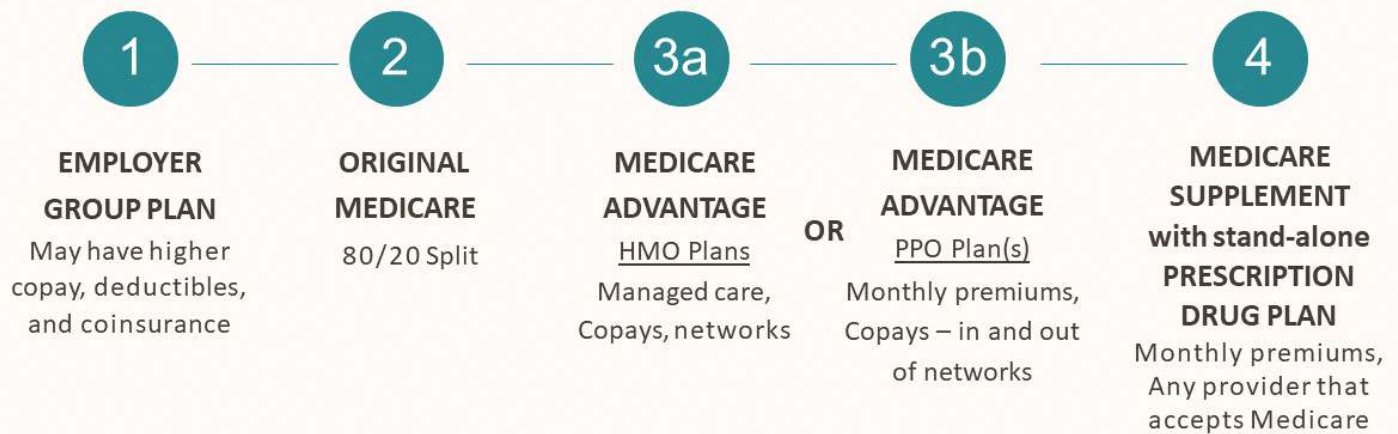


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## Let's make it simpler. You have 4 choices:



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## Enrollment Periods

- **Initial Enrollment Period (IEP)**  
-7 month “Turning 65” Election Period
- **Annual Enrollment Period (AEP)**  
-October 15 to December 7
- **Open Enrollment Period (OEP)**  
-January 1 to March 31
- **Special Enrollment Periods (SEP)**  
-Individuals who drop their employer group health plan, qualify for the Extra Help (Low-Income Subsidy (LIS)) program, or eligible for both Medicare and Medicaid benefits (dual-eligibility)

