UPCOMING PIPAC EVENTS

JULY
July 3rd - PIPAC Closed - Independence Day
July 10th - Live from PIPAC, It's Friday Morning!
July 24th - Live from PIPAC, It's Friday Morning!
July 28th - UnitedHealthcare Group Overview Webinar - 10 AM

AUGUST
August 7th - Live from PIPAC, It's Friday Morning!
August 10th - Delta Dental Group Overview Webinar - 2 PM
August 21st - Live from PIPAC, It's Friday Morning!
August 25th - HealthPartners Group Overview Webinar - 10 AM

SEPTEMBER
Sept. 4th - Live from PIPAC, It's Friday Morning!
Sept. 7th - PIPAC Closed - Labor Day
Sept. 9th - Aetna Group Overview Webinar - 10 AM
Sept. 10th - Rapid City Fall CE
Sept. 15th - West Des Moines Fall CE
Sept. 16th - Bettendorf Fall CE
Sept. 17th - Coralville Fall CE
Sept. 18th - Live from PIPAC, It's Friday Morning!
Sept. 22nd - Cedar Falls Fall CE
Sept. 23rd - South Sioux City Fall CE
Spet. 24th - Sioux Falls Fall CE

VIEW FULL CALENDAR AT WWW.PIPAC.COM

UPCOMING WEBINARS
Check out a series of engaging webinars that offer insights into the latest technology trends, carrier updates, and much more to keep you informed!

LIVE FROM PIPAC, IT'S **FRIDAY MORNING**

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

Join us every other Friday at 9:00 AM!

Scan the QR code to join!

No registration needed!

Medica®

2027 UPDATE
INDIVIDUAL & FAMILY PLAN FILINGS

Medica has announced that it will not be filing Individual & Family plans for 2027 in the following states:

- Iowa
- Kansas
- Oklahoma

This decision comes after careful evaluation of the evolving healthcare landscape, including rising costs and increased market competition. While difficult, Medica believes this step is necessary to ensure long-term sustainability and continue serving members effectively in other markets.

Clients currently enrolled in Individual & Family plans in these states will receive official notification prior to July 1, 2026. This communication will outline:

- The impact on their current coverage
- Important timelines
- Next steps and available options moving forward

Additional guidance and resources will be shared as they become available to help ensure a smooth path forward.

United Healthcare

MEDICARE ADVANTAGE COMMISSION UPDATE

Please note an important update regarding the UnitedHealthcare Medicare Advantage plan (H5253-209-000):

- $0 HMO plan available in the Des Moines service area
- Includes the following counties: Polk, Dallas, Madison, Warren, Story, Jasper, and Marshall
- No commissions will be paid for plan applications signed on or after July 1, 2026

While the plan will remain available to beneficiaries, agents should be aware of the commission change taking effect mid-year.

Applications dated prior to July 1, 2026 will follow current compensation schedules, but any applications on or after this date will not be eligible for commission.

Be sure to factor this into your mid-year planning and discuss alternative plan options with clients where appropriate. Next steps and available options moving forward.

Individual Health 800.765.1710 individualdept@pipac.com

MEDICARE CERTIFICATION OVERVIEW

Agents cannot market or receive renewal commission or sell any carriers' products until they are certified. You can begin marketing plans for January 1st effective dates on October 1st of the prior year and you can begin selling plans as of October 15th of the prior year. For this reason, we recommend that you complete your certification before October 1st.

Each carrier has their own certification process and therefore you should be aware of what their requirements are as to not duplicate trainings or spend extra time or money. Because your approach can vary depending on which carrier(s) you plan to certify with, we have listed several scenarios below based on which carrier(s) you plan to sell.

Selling for one company only:

- *Wellmark MedicareBlue Rx Only* - Only take the Pinpoint Global training. The cost is $99.95.
- *UnitedHealthcare* - Only take the UnitedHealthcare Medicare training. This training is free.
- *Aetna and Silverscript only* - You must take AHIP to sell these plans. Go to the training site and it will direct you to AHIP and Aetna product specific courses. The cost for AHIP through Aetna is $125. Face-to-face or online product training is required this year.
- *Centene/WellCare* - AHIP is required. Cost is $125.

