

## Medicare Advantage Enrollment

When it comes to Medicare, we want to make it as simple as possible. Here are a few tips about WHEN to enroll in a Medicare Advantage plan.

Your initial enrollment period starts three months before the month of your sixty-fifth birthday, includes your birthday month, and continues for three months after. That gives you seven full seven months to join! But keep in mind, there may be a delay between the time you enroll and when your coverage kicks in. To make sure you're covered, it's best to sign up in the 3-month period before your birthday.

The Annual Enrollment Period happens every year between October 15th and December 7th. This is the time when you can switch your plan, enroll in more coverage, or drop your Medicare plan altogether.

Another important enrollment period to remember is the 5-Star Special Enrollment Period. This is when you can sign up for a 5-star Medicare Advantage plan - plans, that are rated as excellent in quality, service and member satisfaction. By the way, all of Kaiser Permanente's Medicare Advantage plans are highly rated.

If you didn't enroll in any of these other enrollment periods, there's one more option - the Special Enrollment Period. It's a time when you can enroll or make plan changes when certain

events happen in your life, like if you're moving or retiring after age 65 and losing your employer coverage.

We want your road to Medicare to be easy. And knowing when to enroll will keep you on track!