



NEED HELP?

MEDICARE ANNUAL ENROLLMENT IS HERE!

*Annual Enrollment Period:
October 15 – December 7*



CHANGE YOUR MEDICARE COVERAGE

Now is your chance to review and change your coverage:

- Return to Original Medicare
- Switch Medicare Advantage plans (Part C)
- Change your Part D prescription drug plan
- Update your plan based on new health needs or costs

Don't assume your current plan is still your best option—plan details change every year!



UNBIASED PLAN COMPARISONS

Our trained counselors offer free, confidential, and unbiased assistance. We will help you:

- Compare plans based on your prescriptions and providers
- Understand coverage changes & out-of-pocket costs
- Avoid high-pressure sales tactics or misleading marketing



DON'T MISS THE DEADLINE

Changes made during AEP take effect at the start of the new plan year.

- Contact us today for free, confidential assistance.
- We're not connected with any insurance company, our only goal is to help you make informed choices.

Call StateWide's Medicare and Medicare Fraud Helpline at 800-333-4374.

STATE WIDE
New York StateWide Senior Action Council, Inc
4 Computer Drive West, Suite 205, Albany, NY 12205 • Fax 518-436-7642
www.nysenior.org • 800-333-4374

STATEWIDE HELPLINE 800-333-4374



NEW TO MEDICARE? HELP IS HERE!

Will you be NEW to Medicare due to turning 65, have you reached your 24-month disability requirement, or are you preparing to retire?

WE CAN HELP YOU CONSIDER YOUR OPTIONS:

- ✓ Medicare Enrollment process through Social Security
- ✓ Medicare Timelines & Enrollment Periods
- ✓ Medicare Basics (A, B, C, D)
- ✓ Medigap vs. Medicare Advantage Plans
- ✓ Potential Costs with Medicare
- ✓ Eligibility for Assistance Programs
- ✓ Late Enrollment Penalty
- ✓ Options if you plan to continue to work past 65

StateWide counselors provide unbiased plan comparisons to help you find what's best for your health and budget.

We are not connected with any insurance company - Our goal is to help you make informed choices.

Contact **StateWide** at **800-333-4374** for FREE personalized, confidential, unbiased information about your Medicare options.

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