Selling for multiple companies:

- *Aetna and any other company* - Take Aetna training first as the AHIP will transfer to UnitedHealthcare Medicare, Centene/WellCare, Wellmark MedicareBlue RX, and take care of several of their training and exams.

Wellmark MedicareBlue Rx
Deadline: Prior to 1st sale or by 12/7 for renewals

UnitedHealthcare MAPD & PDP (including AARP course)
Deadline: Prior to 1st sale or by 12/7 for renewals

Aetna MAPD & PDP
Deadline: Prior to 1st sale or by 12/7 for renewals

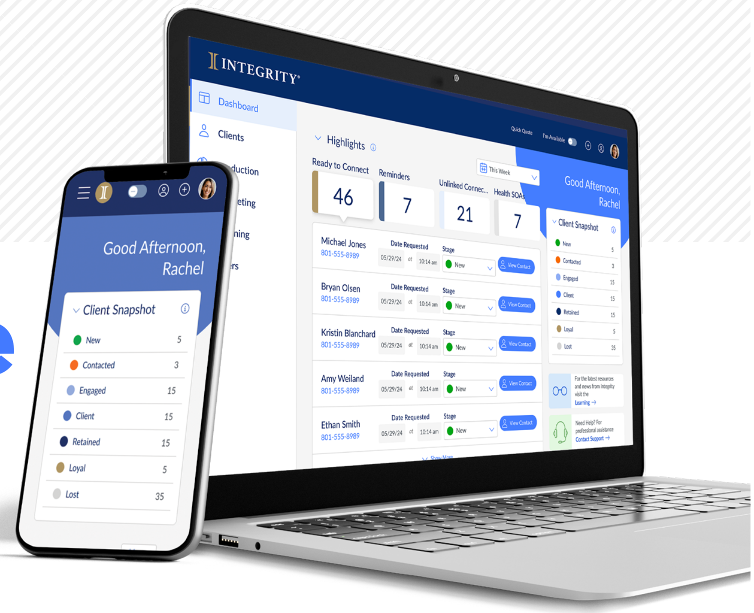
MercyOne
Deadline: Prior to 1st sale or by 12/7 for renewals

Centene/Wellcare
Deadline: Prior to 1st sale or by 12/31 for renewals

Devoted Health
Deadline: Prior to 1st sale or by 12/31 for renewals

For questions or more info, contact the Individual Department at 800.765.1710 or email individualdept@pipac.com

Your All-in-One Platform



All-in-one CRM
Client Relationship Manager
Our CRM lets you track client policy status, see recent client activity, set reminders and follow-up tasks, and message clients directly.

Stay Organized
Dashboard, Tasks & Reminders
The dashboard gives you at-a-glance insights with Client Snapshot, Policy Snapshot, Recent Activity and your Task List and Reminders.

Makes it Easy
Built-in Quote & eApp
Sign in once to get quotes and send applications. The app fills in your clients' details automatically, so you save time and sell more.

Grow Your Own Business
Personalized Website, Email & Phone
You get your own Agent-personalized Website, email and phone number to help you collect client information, share quotes and capture enrollments.

Stay in touch
Automated Marketing
You can stay in touch with your clients by sending pre-approved, compliant email and text messages to your clients automatically!

Serve More Clients
Exclusive Leads
IntegrityCONNECT® Leads helps you find consumers who have raised their hand for help so you can offer the guidance they need.

Cutting-Edge Innovation
Ask Integrity® AI Digital Assistant
Ask Integrity gives you data and insights to help you stay up-to-date on important information.

Stress Free Organization
Ask Integrity® Shopper Tags
Ask Integrity Shopper Tags automatically generates lists that show which clients may be facing plan disruption.

Information Summaries
Automatic Meeting & Call Notes
Ask Integrity summarizes prior client meetings and calls with one click and they're easy to access in the client's history.

We're officially halfway through the year, which makes July the perfect time to pause, reflect, and refocus your business! Are you getting everything out of IntegrityCONNECT? Whether you're using the platform daily or just scratching the surface, there's a good chance you're leaving valuable time-saving tools and revenue opportunities on the table!

Quick Mid-Year Checklist:
- Am I consistently using IntegrityCONNECT to successfully manage my clients?
- Do I utilize the platform for both quoting and enrolling?
- Am I taking advantage of the Marketing opportunities within the platform?
- Have I set up my Calendar/Scheduler to allow clients to schedule time this AEP?
- Do I have the Integrity for Agents Mobile App?

