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Initial Enrollment Period (IEP)

Your Medicare journey begins with the Initial Enrollment Period (IEP), a critical 7-month window around your 65th birthday. It **starts 3 months before, includes the month of, and ends 3 months after you turn 65.**

Annual Enrollment Period (AEP)

Maximize the Medicare Annual Enrollment Period, **Oct 15 - Dec 7**. Evaluate, change, or join Medicare Advantage or Part D plans for next year's health needs. Changes apply Jan 1. Plan early for a healthy new year!



General Enrollment Period (GEP)

If you missed the IEP, use the General Enrollment Period, **Jan 1 - Mar 31**, to sign up for Medicare Part A and/or B. Coverage starts July 1.

Medicare Advantage Open Enrollment Period (MA OEP)

Enrolled in Medicare Advantage? Switch plans or return to Original Medicare between **Jan 1 - Mar 31**, with next month effective changes.



M5-Star Special Enrollment Period

Upgrade to a 5-star Medicare Advantage, Cost, or Drug Plan if available in your area, **Dec 8 - Nov 30** enrollment period.

Special Enrollment Periods (SEPs)

Qualify for a Special Enrollment Period (SEP) for changes like **moving or losing insurance** to update your Medicare Advantage or drug plan.



*Don't forget to review your Medicare options annually.
For personalized advice visit www.medicaregeek.us or
call us at (720) 254-1082.*