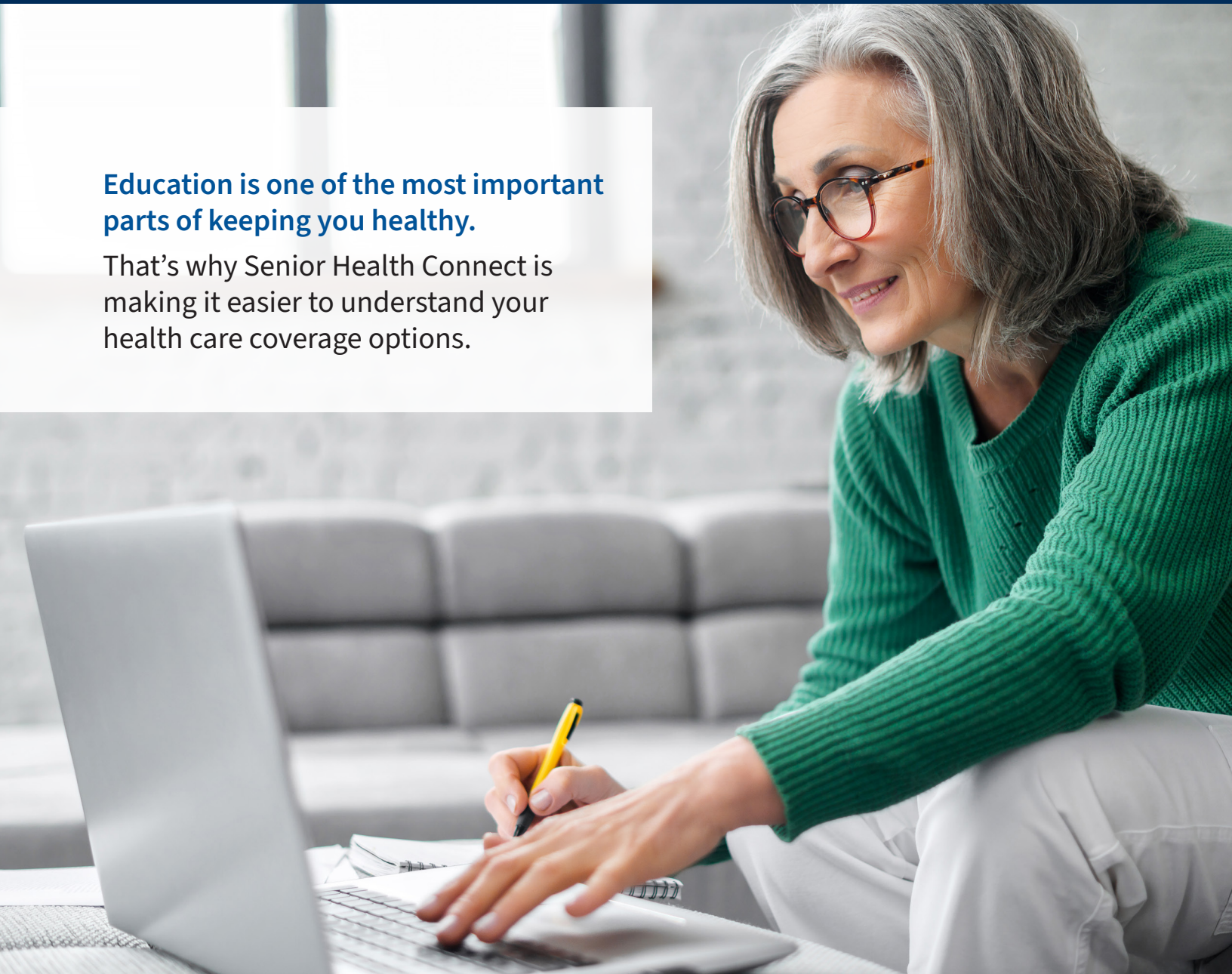


Your Medicare Annual Enrollment Period Prep Guide

Education is one of the most important parts of keeping you healthy.

That's why Senior Health Connect is making it easier to understand your health care coverage options.



Are you ready for AEP?

The Medicare Annual Enrollment Period runs from October 15 to December 7.

This is the time when you can review and make changes to your Medicare coverage. And this Prep Guide is here to help you make informed decisions.

By following the easy **PrepSteps** and **ConnecTips** throughout this guide, you'll be gathering key details about your health needs and current coverage as well as facts you learn about other various Medicare Advantage plans. That combined information is what you'll want to use as you evaluate the strengths of different Medicare coverage options and how those might apply to your health care needs. We have independent, licensed insurance brokers that can help you compare your current coverage with other options. They can be reached Monday–Friday, 8 a.m. – 8 p.m. ET; Saturday, 8 a.m. – 4 p.m. ET at **716-815-7444 (TTY 711)**.

Why change?