Schedule time with Kenny to learn more!

Kenny Bruington | Agent Technology Coordinator
kenny@pipac.com | (319)268-7104

FROM THE DESK OF CASEY HOFFERT: KEY PRIORITIES FOR Q3

As we enter Q3, now is the time to prepare, strengthen relationships, and position yourself for a successful year-end and peak enrollment season.

1**. AEP & OEP Readiness**
Health agents should focus on certifications, carrier readiness, organizing client lists, and beginning proactive client outreach.

2. Client Retention
Reconnect with current clients through calls, emails, or reviews to strengthen trust, reduce churn, and increase referrals.

3. Cross-Selling Opportunities
Identify unmet client needs by offering additional products such as life insurance, supplemental health, or ancillary benefits.

4. Life & Final Expense Focus
Use annual financial check-ins to discuss long-term protection and help clients prepare for the future.

5. Pipeline & Lead Generation
Maintain consistent outreach through community events, digital marketing, referrals, and networking to build momentum for Q4.

Q3 is the foundation for success during the busy season ahead. Staying disciplined, organized, and proactive now will create stronger results later in the year.

Our team is here to support your success every step of the way.

Casey Hoffert
Director of Sales & Marketing

DELTA DENTAL

NEW GROUP DENTAL PORTFOLIO

FIVE PLANS. SIMPLE CHOICES.

Delta Dental of Iowa has made choosing dental insurance easier. Their new small business plans offer five streamlined options. Every plan was created with a care-forward approach, making preventive care and coverage for more complex treatments a priority, including:

- 100% coverage for preventive exams and cleanings
- $2,500 orthodontia coverage included on most plans when selected
- Increasing annual benefit maximums
- Expanded benefits as you move from one plan to the next

Delta Dental is also introducing a new Dual Option Plan that will make offering voluntary benefits easier for small businesses with 20 or more eligible employees.

TRY OUR NEW SMALL GROUP QUOTE REQUEST PROCESS

We're excited to share an update designed to make requesting a Small Group quote easier than ever!

We've introduced a new Small Group Quote Request process that streamlines how you submit information and receive pricing—so you can move from request to quote with less effort and more confidence.

Our updated process reduces manual steps and brings everything into one simplified online experience. With fewer fields, clearer prompts, and smarter validation, you can submit a complete request more quickly, without the back-and-forth.

This change was made with efficiency in mind, so you can spend less time requesting quotes and more time focusing on your clients.

We invite you to try the new process the next time you request a Small Group quote!

Group Health
800.765.1710

SGsales@pipac.com
LGsales@pipac.com

PIPAC™
Health & Life Insurance Brokerage
AN INTEGRITY COMPANY
1304 Technology Pkwy, Ste 200
Cedar Falls, IA 50613
www.pipac.com

PIPAC STAFF — Your Health and Life Insurance Experts

Leadership


Scott Kipp
Sr. Vice President
319-268-7128
scott@pipac.com


Josie Petersen
Vice President of Operations
319-268-7111
josie@pipac.com


Casey Hoffert
Director of Sales & Marketing Manager
319-268-7116
casey@pipac.com


Jodi Fabrizio
Accountant
319-268-7110
jodi@pipac.com

Agent Relations


Jennifer Wahl
Manager of Agent Success
319-268-7123
jwahl@pipac.com


Jenny Anderson
Senior Contracting & Licensing Specialist
319-268-7121
jenny@pipac.com


