

YOUR MEDICARE DECISION CHECKLIST

Choose the right plan for you in 2024



Reshape your Medicare experience

Improve your benefits with plan options from Jefferson Health Plans.

"We're saving money and getting better coverage by switching Medicare plans."



Starting October 15 of this year, the Annual Enrollment Period is your chance to decide whether your current Medicare plan is meeting your needs and to switch plans if necessary.

Jefferson Health Plans has prepared this handy checklist to help you make the best decision for your personal situation—and introduce you to Medicare plan options that may suit you better.

Jefferson Health Plans is here for you

Call us at **866-598-9920** TTY **1-877-454-8477**. Our outstanding local customer service team is ready to answer your questions, plus help you compare plans and make the right Medicare decision for your current needs.

✔ Step 1: Check your ANOC

Every year, health insurance carriers send their Medicare plan members an Annual Notice of Change (ANOC). The ANOC lists any changes in plan coverage, costs and more that will become effective in January of the next year.

Read your ANOC carefully. Any changes in coverage could affect your current health situation and budget.

Jefferson Health Plans can help you upgrade your Medicare coverage

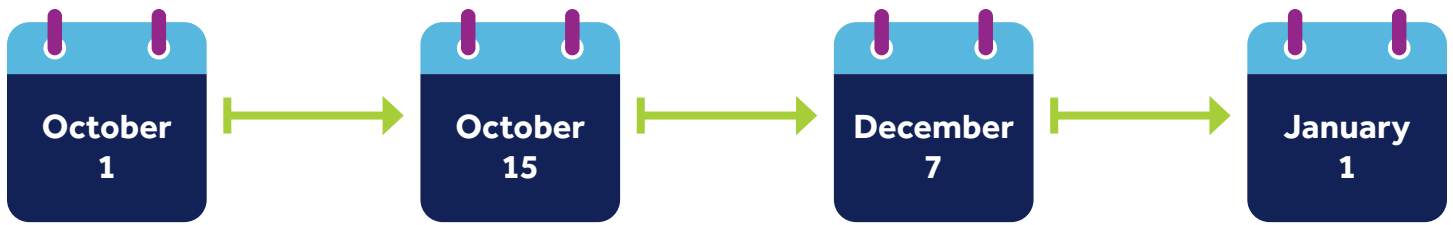
Call **866-598-9920** TTY **1-877-454-8477**

8am – 8pm seven days a week Eastern, October 1 through March 31

Visit [JeffersonHealthPlans.com](https://www.JeffersonHealthPlans.com)

✔ Step 2: Know when you can change plans

The Medicare Annual Enrollment Period runs from October 15 to December 7. But it's important to begin thinking about your needs and exploring other plans before then.



October 1 Start shopping and comparing plans.

October 15 The Medicare Annual Enrollment Period begins. This is the first day you can change your Medicare coverage for next year.

December 7 Annual Enrollment ends. In most cases, your application for new Medicare coverage must be received by then.

January 1 Your new coverage begins.

✔ Step 3: Ask yourself these questions

Your answers will determine if it makes sense to change Medicare plans.

Has my health changed over the last year?

Have the plan benefits, deductibles and copays changed?

Does my primary care doctor take a personal interest in my health?

Are the prescription drugs I'm currently using on the new formulary?

Is the network of doctors, specialists and hospitals I see still covered?

Is my financial situation likely to change this coming year?

Is personalized service important to me?



We offer experience you can count on

We've been providing affordable health plans for more than 35 years.

✔ Step 4: Compare benefits*

Does your current Medicare plan offer all these benefits and savings? You have an opportunity to switch plans during Annual Enrollment.

- \$0 or low monthly premiums
- \$0 copays for primary care
- \$0 labs and \$0 copays on most testing
- \$0 diabetic supplies
- \$0 medical deductibles
- Low out-of-pocket maximums
- \$0 for Tier 1 & 2 prescription drugs

Coverage for:

- Vision and dental
- Hearing exams and hearing aids
- Routine transportation
- Meals after a hospital stay
- An over-the-counter allowance



"Jefferson Health Plans helped me find a Medicare plan that better fits my needs."

✔ Step 5: Reach out to Jefferson Health Plans

We can help you explore your options and find the right Medicare Advantage plan for you.

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*Benefits described vary by plan.

Jefferson Health Plans contracts with Medicare to offer HMO, HMO-DSNP and PPO plans. Our HMO-DSNP also has a contract with the Pennsylvania State Medicaid program. Enrollment in our plans depends on contract renewal.