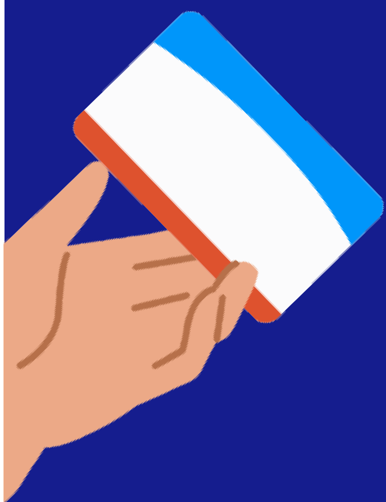


Finding the right coverage for you

2026 Medicare Advantage Enrollment Guide

GoHealth

Make informed choices about your Medicare coverage.

If you ever feel overwhelmed by navigating your Medicare options, you're far from alone. Everyone's healthcare needs are unique, and seemingly small differences in coverage, benefits, and costs can add up to a huge difference in the long run.

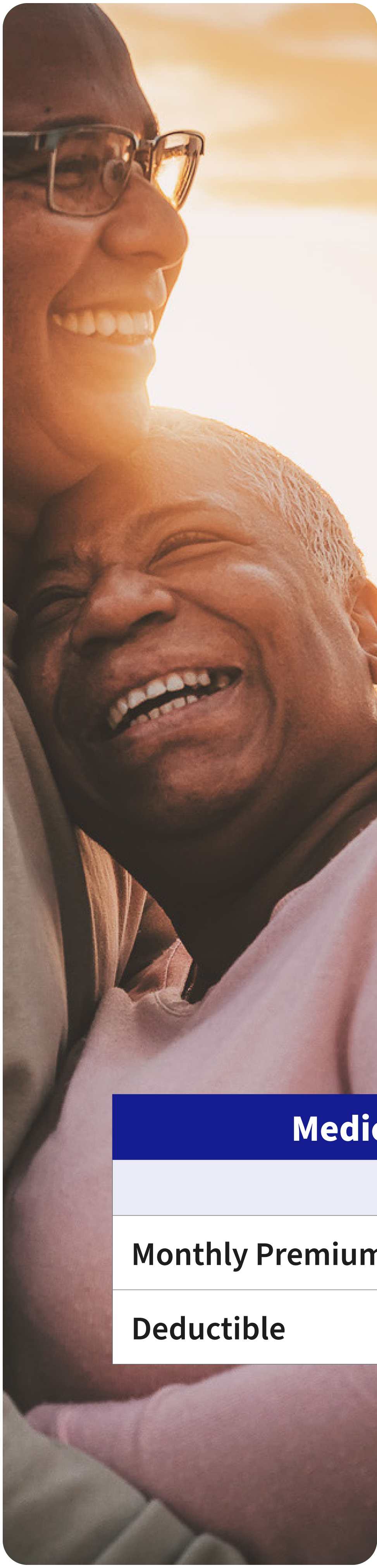
At GoHealth, we're dedicated to providing personalized guidance as you make these decisions. Our licensed insurance agents will walk you through what Medicare Advantage plans are available in your area and help you determine if one is the best fit for you.

This guide can help you get started with:

When you're ready to explore whether there's a Medicare Advantage plan that's right for your needs and financial situation, get in touch with GoHealth at:

855-650-4853 TTY 711

Mon - Fri, 8:00 AM - 5:00 PM CST



Understanding your Medicare options

Knowing the parts of Medicare and how they work together is the first step toward making informed choices about your coverage.

This reference will help you remember some of the essential differences between Original Medicare and Medicare Advantage plans:

1. Original Medicare *(Medicare Parts A and B)*

Public insurance administered by the federal government, available to most U.S. citizens and permanent residents when they reach age 65.

Medicare is different from Medicaid, which is insurance for people who have limited incomes and resources. Some people are dual-eligible, meaning they qualify for both programs.

Medicare Part A is hospital insurance, and Medicare Part B is medical insurance.

Medicare Parts A and B Costs for 2025

	Medicare Part A	Medicare Part B
Monthly Premium	**$0** *for most people*	**$185** *for most people*
Deductible	**$1,676** *per hospital benefit period*	**$257** *per year*

Deductible: The amount you are responsible for before Medicare starts to pay. *Original Medicare premiums and deductibles are updated annually by the federal Centers for Medicare and Medicaid Services (cms.gov).*

Understanding your Medicare options continued:

2. Medicare Advantage *(Medicare Part C)*

Plans administered by private insurance carriers that substitute for Original Medicare, matching Part A and Part B coverage.

