

October 2025

Monday	Tuesday	Wednesday	Thursday	Friday
29	30	1	2 Transamerica Final Expense Webinar Thriving Through Change Webinar: Annuities	3 LIVE FROM PIPAC
6	7 Plan N for the Win Webinar	8 Short Term Care Webinar	9 Thriving Through Change: Final Expense	10 LIVE FROM PIPAC
11	12	13 Med Supp Webinar Aflac	14 Med Supp Webinar INA	15 LIVE FROM PIPAC
18	19	20	21 Plan N for the Win Webinar	22 LIVE FROM PIPAC
25	26	27	28 Med Supp Webinar Wellabe	29 LIVE FROM PIPAC

PIPAC News/Events

Small Group

11/1/2025 Effective Dates:

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



10/3/2025 9:00 am

10/10/2025 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 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.

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 Producer World. 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 page</u> 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 program</u> .	
Wellcare (PDP)	Applications can be faxed.	1-866-388-1521
MercyOne Health Plan (MAPD)	Applications can be submitted online through Connecture or can be faxed.	1-614-234-8622

Contact the Individual Department
if you have any questions!



Individual Health
800.765.1710



individualdept@pipac.com

Business Builder: New Life & Annuity Platform!



We're excited to announce that PIPAC is transitioning to a new online case management platform for Life & Annuity policies

called Business Builder! It will act as an extension of our team, upholding the same level of care and professionalism that you're used to. This tool is designed to make tracking, submitting, and managing your cases faster, easier, and more efficient.

With Business Builder You'll Have

- Real-time case updates
- Streamlined submission processes
- Improved visibility into case status and requirements
- Easy access to all your business in one place
- Accelerate Training Platform
- Marketing Materials
- Client Sales Campaigns
- Quoting

We believe this change will greatly enhance your experience and help you serve your clients more effectively.

Just a reminder: Case management updates are now handled exclusively through Business Builder. Please log in for the latest info and ongoing updates.

*This will not impact Cincinnati Life Insurance updates.

Scan QR code to watch a demo of Business Builder!



Life Dept.
800.765.1710



sales@pipac.com



**Brokers
International.**
AN INTEGRITY COMPANY

**Business
Builder®**



Thriving Through Change: Unlocking New Revenue



Thursdays at 2:00 PM CT

This year brings new challenges in the Medicare market — but with change comes opportunity. Many agents are finding success by expanding their offerings and meeting client needs in new ways.

We're launching a special series of short, 15-minute trainings designed to help you:

- Supplement your income with products that deliver strong commissions
- Serve your clients more completely with solutions they already need
- Build resilience in your business for the year ahead

Each session will focus on a different area where you can grow — all in just 15 minutes:

- Oct. 2nd - Annuities – Helping clients secure their financial future with a steady income
- Oct. 9th - Final Expense – Meeting a growing demand with simple, powerful solutions

Reserve your spot today and walk away with scripts, sales ideas, and real strategies you can use immediately to supplement your income this year — all in the time it takes for a quick coffee break.

Together, we'll turn today's challenges into tomorrow's opportunities.

**Scan QR code to
register today!**

*Please register for each
session individually*



Life Dept.
800.765.1710



sales@pipac.com

2026 FFM Training & Registration Now Live!

We are excited to announce that Marketplace registration and training for plan year 2026 is now live on the Marketplace Learning Management System (MLMS).

You must complete plan year 2026 registration and training on the CMS Enterprise Portal (<https://portal.cms.gov/portal/>) prior to helping consumers enroll in Marketplace coverage.

Remember that plan year 2026 Open Enrollment for the Individual Marketplace begins on November 1, 2025, and ends January 15, 2026. Plans sold during Open Enrollment, between November 1, and December 15, start January 1, 2026; plans sold between December 16 and January 15, start February 1, 2026.

If you are new to the Marketplace this year, or if you did not complete plan year 2025 registration and training, you are required to take the full Individual Marketplace training for plan year 2026.

If you are a returning agent or broker who completed plan year 2025 Marketplace registration and training, you are eligible to take the shorter Returning Agent Training for plan year 2026, which takes about half the time to complete!

If you have any questions, please contact the Individual Department at individualdept@pipac.com



WoodmenLife®

Medicare Supplement Sales Suspended Effective Oct. 1st

Due to ongoing rate issues that WoodmenLife is actively working to resolve, sales of the WoodmenLife Medicare Supplement product will be suspended in Georgia, Illinois, Iowa, Oregon, and South Carolina, effective October 1, 2025. We understand the impact this may have and appreciate your patience and understanding as WoodmenLife works toward a resolution.

