

MEDICARE ANNUAL ENROLLMENT/SPECIAL ENROLLMENT PERIODS

Medicare offers several opportunities each year to review your coverage and make changes. The enrollment period that applies to you depends on your current coverage and your circumstances.

Type of Enrollment Period	Who's Eligible	Timing (Begin/Ending)	Effective Date	Allowable Change
Annual Enrollment Period "AEP"	All current Medicare Participants (Including Medicare Advantage and Original Medicare Participants)	October 15 th – December 7 th	January 1 st	During the Annual Enrollment Period, you may: • Switch from Original Medicare to a Medicare Advantage plan. • Switch from a Medicare Advantage plan to Original Medicare. • Change from one Medicare Advantage plan to another. • Change from one Medicare Part D prescription drug plan to another. • Join or drop a Medicare Part D prescription drug plan, when allowed. Important: This is an important time to review your coverage because plan premiums, benefits, prescription coverage, provider networks, and out-of-pocket costs may change from year to year.
Open Enrollment Period "OEP"	Current Medicare Advantage plan participants	January 1 st – March 31 st	April 1 st	During this period, you may make one change: • Switch from one Medicare Advantage plan to another Medicare Advantage plan; or • Leave Medicare Advantage and return to Original Medicare. If you return to Original Medicare, you may also join a separate Medicare Part D prescription drug plan. If you have Original Medicare, you cannot use the Medicare Advantage Open Enrollment Period to join a Medicare Advantage plan. You also cannot use this period to change a stand-alone Part D prescription drug plan.

Important: The above Enrollment periods, happen every year at the same time. In addition to the above yearly Enrollment periods, there are many other Special Enrollment Periods, "SEP" that may allow you to make changes to your plans, outside of the Yearly Enrollment Periods. Please see the Special Enrollment Periods noted below:

Special Enrollment Periods

A Special Enrollment Period may allow you to make changes outside the regular enrollment periods. Eligibility, available options, and deadlines depend on the specific situation. The examples below are not a complete list. Other Special Enrollment Periods may apply. You may qualify for a Special Enrollment Period if you experience one of the life events listed below:

- Move outside your plan's service area or move back to the United States after living abroad.
- Move into, live in, or move out of a nursing home, rehabilitation facility, or another qualifying institution.
- Gain or lose Medicaid or PACE coverage.
- Qualify for Extra Help with Medicare prescription drug costs.
- Lose other qualifying health coverage, such as employer or union coverage.
- Lose coverage because your Medicare Advantage or Part D plan leaves the Medicare program or is not renewed.
- Experience a significant change involving your plan or provider network.
- Experience another qualifying life event recognized by Medicare.

Important: Please be aware that, Medicare rules, plan changes, benefits, provider networks, costs, and deadlines may change. Always confirm your personal enrollment options and effective date with a licensed insurance professional or visit [Medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227).

We are a Licensed Full Service Health Insurance Agency and have the knowledge and assistance to assist you with your plan selection, at **NO COST TO YOU**. If you have questions about the Special Enrollment Period, or are experiencing issues utilizing your Benefit Plan, please feel free to contact us, click on the telephone number listed below.

65 BENEFIT OPTIONS 4 U, LLC

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Disclaimers: 65 Benefit Options 4 U is an independent entity and is not affiliated with, endorsed by, or acting on behalf of the federal government. We provide general information and assistance to help individuals make informed health plan selections. Any references on this website to Original Medicare, including Medicare Part A, Part B, Part C, Part D, PACE or Medicaid are provided solely for information purposes. In some cases, these programs may also serve as a qualifying criterion for participating in or enrollment in certain products, such as Medicare Advantage and Medicare Supplement plans, both of which require prior approval under applicable Federal Medicare and/or State Medicaid programs. 65 Benefit Options 4 U does not administer or process applications for Part A, Part B or Original Medicare or any other federal or state benefit. Applying for Medicare benefits can be extremely complex, therefore questions about any Federal or state program (Medicare or Medicaid), must be submitted directly to the appropriate government office or agency.

TPMO Statement: We do not offer every plan that may be available in your area. We represent all the major healthcare organizations which, depending upon your zip code, may offer one (1) or more products in your area. Please visit [Medicare.gov](https://www.medicare.gov) or phone 1-800-MEDICARE to obtain information on all your options.