# YOU SHOULD KNOW

There are different Medicare Enrollment Periods throughout the year when VICAP can help you search for and compare Medicare Advantage plans with or without drug coverage (Part C), or standalone Prescription Drug Plans (Part D) benefits.

### Part C

#### **Initial Enrollment Period (IEP)**

- Starts as soon as you enroll in Medicare Part A and B
- But no later than the third month after you turn 65

## **Annual Election Period (Open Enrollment)**

- From October 15<sup>th</sup> to December 7<sup>th</sup>, you can review plans (all plans change annually)
- The change to your coverage begins January 1<sup>st</sup> of the following year

### Medicare Advantage (MA) Open Enrollment

- From January 1st to March 31st, review your MA plan
- If you're in an MA plan, you may switch to another MA plan
- Or disenroll from a MA plan and return to Original Medicare. If you do, you can join a standalone drug plan

### **Special Enrollment Periods (SEP)**

- You permanently move (you must enroll within two months)
- You lose current employer coverage
- Other special circumstances or life events

## Part D

### **Initial Enrollment Period (IEP)**

- Starts as soon as you enroll in Medicare Part A and/or B
- But no later than the third month after you turn 65

### **Annual Election Period (Open Enrollment)**

- From October 15<sup>th</sup> to December 7<sup>th</sup>, you can review plans (all plans change annually)
- The change to your coverage begins January 1<sup>st</sup> of the following year

### Medicare Advantage (MA) Open Enrollment

- From January 1<sup>st</sup> to March 31<sup>st</sup>, review your MA plan
- If you're in a MA Plan, you may switch to another MA plan (with or without drugs)
- Or disenroll from a MA plan and return to Original Medicare. If you do, you can join a standalone drug plan

### Special Enrollment Periods (SEP)

- You permanently move (you must enroll within two months)
- You lose current employer coverage or creditable coverage (you must enroll within 2 months)
- During Medicare Advantage Open Enrollment (January 1 March 31st), **ONLY** if you have a Medicare Advantage plan and you are returning to Original Medicare during this time

Get trusted, unbiased Medicare education to help you make Medicare choices that best meet your needs. CONTACT US NOW!



