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



### EMPLOYER GROUP PLAN

May have higher copay, deductibles, and coinsurance

# ORIGINAL MEDICARE

80/20 Split

## MEDICARE ADVANTAGE

<u>HMO Plans</u> Managed care, Copays, networks

#### MEDICARE ADVANTAGE OR

PPO Plan(s)

Monthly premiums,

Copays – in and out

of networks

## MEDICARE SUPPLEMENT with stand-alone PRESCRIPTION

Monthly premiums, Any provider that accepts Medicare

**DRUG PLAN** 



# **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)