Karissa Kleve
Executive Assistant
319-268-7100
karissa@pipac.com


Emma Hillwick
Director of 1st Imppressions
319-268-7136
emma@pipac.com

Individual Health Department


Abbey Hatton
Individual & Retail Sales Manager
319-268-7127
abbey@pipac.com


Beth Marcellus
Individual Health Specialist
319-268-7103
beth@pipac.com


Jennifer Schmidt
Individual Health Specialist
319-268-7126
jennifer@pipac.com

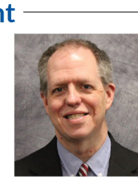

Cheyanne Ramirez
Individual Health Specialist
319-268-7125
cheyanne@pipac.com


Nikki Wilkes
Individual Health Specialist
319-268-7108
nikki@pipac.com

Group Health Department


Amber Hughes
Group Dept Team Lead
319-268-7130
ahughes@pipac.com

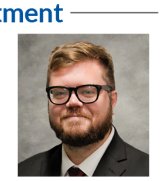

Arin Richards
Group Health Specialist
319-268-7107
arin@pipac.com


Ryan Carman
Group Health Specialist
319-268-7109
ryan@pipac.com


Amanda O'Connell
Group Health Specialist
319-268-7117
amanda@pipac.com

Life Department


Justin Wagner
Life & Annuity Manager
319-268-7114
justin@pipac.com


Austin Hills
Life & Annuity Department Sales
319-268-7112
austin@pipac.com

Sales


Michael Licht
Sales
319-268-7122
michael@pipac.com

Commissions


Sherry Saul
Commissions Specialist
319-268-7124
sherry@pipac.com

Marketing


Mackenzie Thompson
Marketing Project Coodinator
319-268-7133
mackenzie@pipac.com

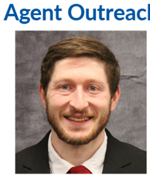
Technology


Kenny Bruington
Agent Tech Coordinator
319-268-7104
kenny@pipac.com

Field Rep


Dave Snowden
Field Representative
319-268-7132
dave@pipac.com

Agent Outreach


Zach Purdy
Agent Outreach
319-268-7115
zach@pipac.com

PIPAC
Health & Life Insurance Brokerage
AN INTEGRITY COMPANY

QUARTERLY UPDATE

pipac.com 800.765.1710 Iowa & South Dakota July 2026

MEDICAL ASSOCIATES

NEW CARRIER!

Medical Associates is a longstanding, physician-led healthcare organization with deep community roots and a reputation for delivering coordinated, patient-focused care. Known for its integrated approach, the organization brings together providers, clinics, and health plans to create a more connected healthcare experience for the members it serves.

What to Expect:

Agents can look forward to a thoughtfully designed portfolio of plans focused on access, quality, and local care.

Offerings will include:

- Small group health plan options designed for flexibility and affordability
- Large group solutions supporting employers with comprehensive coverage and network access
- Medicare Cost plans centered on coordinated care and strong provider relationships

Medical Associates primarily serves regional and community-based markets, making it a strong option for clients who value trusted provider networks and a local approach to healthcare.

We're thrilled to expand our carrier lineup with Medical Associates and look forward to helping you grow your business with this new opportunity!

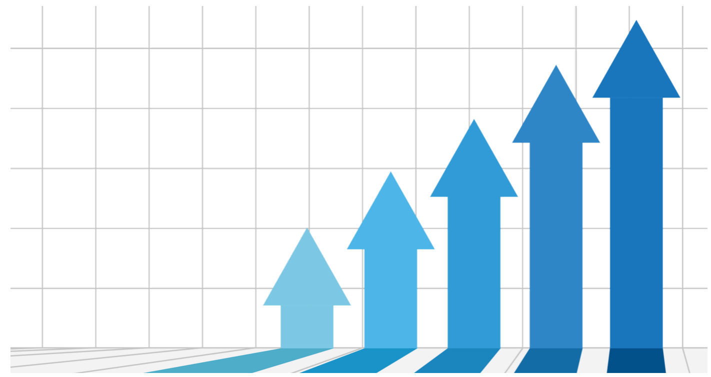
REQUEST CONTRACTING!

Scan the QR code to request contracting!

Group Health
800.765.1710

SGsales@pipac.com
LGsales@pipac.com

6% ANNUITY RATES WON'T LAST! MAKE SURE YOUR CLIENTS HEAR IT FROM YOU FIRST!



A rare 6% fixed annuity rate is available right now, and opportunities like this don't stay open long!

Why This Matters Right Now:

- A 6% guaranteed annuity rate can be a true differentiator in today's competitive market
- Clients are searching for certainty, stability, and growth they can count on
- Rates change quickly—waiting could mean leaving value on the table

This is the kind of opportunity that sparks conversations and drives action.

Let's explore how this 6% opportunity can fit into your client conversations—before the window closes!

STRIKE WHILE THE RATE IS STRONG! REACH OUT TO THE PIPAC LIFE & ANNUITY DEPARTMENT TODAY!

Life Dept.
800.765.1710

sales@pipac.com