

MEDICARE'S OPEN ENROLLMENT PERIOD

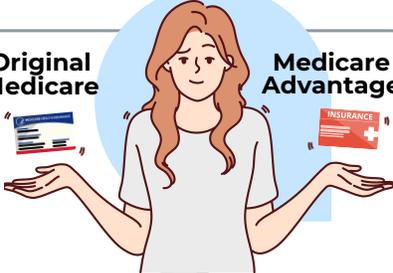
Medicare's Open Enrollment runs October 15 through December 7 and is the time of year when you can make certain changes to your Medicare coverage. The last change you make will take effect on January 1. Take action during Medicare's Open Enrollment to make sure your coverage will meet your needs in 2025.

Making changes during Medicare's Open Enrollment

The changes you can make include:



Joining a new Medicare Advantage Plan or Part D prescription drug plan



Switching from Original Medicare to Medicare Advantage



Switching from Medicare Advantage to Original Medicare (with or without a Part D plan)



Call **1-800-Medicare** or visit **Medicare.gov** to make changes.



Review your coverage for the new year

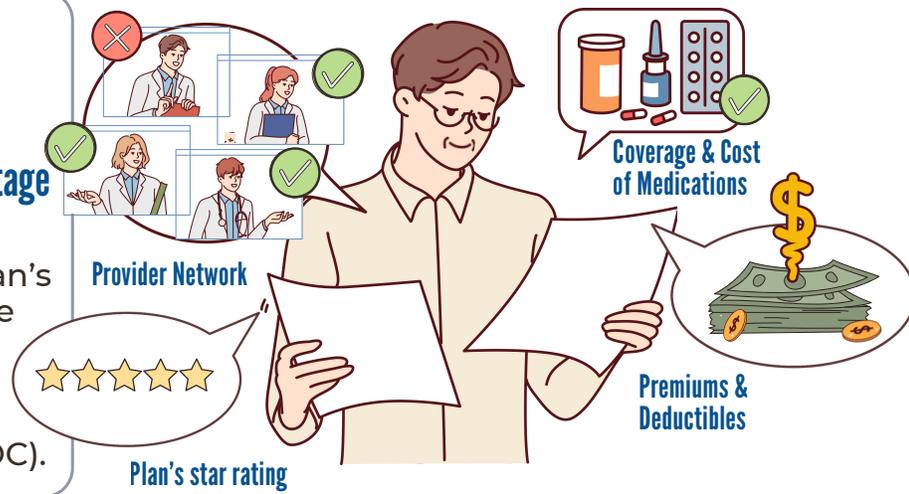
Medicare Advantage and Part D plans usually change each year. Make sure that your drugs will be covered next year and that your providers and pharmacies will still be in the plan's network.



Original Medicare
Read *Medicare & You* or visit **Medicare.gov** to learn about Medicare's benefits for the upcoming year.



Medicare Advantage or Part D plan
Read your plan's Annual Notice of Change (ANOC) and Evidence of Coverage (EOC).



Provider Network

Plan's star rating

Coverage & Cost of Medications

Premiums & Deductibles



SHIP

State Health Insurance Assistance Program

SHIP counselors can help you review your options and pick a plan that meets your needs. SHIP counselors provide trusted, unbiased, and individualized Medicare help. Visit **shiphelp.org** for more information!

You can use Medicare's Plan Finder tool to compare plans by visiting **Medicare.gov/plan-compare/** or by calling **1-800-Medicare**