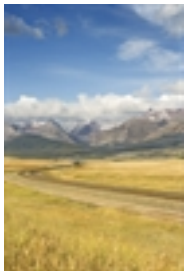


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# Medicare Open Enrollment Period Starts Sooner and Ends Earlier

## What is the Medicare open enrollment period?



The Medicare open enrollment period is the time during which people with Medicare can make new choices and pick plans that work best for them. Each year Medicare plans typically change what they cost and cover. In addition, your health-care needs may have changed over the past year. The open enrollment period is your opportunity to switch Medicare health and prescription drug plans to better suit your needs.

## When does the open enrollment period start?

This year, the Medicare open enrollment period begins earlier than in prior years. Open enrollment starts on October 15 and runs through December 7 (previously, open enrollment ran from November 15 through December 31). Any changes made during open enrollment are effective as of January 1, 2012.

## What should you do?

Now is a good time to review your current Medicare plan. There are some factors you may want to consider as part of that evaluation. For instance, are you satisfied with the coverage and level of care you're getting with your current plan? Are you able to see the medical professionals of your choice, or are you restricted as to the staff and facilities you're able to use?

Are your premium costs or out-of-pocket expenses too high? For example, Medicare Part B and Part D premiums can increase if your income exceeds a certain level. On the other hand, if you have a Medigap or Medicare Supplement plan, you may find that your out-of-pocket costs are increasing due to co-payments and deductibles. If you are enrolled in a Medicare Advantage or Part C plan, those benefits and costs may change as well.

Has your health changed, or do you anticipate needing medical care or treatment? Now is the time to determine if your current plan will cover your treatment and what your potential out-of-pocket costs may be. If your current plan doesn't meet your health-care needs or fit within your budget, you can switch to a plan that may work better for you.

## Where can you get more information?

Determining what coverage you have now and comparing it to other Medicare plans can be confusing and complicated. Pay attention to notices you receive from Medicare and from your plan, and take advantage of help available by calling 1-800-MEDICARE or by visiting the Medicare website, [www.medicare.gov](http://www.medicare.gov). Your financial professional can also help you find the information you need to make decisions about Medicare.

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