ANNUAL ENROLLMENT PERIOD GUIDE

What is the Annual Enrollment Period? Also known as AEP, it is a designated time each year that you can make changes to your Medicare coverage.

Why is AEP important? For most, unless you qualify for a Special Enrollment Period (SEP), this will be the only time you can make changes to your Medicare benefits for the upcoming year.

We created this guide to highlight what you need to know to have a successful AEP. Our goal is to ensure that you are enrolled in the Medicare plan(s) that best suit your medical and financial needs.

Plan Annual Notice of Change (ANOC)

What is an ANOC? It is a notification from your plan that includes any changes to cost, coverages and benefits for the upcoming year. This notice is sent each September by your Medicare Part C/ D plan. If you do not receive it prior to October 1, please call your plan.

What changes should you look for in your ANOC?

CHANGES TO YOUR PLAN CAN INCLUDE	✓ Premiums, copays and deductibles ✓ Provider participation in network ✓ Service areas ✓ Formularies and tier changes

Why is your ANOC important?

Based on the changes in your plan and your medical care during the year, you are able to evaluate your options for the upcoming year.

What changes can you make during the AEP?

CHANGES YOU CAN MAKE DURING AEP	✓ Medicare Advantage to Medicare Advantage ✓ Original Medicare to Medicare Advantage ✓ Medicare Advantage to Original Medicare ✓ Part D to Part D ✓ Initial Enrollment in Part D ✓ Opt-out of Part D coverage

IMPORTANT DATES DURING THE ANNUAL ENROLLMENT PERIOD

OCT 1 — **Your plan options are available for review.**

OCT 15 — **The first day you can make changes to your plan(s).**

DEC 7 — **The last day you can make changes for the upcoming plan year.**

JAN 1 — **The day your new benefits begin.**

#MP TIP

Tips for a successful AEP

- Review your ANOC and evaluate your overall satisfaction with your current plan(s).
- To compare your current plan to other options, visit medicare.gov.
- Compare your out-of-pocket costs with your budget.

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I do not offer every plan available in your area. Currently I represent 7 organizations which offer 21 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to obtain information on all of your options. I sell plans in 21 states and the District of Columbia, but not all service areas. Currently I am licensed in AL, AZ, CO, CT, DE, DC, FL, GA, MD, MA, MN, MO, NJ, NM, NC, PA, SC, TN, TX, VA, WV, WI.