

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.

There's a seven-month period for sign up!



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: 711).
Monday to Friday 8:00 a.m. to 8:00 p.m.
From October 1 to March 31 we are available
7 days a week 8:00 a.m. to 8:00 p.m.



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Univera Healthcare is an HMO plan and a PPO plan with a Medicare contract. Enrollment in Univera Healthcare depends on contract renewal.