Annual Open Enrollment Period

ATTENTION MEDICARE BENEFICARIES IN THE VIRGIN ISLANDS

It's time to review your Medicare coverage! The Annual Enrollment Period (AEP) runs from **October 15 to December 7**. During this window, you have the opportunity to make important changes to your Medicare plans for the upcoming year.

THE FOUR PARTS OF ORIGINAL MEDICARE

Making Changes: What Can You Do?

- Switch from Original Medicare to a Medicare Advantage Plan (or vice versa)
- Change from one Medicare Advantage Plan to another
- Join, drop, or switch your Medicare prescription drug plan (Part D)

How to Switch Plans

1. Review your current coverage and needs
2. Compare available plans in your area
3. Contact the new plan to enroll
4. Disenrollment from your old plan happens automatically once you join a new one

COMPARING PLAN OPTIONS

- **Coverage:** Does the plan cover the services and medications you need?
- **Costs:** Compare premiums, deductibles, and co-pays
- **Network:** Make sure your doctors, hospitals, and pharmacies are in-network
- **Extra Benefits:** Look for vision, dental, or wellness programs

FREE HELP IS AVAILABLE!

Virgin Islands State Health Insurance Assistance Program (VISHIP)

Counselors:

- St. Thomas/St. John: 340-774-2991 **Ext. 4507 or 4508**
- St. Croix: 340-773-6449 **Ext. 3151 or 3152**

Medicare Hotline:

- 1-800-MEDICARE (1-800-633-4227)
- TTY 1-877-486-2048 (24/7)

DON'T MISS OUT!

Make sure your coverage fits your needs for the year ahead. For assistance, reach out to VI SHIP or your local health center today.