


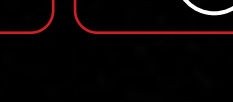


Medicare Annual Notice of Change (ANOC)

Your Recipe for a Successful Yearly Review

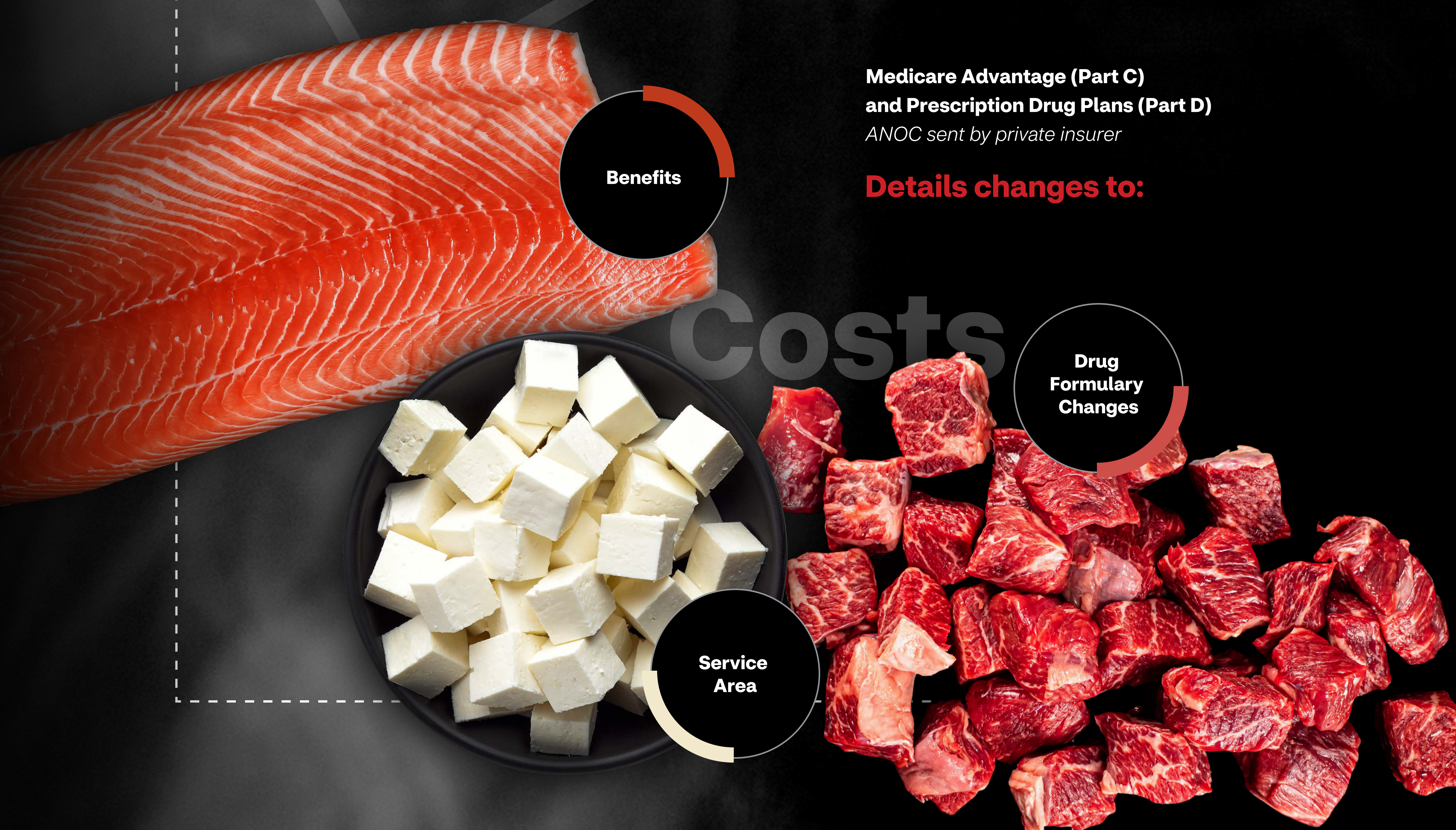
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Gather Your Ingredients

Those who have a Medicare Advantage plan or a standalone Prescription Drug plan get an ANOC every September. It spells out coverage changes for Parts A, B, C, and D that will occur the following year.









Those who have Original Medicare (Parts A and B)
Refer to the Medicare & You handbook

Details changes to:



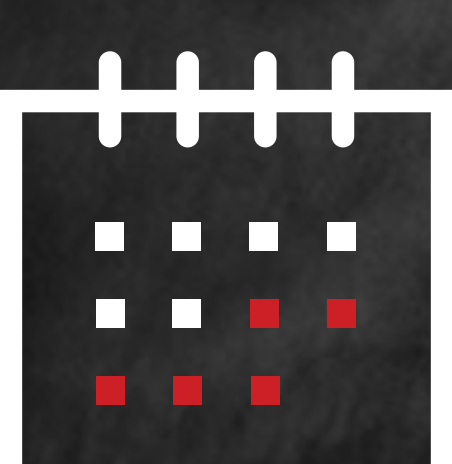
Plan Your Meal

Before you jump in, make sure there are no surprises. Review your plan's ANOC and determine the following (call the Medicare Support Center at CVS if you need help):

-  Have any deductibles gone up?
-  Did my monthly premium increase?
-  Are my doctors and hospitals still in network?
-  Did my out-of-pocket maximum change?
-  Did my copays or coinsurance change?
-  Do I need additional prior authorizations?
-  Are my medications still included at the same cost?
-  Did my pharmacy network change?

