

Medicare Support Center

at **CVS**
a non-governmental program

1-844-672-0317 (TTY: 711)

Monday – Friday 9:00 AM – 6:00 PM ET

Life's a beach when you have the right health coverage

Your Medicare plan has been working hard from day one to help you stay healthy. But maybe your health care needs have changed!

Take some time off—and check in on your current and future Medicare coverage.



Revisit Your Medicare at These Times

Annual Enrollment Period (AEP) Oct. 15 to Dec. 7

Join, switch, or drop any Medicare plan. This includes Medicare Parts A and B (Original Medicare), Part C (Medicare Advantage), or Part D (Prescription Drug coverage).

Medicare Advantage Open Enrollment

Jan. 1 to March 31

If you're enrolled in Medicare Advantage, switch to another plan or return to Original Medicare.

Medicare Supplement (Medigap) Open Enrollment

This 6-month period starts the first month you have Medicare Part B and you're 65 or older.

During this time, you are guaranteed the right to buy a plan and can't be denied coverage.

Special Enrollment Period Two months to make plan changes

In certain situations, like if you move or you lose other insurance coverage, you may be able to join, switch, or drop a Medicare Advantage Plan. Call us and find out if you qualify!

It's a Day at the Beach

The Annual Enrollment Period is your chance to kick back and make sure you're getting the most out of your Medicare plan. Let's get ready by going over any plan changes.

DON'T GET BURNED

65

If you're in a Medicare Advantage plan or standalone Medicare Drug Plan, you'll receive an Annual Notice of Change in September. It includes any changes in coverage, costs, and more that will be effective starting January 1. Be sure to look it over and **Check**:

- ☐ Does your plan still cover all your important medications?
- ☐ Are there any new preauthorization requirements?
- ☐ Have any big health benefits been removed or added?
- ☐ Will your monthly premium change?
- ☐ Will your doctors and pharmacy still be in network?

Pack wisely

List all your current health and medication needs.

Get access

Remember, you must have Parts A and B to join a Medicare Advantage plan. And you must have Part A and/or Part B to join a separate Part D Prescription Drug plan.

Set it up

Think about health care services and medications you need. Get quotes from your plan. Then add in premiums, deductibles, copays, and other out-of-pocket expenses.

Check if you need more coverage

If you have Original Medicare, a Medigap policy can help pay some of the remaining health care costs for covered services and supplies, like copayments, coinsurance, and deductibles. Some Medigap policies also offer coverage for some services Original Medicare doesn't cover.

Dig into your medications

Research shows people with Part D could lower their costs by shopping around different drug plans each year*.

Stay between the flags

If you're happy with the way your current Medicare coverage is going, great! Your current plan automatically renews.

Move to a potentially better spot

Most Medicare Advantage plans, or Part C, include medical, hospital, and prescription drug coverage under one plan. It also caps annual out-of-pocket expenses.

Protect your eyes (and more)

Most Medicare Advantage plans include added benefits that Original Medicare doesn't cover.

Try something new

Did you know when you join a Medicare Advantage Plan for the first time, if within 12 months of joining you find it's not right for you, you can return to Original Medicare and buy a Medigap policy and a separate Medicare drug plan without penalty.

After the trial year, you'll have to wait for an enrollment period to switch plans. You also may not be able to buy a Medigap policy, or it may cost more. And you may pay a Part D penalty if your Medicare Advantage Plan didn't include drug coverage.

Take a stroll

Stay active, eat a healthy diet, and continue taking care of yourself. This keeps health care costs low too.

LOST & FOUND

Medicare or Medicare Advantage card lost, damaged, or stolen?

Call 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048) for a Medicare replacement card.

You can also log into (or create) your Medicare account and print an official copy of your card. If you have your Medicare coverage through a Medicare Advantage plan, call the plan for a replacement card.

*According to Medicare Interactive, <https://shorturl.at/drt5W>

Need a Lifeguard?

We're here for you. Our licensed insurance agents are ready to jump in to help you stay safe and protected.

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