

Information on Medicare's 2026 Open Enrollment



Happening October 15 through December 7

Medicare's Open Enrollment Period takes place every year from October 15 through December 7. This is the primary time to review and make changes to your current Medicare Part D or Medicare Advantage Plan.



Mark your calendar!
October 15 through December 7

Please note that there are other limited circumstances where you may be eligible to change your enrollment outside of the Medicare Open Enrollment Period.

A few things to note about Medicare Open Enrollment



To be eligible for Medicare, you must be 65 years or older or have a qualifying disability



The benefits you select during Open Enrollment will be effective from January 1, 2026–December 31, 2026*



There are resources available to help you choose the right plan for you at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) or call **1-800-MEDICARE** (1-800-633-4227)



Scan the QR
to learn more

*If you do not change plans, your existing plan will renew automatically.
Information found on this postcard is sourced from Medicare.gov.

What is Medicare Open Enrollment, and what am I able to do?

Understanding your Medicare coverage options can help you make informed decisions during Open Enrollment. If you are already enrolled in Medicare, you can make changes to your existing plan or enroll in another plan. Call **1-800-MEDICARE (1-800-633-4227)** to speak with someone in more detail about the changes that may be available to you:

- Switch from Original Medicare to a Medicare Advantage Plan (or vice versa)
- Join, drop, or switch to another Medicare Advantage Plan (with or without prescription drug coverage)
- Join a Medicare drug plan or switch to another if you're in Original Medicare

If you do not change plans, your existing plan will renew automatically.

For additional information on plans in your area and how to sign up during Medicare Open Enrollment, visit www.medicare.gov/plan-compare.

What Medicare coverage options are available during Open Enrollment?

If this is your first year signing up for Medicare, there are 2 main coverage options. Plan designs and pricing may vary. Be sure to carefully compare plans to select the option that best fits your needs.

Original Medicare

- Includes Medicare Part A and Part B and is provided by the federal government. This may not cover everything, such as routine vision, dental, or hearing care
- You can join a separate Medicare drug plan to get Medicare drug coverage (Part D)
 - Beginning in 2026, there will be a **\$2,100 cap on out-of-pocket prescription drug costs** for Medicare Part D. Learn more at www.cms.gov/inflation-reduction-act-and-medicare
- You can use any doctor or hospital that accepts Medicare, anywhere in the US
- You may buy supplemental coverage to help pay for Original Medicare out-of-pocket costs (such as Medigap)

Medicare Advantage

- Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans typically include Parts A, B, and D. Medicare Advantage may be tailored to your coverage needs, and it is important to understand plan options to determine the best fit
 - Beginning in 2026, there will be a **\$2,100 cap on out-of-pocket prescription drug costs** for Medicare Part D. Learn more at www.cms.gov/inflation-reduction-act-and-medicare
- Plans may have lower out-of-pocket costs than Original Medicare
- Plans may offer some extra benefits that Original Medicare doesn't cover, such as vision, hearing, and dental services
- Patients have an opportunity to make changes to their plan from **January 1–March 31**, also known as the **Medicare Advantage Disenrollment or Open Enrollment** period