You must enroll in Original Medicare first before switching to Medicare Advantage; enrollees are usually still responsible for their Part B premiums.

Most Medicare Advantage plans include Part D prescription drug coverage, plus additional benefits not available with Original Medicare.

Plan availability differs based on your ZIP code, and costs vary by plan.

To take full advantage of benefits, most plans require enrollees to see healthcare providers and use pharmacies that are in their network.

3. Medicare Part D

Prescription drug coverage that's added onto Original Medicare and administered by private insurance carriers.

Monthly premiums vary by plan. Deductibles vary by plan. The Centers for Medicare and Medicaid Services have announced a limit of $2,100* on out-of-pocket costs for covered medications in 2026.

4. Medicare Supplement *(Medigap)*

Supplemental insurance added onto Original Medicare to help with costs like deductibles and coinsurance. Medicare Supplement plans are administered by private insurance carriers. Monthly premiums vary by plan.

*Source: https://www.cms.gov/newsroom/fact-sheets/draft-cy-2026-part-d-redesign-program-instructions-fact-sheet

When to enroll or change plans

You have multiple opportunities to start or change your Medicare coverage. Save the dates below on your calendar and contact a licensed insurance agent when you're ready to review what plans are available to you.

Initial Enrollment Period

For most people, the Initial Enrollment Period lasts for seven months, including three months before and after the month of your 65th birthday.

During this time, you can:

- Enroll in Original Medicare (Parts A and B)
- Add a Medicare Part D prescription drug plan and/or Medicare Supplement insurance to your Original Medicare coverage
- Switch from Original Medicare to a Medicare Advantage plan

Annual Enrollment Period

Every year from October 15 to December 7, you have opportunities to:

- Switch from Original Medicare to a Medicare Advantage plan
- Switch from one Medicare Advantage plan to another
- Switch back to Original Medicare from a Medicare Advantage plan
- Join a Medicare Part D prescription drug plan or change plans

When to enroll or change plans continued:

General Enrollment Period

Between January 1 to March 31, you can:

- Enroll in Medicare Part A and/or B if you missed your Initial Enrollment Period
- Switch from one Medicare Advantage plan to another
- Switch back to Original Medicare from a Medicare Advantage plan
- Join a Medicare Part D prescription drug plan or change plans

Special Enrollment Periods

You may qualify for a Special Enrollment Period under a variety of circumstances such as:

- Losing coverage through your employer after retiring
- Moving out of your current plan's service area
- Living in an area where a weather-related disaster or emergency occurs at the start of a scheduled enrollment period

Do you still have questions about when you can enroll or change your Medicare plan? We're here to help. Get in touch with GoHealth at: 855-650-4853 TTY 711 Mon - Fri, 8:00 AM - 5:00 PM CST.

Frequently asked questions

Why should I consider enrolling in a Medicare Advantage plan?

By exploring your Medicare options, you could find your ideal plan for your healthcare needs and budget. Most Medicare Advantage plans provide access to additional benefits not included with Original Medicare.

How do I enroll in a Medicare Advantage plan?

A GoHealth licensed insurance agent will complete a comprehensive PlanFit CheckUp ™ to help you find a health plan that meets your needs. To get started call 855-650-4853 TTY 711 Mon - Fri, 8:00 AM - 5:00 PM CST. The call and consultation are free with no obligation to enroll.

Enrollment Tip:

GoHealth licensed insurance agents help you compare plans by checking whether your healthcare providers are in-network and what additional benefits are available to you.

How do I know if I am eligible to make changes during the Annual Enrollment Period?

If you are currently enrolled in Original Medicare or a Medicare Advantage plan, you are likely eligible to make plan changes during the Annual Enrollment Period between October 15 and December 7. Plan changes take effect on January 1.

Frequently asked questions continued:

Which Medicare plan is right for me?

GoHealth licensed insurance agents will help you sort through your plan options and find the ideal plan for your health and financial situation… even if that means sticking with the coverage you already have.

Our proprietary PlanFit™ technology uses analytics from millions of interactions with Medicare consumers to focus on the plan features that matter to you, such as:

- Plan coverage
- Additional benefits
- Monthly premiums
- In-network doctors
- Prescription coverage

What happens when I call GoHealth?

