

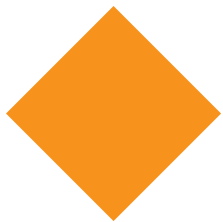
# CHECKLIST

For Annual Enrollment Period



**Make sure  
you are  
prepared!**

Make the most of AEP and give your Medicare Coverage its annual check-up!

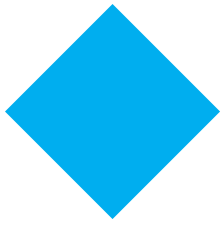


## AEP CHECKLIST

Medicare's Open Enrollment, also known as the **Annual Enrollment Period**, or **AEP**, takes place **October 15th to December 7th.**

This is the time to review your plan's upcoming changes to make sure your healthcare providers, networks, and prescription drugs will be covered under your current plan next year. If it looks like your current coverage will not meet your needs in the coming year, you may update coverage during AEP without penalty.





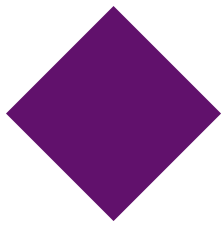
## AEP CHECKLIST

### Reasons to review your plan during AEP:

- 1. Plans Change Every Year!**
- 2. Your health has changed.**
- 3. Your medications have changed, or your prescription drug premiums have increased.**
- 4. Your doctor(s) have changed, or you have begun seeing a specialist.**
- 5. Your budget or your income has changed.**

Insurance companies make changes to Medicare plans each year that affect premiums, deductibles, drug costs, pharmacy networks, and provider networks.

This means you could end up paying more out-of-pocket from one year to the next.



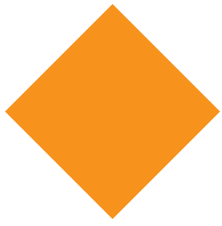
# 3 Steps to a Successful AEP

## 1. Make an updated list of your medications.

Medicare Advantage and Part D (prescription drug) plans typically change every year. These changes may be small, but they could cost you hundreds (even thousands!) of dollars per year.

Even if drug costs on your current plan aren't changing much next year, there may be updated plans that would work better for you, especially if your medication needs have changed.

To get the best plan for you next year, make sure you have a complete list of all your medications.



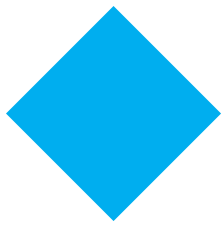
## AEP CHECKLIST

# 3 Steps to a Successful AEP

## 2. Make an updated list of your doctors and specialists.

Doctor and hospital networks can change. Many times, these changes go into effect at the beginning of the year and could cost you more out-of-pocket from one year to the next.

Make sure you have a current list of all the doctors you see, including your primary care doctor, specialists, and any pain doctors.



### 3 Steps to a Successful AEP

#### **3. Schedule an appointment with a licensed Medicare Benefits Consultant.**

Once you have your list of medications and doctors or specialists, schedule an appointment with a licensed consultant who can help you review your options.

At Senior Financial Group, we have an entire team of licensed independent consultants representing all major Medicare Advantage and Part D plans. We will discuss your personal situation to:

- Assess any changes to your health, income or prescription drugs.
- Identify the newest changes to your plan that may affect your access to care.
- Compare your coverage with all other plans available to you.

Based on this comprehensive analysis, we will help you make sure your coverage is right for you.



**AEP CHECKLIST**



## **Compare Your Options Today!**

Call Senior Financial Group at **865-777-0153** TTY:771 to schedule your no-cost, personalized plan analysis with one of our consultants.

We will help you compare costs, understand changes to Medicare, calculate your savings, and most importantly, make sure you understand all the coverage options available to you. We empower you to select the best option for your unique situation.

Contact Senior Financial Group today for your no-cost Personalized Plan Comparison: **865-777-0153**  
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