalty reward—can reinforce client trust and loyalty.

By combining education, maximizing employer offerings, and personalized communication, you can make the most of the 4th quarter momentum and build a strong foundation for the new year.

From the Desk of Casey Hoffert
Director of Sales & Marketing, PIPAC

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IntegrityCONNECT Available to you through PIPAC!



INTEGRITY
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YOUR
ALL-IN-ONE
PLATFORM THAT MAKES IT EASY

- Integrated Quote & eApp for multiple products from Health and Life carriers
- Get a Quick Quote in 10 seconds from anywhere in the platform
- Work anywhere with the Integrity for Agents mobile app available on Apple and Google Play

- Client Snapshot and Task List for insights at-a-glance
- Policy Snapshot provides policy status at your fingertips
- Recent Activity to stay on top of the current details
- Plus, Reminders and Custom Notes to help you serve your clients and never miss a commitment!



Build Better Relationships



- Automated Marketing to send compliant marketing messages to your clients via email or text messages
- Message history shows in the Recent Activity stream for tracking and compliance
- Client Sync easily collect key consumer health information
- Appointment Scheduler (Coming Soon!) to schedule and manage client appointments

- Multiple options — Browse vendors and purchase leads on the IntegrityCONNECT lead marketplace
- Leads where you want them — Search for leads by geography, lead type and lead source with our easy-to-use heat map
- Get leads your way — Choose from Realtime lead campaigns, customizable direct mail campaigns or on-demand leads



Access Exclusive Benefits



- Agent-personalized Website to connect with consumers to share quotes and capture enrollments – compliantly
- Personalized Business Phone Number get meeting summaries and notes powered by your unique personalized phone number!
- Reach your clients directly with personalized messages from your MyIntegrity.com email address!
- IntegrityCONNECT is free for all Integrity agents and agencies!

Transform the way you work with IntegrityCONNECT. There's nothing else like it.

Reach out to Kenny Bruington to learn more about the resources available to you!

kenny@pipac.com or (319) 268-7104

Scan the QR Code to schedule 1:1 time with Kenny!





Health & Life Insurance Brokerage

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Cedar Falls, IA 50613
www.pipac.com

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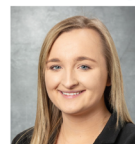
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PIPAC
LIFELINE

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!**

Close More Business in Less Time with Rapid Issue Life Insurance!

Get your clients covered quickly—and get paid faster! With rapid issue Life Insurance, you can offer speed, simplicity, and instant results your clients will love. No medical exams. No waiting around. Just a few quick questions, and coverage can be issued in as little as 24 hours!

It's the smart, hassle-free way to deliver affordable, reliable protection—and close more business in less time. With Symetra's SwiftTerm and Cincinnati Life's Rapid Review, you'll give your clients what they want: quick coverage and lasting peace of mind—while you enjoy quick approvals and faster commissions.

Key Benefits & Features:

- Potential for non-med accelerated underwriting
- Simplifies application processing of high-quality, low-cost term insurance
- Reduces cycle time by 10-14 days
- Increases placement ratios by 7%
- Allows call centers to tele-underwrite and complete detailed information gathering, freeing the agent to sell more and get paid faster
- Utilizes agent e-Signature

**Don't miss this chance to
expand your portfolio and help
your clients stay protected no
matter what life brings!**



Life Dept.
800.765.1710



sales@pipac.com