Reach out to the Individual Department with any questions!



Individual Health
800.765.1710



individualdept@pipac.com



2026 Individual and Family Dental and Vision Rates

The rates below are effective January 1, 2026 through December 31, 2026 and subject to an annual review.

PLAN NAME	PRIME DENTAL RATES MONTHLY PER-PERSON RATES		PLUS DENTAL RATES** MONTHLY PER-PERSON RATES	
	Adult (21+)	Child (up to age 21*)	Adult (21+)	Child (up to age 21*)
Preventative	\$20.76	\$20.15	\$20.76	\$48.33
Preferred	\$44.76	\$34.31	\$44.76	\$52.45
Platinum	\$65.64	\$50.36	\$65.64	\$61.63

Vision Rate

Monthly Per-Person Rates

\$17.72

*Adult coverage is for ages 21 and older. Child coverage is up to age 21 as of the policy effective date or renewal date. Rates are effective January 1, 2026 through December 31, 2026. After paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy.

**Delta Dental Plus Plans include the Pediatric Dental Essential Health Benefit.

Please reach out to the Individual Dept. with any questions!



Individual Health
800.765.1710



individualdept@pipac.com

MedicareCENTER is now IntegrityCONNECT!

MedicareCENTER »



INTEGRITY
CONNECT

MedicareCENTER is now better than ever as IntegrityCONNECT because connection is everything! IntegrityCONNECT is an agent's all-in-one platform with everything you need to serve your clients, powered by one login and password.

- Best-In-Class CRM - built by agents, for agents!
- Instant Client Summaries
- Built-in Quote and eApp
- Quote Multiple products – MA, PDP, MAPD, Final Expense, IUL & Term
- Client Connect Marketing
- Ask Integrity® AI-powered Services
- Dashboard, Tasks, & Reminders
- Ask Integrity® Shopper Tags
- Call Recording – stay compliant!
- Integrity for Agents Mobile App
- PlanEnroll Personal Agent Website

IntegrityCONNECT is built to help you work smart by saving time and selling more! Supercharge your business this AEP and let IntegrityCONNECT help!

ALL-IN-ONE

PLATFORM THAT MAKES IT EASY



Please reach out to Kenny at PIPAC to learn more and set yourself up for success this AEP!
kenny@pipac.com | (319) 268-7104



Annual disclosure mailing to Medicare-eligible employees due prior to Oct. 15

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (MMA) added a prescription drug program to Medicare. As a result, employers who provide prescription drug coverage to Medicare Part D-eligible individuals must notify the Centers for Medicare & Medicaid Services (CMS) whether their drug coverage is creditable or non-creditable, regardless of whether it is primary or secondary to Medicare.

Employer groups need to complete the following requirements to satisfy reporting requirements with the Centers for Medicare & Medicaid

1. Complete the online Disclosure to CMS form
2. Send annual disclosure notices to Medicare-eligible individuals before Oct. 15

Scan QR Code for More Information on the Annual Disclosure Mailing



Group Health
800.765.1710



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Health & Life Insurance Brokerage

AN INTEGRITY COMPANY

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MONTHLY UPDATE

pipac.com

800.765.1710

Iowa & South Dakota

October 2025



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!**

OPEN ENROLLMENT IS COMING!

2026 Medicare Annual Enrollment

Dates and deadlines you need to know

October 15, 2025

Start SELLING Medicare
Advantage and Prescription
Drug Plans for 2026

December 7, 2025

Open Enrollment Period Ends for 2026

January 1, 2026

Coverage BEGINS for 2026

Note: Certification and Product Training is required for each carrier in order to market and sell. If you have not completed certification - time is running out!

2026 Under 65 Open Enrollment

Dates and deadlines you need to know

November 1, 2025

Start SELLING Individual and Family Plans for 2026

January 15, 2026

Open Enrollment Period Ends for 2026

January 1, 2026

Coverage BEGINS for 2026*

*Enrollments completed between January 1 and January 15 will have a February 1 effective date.

Note: If your clients don't enroll in a 2026 plan by January 15, 2026, they can't enroll in a health insurance plan for 2026 unless they qualify for a Special Enrollment Period.