

AEP NEWSLETTER

MEDICARE.GOV RECOMMENDS REVIEWING PLANS ANNUALLY.

REVIEW

your Annual Notice of Change that comes
in the mail about changes next year on your
Part D or Medicare Advantage Plan.

SCHEDULE

your appointment to compare all of your
options to find a plan that meets your needs.

Sourced Information: Medicare.gov 11220)
[www.medicare.gov/pubs/pdf/
11220-Medicare-Yearly-
Review.pdf](https://www.medicare.gov/pubs/pdf/11220-Medicare-Yearly-Review.pdf)

CANCER PLANS & MEDICARE ADVANTAGE

Medicare and most other coverages won't pay for "non-medical" costs that are part of a cancer diagnosis, including the following:

- Travel for treatment or for family visit
- Lodging if travel is required
- Time off of work for you or your family or friends assisting
- Alternative treatments

Beyond these non-medical costs, many Medicare Advantage plans may only cover chemotherapy at about 80%, leaving you to cover the remaining 20%. This can easily create a financial burden for you and your family. Ask me about how a cancer plan can protect you!

IMPORTANT MEDICARE DATES

OCT 1

**Review & Compare
2027 Plans**

OCT 15

**Annual Medicare
Enrollment BEGINS**

DEC 7

**Annual Medicare
Enrollment ENDS**

JAN 1

**Your 2027 Part D or
Medicare Advantage Plan
Coverage Begins**

THE 2026
MEDICARE ANNUAL
ENROLLMENT PERIOD IS:

**OCTOBER 15
THROUGH
DECEMBER 7**

IS YOUR MEDICARE CARD LOST OR DAMAGED?

If you need another Medicare card, log into (or create) your secure Medicare account at www.medicare.gov/account. You can print or order an official copy of your card here. You can also call 1-800-MEDICARE (1-800-633-4227) to order a replacement card to be sent in the mail. TTY users can call 1-877-486-2048.

If you get Railroad Retirement Board (RRB) benefits, you can call 1-877-772-5772 to get a replacement card. TTY users can call 1-312-751-4701.

DID YOU KNOW?

In-patient hospital stays could cost you hundreds of dollars out of pocket with your Medicare Advantage (MA) plan. Hospital Indemnity Plan benefits are paid directly to the policy holder to help offset or eliminate hospitalization co-payments and costs. Ask me about a Hospital Indemnity Plan that's right for you!

CONTACT US

THE MEDICARE SPOT

LICENSED SALES AGENT

(615) 866-0182 - MAIN OFFICE

CALL TO SPEAK TO A LICENSED INSURANCE AGENT

info@medicarespot.org

www.medicarespot.org

613 Potomac Place, Suite 202

Smyrna, TN 37167

PROTECT YOURSELF

Don't share your Medicare Number or other personal information with anyone who contacts you by phone, email, or by approaching you in person, unless you've given them permission in advance.

Medicare, or someone representing Medicare, will only call and ask for personal information in these situations:

- A Medicare health or drug plan can call you if you're already a member of the plan. The agent who helped you join can also call you.
- A customer service representative from 1-800-MEDICARE can call you if you've called and left a message or a representative said that someone would call you back.

**LEARN MORE AT
MEDICARE.GOV**

NEED YOUR FLU SHOT?

Did you know that Medicare covers a lot of preventative services like flu shots and annual wellness exams? With flu season upon us, the Medicare "What's Covered" app can help you determine if Medicare covers services. Pay a visit to Medicare.gov to learn more!

We appreciate you!

Not affiliated with or endorsed by any government agency.