

## WHEN TO ENROLL IN A MEDICARE ADVANTAGE PLAN

Medicare Advantage Plans, also known as Part C, has three periods of enrollment. These are the Initial Coverage Election Period (ICEP), the Annual Election Period (AEP) and the Special Election Period (SEP). The ICEP enrollment dates are 3 months prior to your 65<sup>th</sup> birthday and continue to 3 months after your birthday. While the AEP Enrollment dates are October 15<sup>th</sup> to December 7<sup>th</sup>. SEPs are in addition to the regular enrollment periods and are granted when certain events happen in your life.

## WHEN TO ENROLL IN PRESCRIPTION DRUG COVERAGE

For Prescription Drug Coverage (Part D), if you did not enroll when you were first eligible, there is a chance you will have to pay a late enrollment fee. In order to obtain Medicare drug coverage you will need to get a plan that is run by an insurance company, or private company that is already approved by Medicare. *Please note that each plan can vary in cost and drugs covered.*

*(If you have a Medicare Advantage Plan that includes prescription drug coverage and you decide to join a Medicare drug plan, you will then be dis-enrolled from your MA plan and will be placed back on Original Medicare.)*