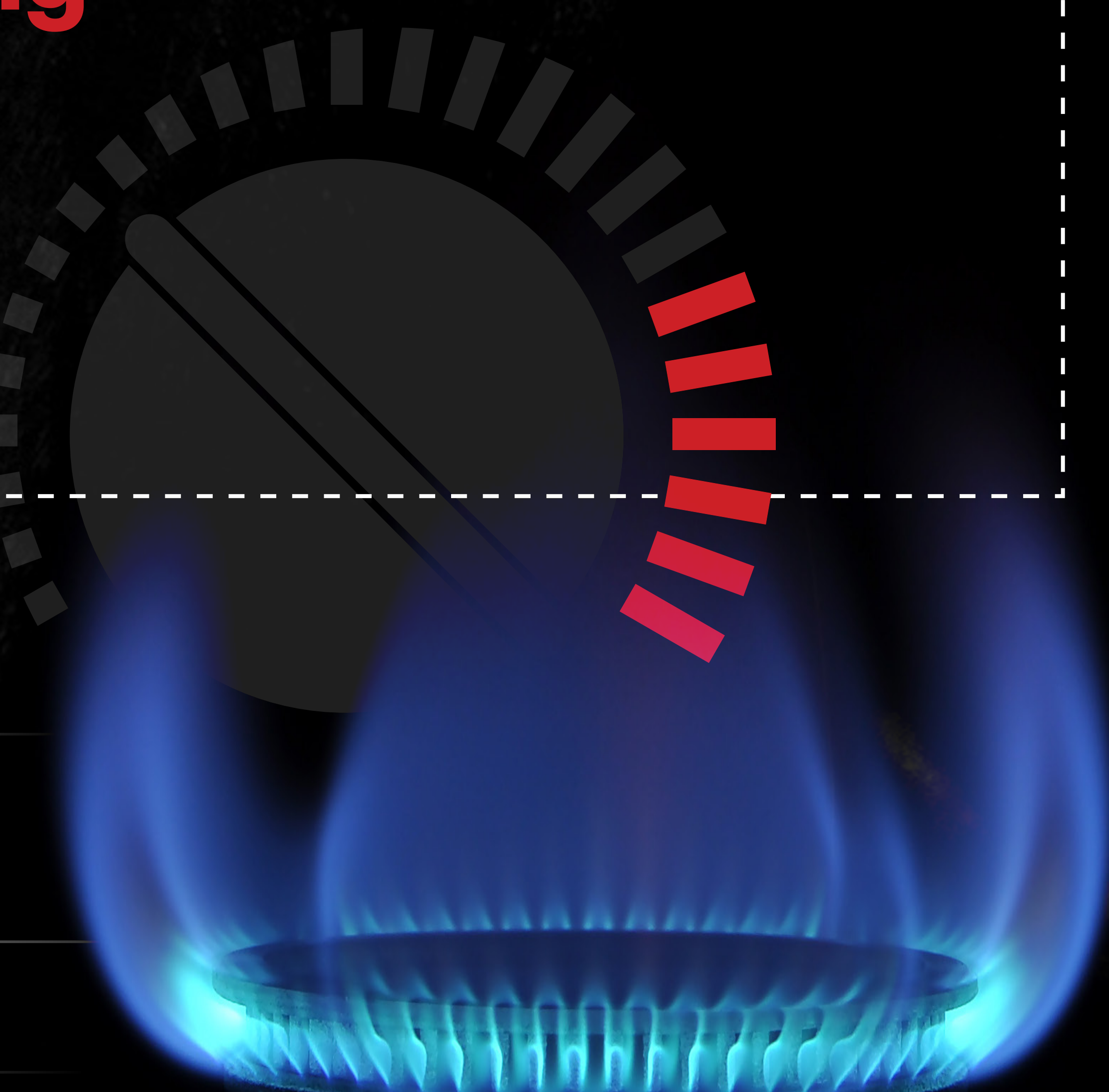
Start Cooking

Info in your ANOC helps you decide what changes you want to make during Medicare's **Annual Enrollment Period.**



Annual Enrollment Period
Oct 15–Dec 7

Changes go into effect Jan 1 of the following year.



Didn't receive your ANOC by end of September?
Contact your plan!

Adjust the Recipe to Suit Your Taste

If any changes negatively affect your coverage, it might be time to cook up a different plan.

Contact one of our licensed insurance agents for knowledgeable guidance and support.

Medicare
Support Center
at  a non-governmental program

1-844-672-0317 (TTY: 711)
Monday – Friday | 9:00 AM – 6:00 PM ET
www.MedicareSupportCenter.com