

# Medicare Advantage Timeline



## You may join, switch or drop a Medicare Advantage plan at these times:

- When you first become eligible for Medicare (from 3 months before you turn age 65 to 3 months after the month you turn age 65).
- If you get Medicare due to a disability, you may join during the 3 months before to 3 months after your 25th month of disability.
- You may enroll during the Annual Election Period, October 15 - December 7, with coverage beginning on January 1 of the following year.
- During the Medicare Advantage Open Enrollment Period (MA OEP), January 1 to March 31, individuals enrolled in a Medicare Advantage (MA) plan or Medicare Advantage Prescription Drug Plan (MA-PD) are allowed to make a one-time election to switch to a Medicare Advantage (MA) plan, a Medicare Advantage Prescription Drug Plan (MA-PD) or to disenroll from their MA / MA-PD plan and obtain coverage through Original Medicare. If you disenroll from an MA or MA-PD plan and return to Original Medicare, you will be able to enroll in a stand-alone Prescription Drug Plan (PDP).

In most cases, you must stay enrolled in the plan you choose for that calendar year (starting the date your coverage begins). In certain situations, you may be able to join, switch or drop Medicare Advantage plans during a Special Enrollment Period. A few examples of a Special Enrollment Period are:

- If you lose creditable coverage (loss of employer group coverage)
- If you make a permanent move into or out of the plan's service area
- If you have both Medicare and Medicaid
- If you become approved for Low Income Subsidy (LIS — extra help) or NYS EPIC
- If you qualify for any other exceptional conditions determined by the Centers for Medicare & Medicaid Services (CMS)

**Call 1-800-659-1986 (TTY: 1-800-421-1220). Monday to Friday 8:00 a.m. to 5:00 p.m.  
From October 1 to March 31 we are available 7 days a week 8:00 a.m. to 5:00 p.m.**



Univera Healthcare contracts with the Federal Government and is an HMO plan with a Medicare contract. Enrollment in Univera Healthcare depends on contract renewal.

Our Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-659-1986 (TTY: 1-800-421-1220).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-659-1986 (TTY: 1-800-421-1220)。