Is Your Medicare Coverage Ready for 2027? Important Updates Inside

The Medicare Annual Enrollment Period (AEP) is officially upon us! From **October 15 through December 7**, you have the opportunity to review your current Medicare Advantage or Part D prescription drug plan and make changes for the upcoming year.

Why AEP Matters

Medicare plans change their benefits, provider networks, and drug formularies every single year. A plan that worked perfectly for you in 2026 might not be the best fit for your healthcare needs or budget in 2027. By reviewing your coverage during AEP, you ensure that:

- Your preferred doctors and hospitals are still in-network.
- Your current prescriptions are covered at the best possible cost.
- Your monthly premiums and out-of-pocket maximums still align with your financial goals.
- **What if you miss the deadline?**
- We strongly encourage you to finalize your decisions during the AEP window to avoid any gaps or lapses in your preferred coverage. However, if you are already enrolled in a Medicare Advantage plan and find yourself needing to make a change after the December 7 deadline, there is the **Medicare Advantage Open Enrollment Period (MA OEP)**.
- The MA OEP runs annually from **January 1 through March 31**. Please note, however, that this period is more limited than AEP. It is specifically for individuals who are *already* enrolled in a Medicare Advantage plan to switch to a different Medicare Advantage plan or return to Original Medicare.



Use Your Dental, Vision, and Hearing Benefits Before Dec. 31!

Don't leave your money on the table! your Medicare Advantage plan, your dental, vision, and hearing benefits likely run on a **"use-it-or-lose-it" annual schedule**.

Why You Need to Act Now

- **Benefits Do Not Roll Over:** Your annual allowances for glasses, contacts, dental treatments, and hearing aids reset to zero on **January 1st**.
- **Plan Rules Can Change:** Your current coverage, copays, or provider networks may change next year. A procedure or device covered now might cost more in 2027.
- **Preventive Care is Free or Low-Cost:** Most plans cover routine dental cleanings, eye exams, and hearing tests at **$0 out-of-pocket**.

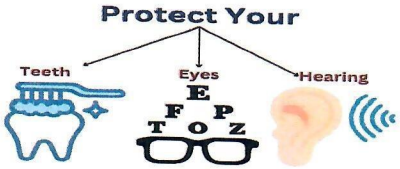
Understanding Your Hearing Benefits

Unlike Original Medicare, most Medicare Advantage plans provide robust hearing coverage. Make sure to maximize these specific perks before December 31:

- **Hearing Aid Allowances:** Many plans offer a yearly allowance (often between **$500 and $2,000**) toward purchasing a new hearing aid. Unused portions disappear at midnight on December 31.
- **Low-Cost Copays:** Routine hearing exams and hearing aid fittings frequently feature a fixed, low copay (often **$0 to $45**).
- **Batteries and Supply Credits:** Some plans include built-in credits or discounts for hearing aid maintenance, including replacement batteries and cleaning supplies.

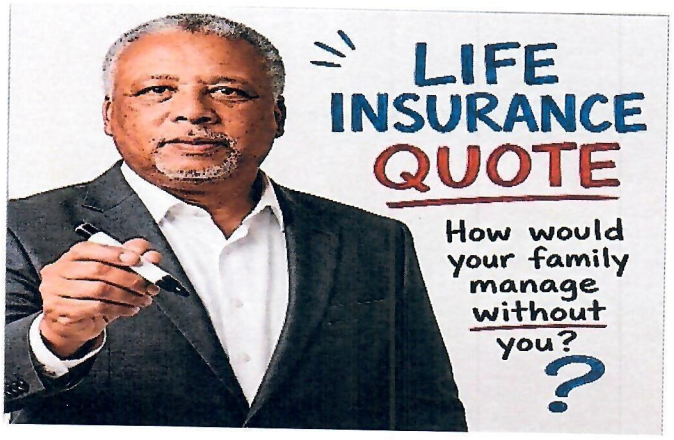
Quick Checklist Before Year-End

1. **Check Your Balance:** Call your insurance provider to see how much of your dental, vision, and hearing aid allowance is left.
2. **Schedule Immediately:** Appointments fill up fast in November and December. Book your cleanings, eye exams, and hearing tests today.
3. **Upgrade Your Gear:** Use remaining allowances to buy a backup pair of prescription glasses, restock contact lenses, or purchase/repair hearing aids and batteries.





who completes an appointment, They don't have to sign up for anything —just show up to the appointment and you get paid. If someone pops into your mind, send them over. I really appreciate you. **Medicare Clients Only**





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