

Medicare/Medigap Enrollment Timeline

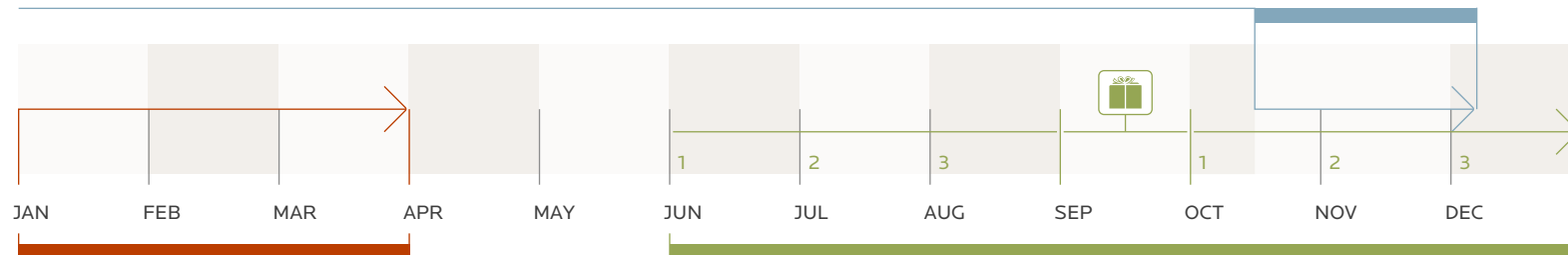


Medicare Open Enrollment Period

- **October 15 until December 7**
You may
- change Part D prescription drug plans
- change Medicare Advantage plans
- enroll in a Medicare Advantage plan for the first time

Medicare Supplemental Insurance [Medigap]

- Open Enrollment Period for Medigap starts the month you turn 65 **and** are enrolled in Medicare Part A and Part B. Open Enrollment Period ends after 5 months.
- If you apply for Medigap during Open Enrollment, you may select any Medigap policy, even if you have health problems without a price differential.



Medicare General Enrollment Period

- **January 1 until March 31**
You may
- enroll in Medicare Part B if you did not already do so during the Initial Enrollment Period
- be assessed a 10% late penalty on your Part B premium if you did not enroll during the Initial Enrollment Period

Medicare Initial Enrollment Period

- **Your Birthday**
You may
- enroll three months before your birthday month, during your birthday month, or three months after your birthday month
- enroll during this period for Medicare Parts A and B
- after you enroll in Parts A and B, then you may sign up for a Prescription Drug Plan and a Medicare Supplemental Plan