



ANNUAL ENROLLMENT

1 What is the Annual Enrollment Period?

Every year from October 15th – December 7th Medicare beneficiaries have the option to change their existing Medicare plan and enroll in a new plan.

2 What can I do during AEP?

1. Change from Original Medicare to a Medicare Advantage plan (or vice versa)
2. Switch from one Medicare Advantage plan to another Medicare Advantage plan
3. Switch from a Medicare Advantage plan that doesn't have drug coverage to one that does offer drug coverage (or vice versa)
4. Join a Medicare Prescription Drug Plan (PDP)
5. Switch from one Prescription Drug Plan (PDP) to another PDP
6. Drop Medicare Prescription Drug coverage completely

We're here to answer all your questions about AEP, and to help you select the best policy for your needs. We work with A rated carriers and our goal is to find you the most cost-effective solution, based on your health and financial situation.

3 Which plan should I enroll in?

Weighing costs with your health are the most important factors when deciding upon a plan.

Medicare Advantage plans require you to use network doctors and hospitals, but they are cost effective. Medicare Supplement plans allow you to use any hospital or doctor that accepts Medicare.

4 How do I get a Prescription Drug Plan?

You can enroll in a Medicare Part D plan by contacting us if you choose to go with original Medicare. If you choose a Medicare Advantage plan, you'll want one that includes a prescription drug plan (MAPD) and we can assist you with that.

Every drug plan has its own list of covered drugs called a formulary. Many Medicare plans place drugs into different "tiers" on their formularies and drugs in each tier have a different cost.

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