

Election Period Chart

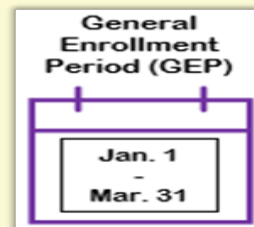
Annual Enrollment Period (AEP)	Open Enrollment Period (OEP)	Initial Enrollment Period (IEP)	General Enrollment Period (GEP)	Special Enrollment Period (SEP)
Oct. 15 - Dec. 7	Jan. 1 - Mar. 31	Depends on eligibility	Jan. 1 - Mar. 31	Depends on eligibility
Anyone with Medicare can make a change to medical and prescription drug coverage	Medicare Advantage beneficiaries can change plans or switch to Original Medicare	Anyone who is turning 65 can apply for Medicare for 3 months before and 3 months after their 65 th birthday	Anyone who missed their IEP can enroll in Medicare Parts A & B	Beneficiaries may change their Medicare coverage if they experience a qualifying event

Keep in mind that OEP is not the only available enrollment period in which to sign up new beneficiaries. The GEP, IEP and SEP all provide options with which to assist beneficiaries in identifying the best health plan for them.

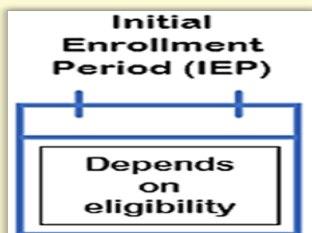


MA beneficiaries can change MA plans or switch to Original Medicare. If they switch to Original Medicare, they may enroll in a standalone prescription drug plan.

This is a one-time per member per year opportunity.



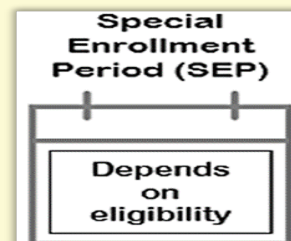
Anyone who missed their IEP can enroll in Medicare Parts A & B. To be effective following month.



Anyone who is turning 65 can apply for Medicare for 3 months before – The month of Birthday - 3 months after their 65th birth month.

OR

They qualify due to a disability at month 5 or 25 depending on condition.



Beneficiaries may change their Medicare coverage if they experience a qualifying event.

See [this CMS list](#) of possible qualifying circumstances to use an SEP.