Every year, Medicare Advantage plans can change. This can mean updated benefits, added benefits — or reduced benefits. There may also be other factors, like price increase or changes to the doctors you can see.

Your needs can change too. There may be changes to your health, your prescriptions, or other situations that impact which Medicare coverage option or plan will fit you best in the year ahead.

The important thing to remember is that everyone's needs are different — so always consider what's best for you. And if your Medicare coverage is not working for you now, this is your chance to make a change!

Use the notes in this guide to improve your Medicare research during this AEP.

PrepStep 1.

Gather these items and information:

- Your Medicare card
 - Name and address of current doctors and specialists
 - List of current medications
 - Your current address
 - Any personal questions about your coverage
-

PrepStep 2.

How do monthly costs affect your Medicare coverage decision?

- My monthly budget is limited; I need a cost-effective plan. ___Yes ___No
- Monthly cost is less of a concern; I want the best coverage and benefits. ___Yes ___No
- The monthly premium of my current plan is \$_____ Option 1 \$_____ Option 2 \$_____



Medicare Advantage plans can vary in their monthly plan premium and annual out-of-pocket costs. You'll want to take these into account, especially if cost management is your priority.

PrepStep 3.

List your doctors that need to be covered by a Medicare Advantage plan.

Doctor's Name	In Network (yes/no)		
	Current Coverage	Option 1	Option 2



If you have favorite doctors, make sure they're in the network of the Medicare Advantage plan you choose. There may be additional costs when seeing out-of-network doctors. If a new plan you're considering has an added cost for out-of-network doctors, write it here:

\$ _____

PrepStep 4.

List the prescription drugs you take that need to be covered by your Medicare Advantage plan.

Make sure your medications are on a plan’s covered drug list (often called a drug formulary). If your medications are on the list, make a note of the copay for each drug you use regularly. (The “copay” is the amount you’re responsible for with each refill.)

Prescription Drug Name	Dosage	My Copay		
		Current Coverage	Option 1	Option 2
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

PrepStep 5.

Are supplemental benefits important to you?

Note which ones are covered by a plan and what that coverage offers.

Coverage Benefit	Current Plan	Option 1	Option 2
Vision			
Dental			
Hearing			
Chiropractic Visits			
Fitness Memberships			
Allowance for Over-the-Counter			
Telehealth Visits			
Meal Coverage			

PrepStep 6.

Do you require transportation to medical appointments?

Some plans include coverage for ride share services to health care related destinations like medical appointments, the pharmacy, or the grocery store.

Current Coverage

Number of rides covered: _____

Destinations included: _____

Option 1

Number of rides covered: _____

Destinations included: _____

Option 2

Number of rides covered: _____

Destinations included: _____

PrepStep 7.

Note any coverage available when you travel.

Current coverage

Travel coverage: _____

Option 1

Travel coverage: _____

Option 2

Travel coverage: _____

PrepStep 8.

Do you currently manage any chronic conditions?

Yes

No

If yes, consider looking into a Special Needs Plan (SNP).

(You are required to meet specific criteria, but it can be worth looking into because of the added benefits and care assistance available to qualifying enrollees.)

Explore your options

The information below lists two helpful ways to find the best coverage for you.

1. Register to attend the virtual event.

In partnership with your doctor, we're bringing together independent, licensed brokers and agents from local health plans ready to explain:

- Up-to-date Medicare information
- The health plan options available to you
- How to compare coverage options
- How to choose a plan that best fits your needs

Attend a local Shop & Compare event and find the Medicare coverage that fits you best:

Thursday, November 9

11 a.m. – 3:30 p.m. ET

Virtual

To RSVP, please visit seniorhealthconnect.com/bmg/rsvp.

Reservations requested, but not required.

2. Talk with someone who can help.

Independent, licensed brokers and agents from local health plans can answer your questions and help you evaluate your available options.

To speak with one, please call

716-815-7444 (TTY 711)

Monday–Friday, 8 a.m. – 8 p.m. ET; Saturday, 8 a.m. – 4 p.m. ET.

Thank you for allowing us to support your health care decisions.

Independent, licensed insurance brokers work with Medicare beneficiaries to explain Medicare coverage options, including with respect to Medicare Supplement Insurance as well as Medicare Advantage Plan and Medicare Prescription Drug Plan options offered by organizations contracted with Medicare. The independent, licensed insurance brokers are not an affiliate of the provider group or the Medicare Advantage Plans. Independent, licensed brokers may not offer every plan available in your area. Senior Health Connect contracts with many Medicare Advantage Plans in your area. Any information the independent, licensed brokers provide will be limited to those plans they offer in your service area. For a complete listing of available Medicare Advantage Plans, please call 1-800-Medicare (TTY users should call 1-877-486-2048), 24 hours a day, 7 days a week, or consult www.Medicare.gov. Enrollment in any Medicare Advantage Plan depends upon contract renewal. For accommodations of persons with special needs at the Shop & Compare event 716-815-7444 (TTY 711).