A licensed insurance agent will complete a personalized PlanFit CheckUp™ by listening to your needs, reviewing your options, making recommendations, and helping you start the enrollment process. When you're ready to get started call 855-650-4853 TTY 711 Mon - Fri, 8:00 AM - 5:00 PM CST.

What if I have questions about using my Medicare Advantage plan?

As a GoHealth member, you'll receive direct support from the GoHealth Member Services team. They will assist you by answering plan questions, helping to schedule appointments, and more.

Your enrollment checklist

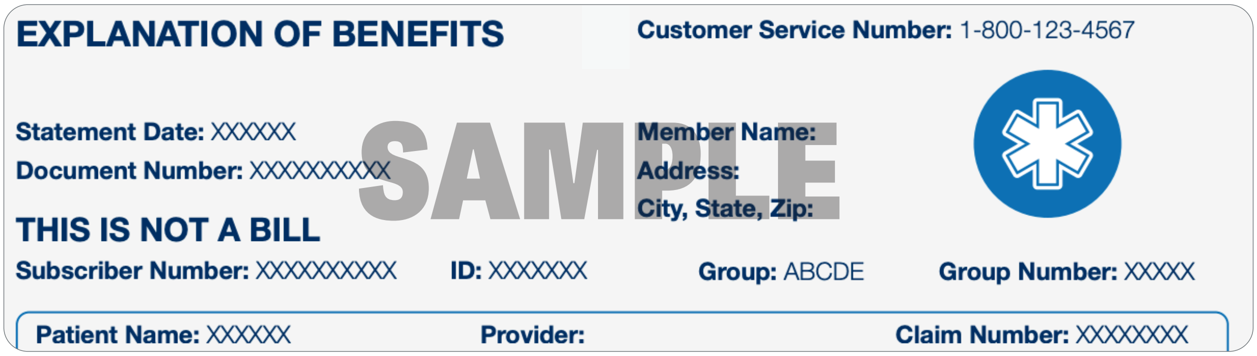
If you have received any of the following documents, start by reviewing them.

☐ Annual Notice of Change (ANOC)

For people who are on a Medicare Advantage or Part D prescription drug plan, this notice outlines any changes in coverage for the upcoming year. The plan provider should send a copy every year by September 30.

Are there any changes that you feel concerned about or don't understand?
Note them down here so you can discuss them with a licensed insurance agent:

Your enrollment checklist continued:



EXPLANATION OF BENEFITS

Customer Service Number: 1-800-123-4567

SAMPLE

Statement Date: XXXXXX
Document Number: XXXXXXXXXX

Member Name:
Address:
City, State, Zip:

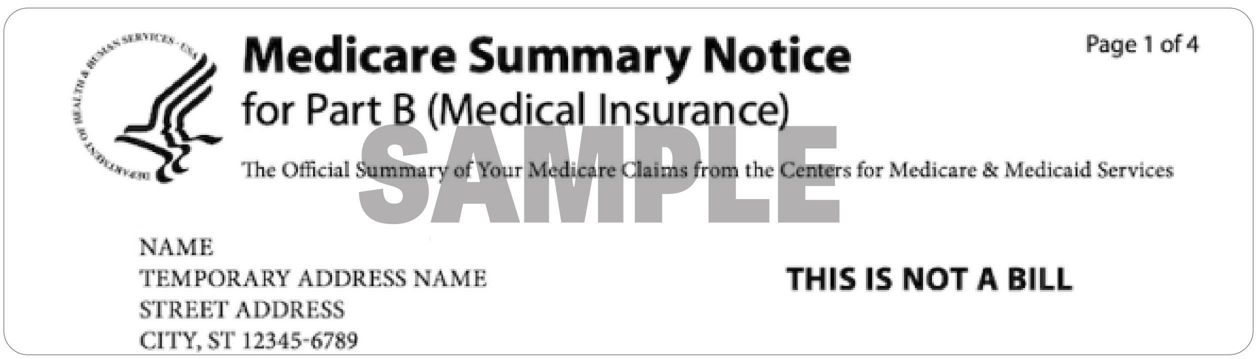
THIS IS NOT A BILL

Subscriber Number: XXXXXXXXXX **ID:** XXXXXXX **Group:** ABCDE **Group Number:** XXXXX

Patient Name: XXXXXX **Provider:** **Claim Number:** XXXXXXXX

☐ Explanation of Benefits (EOB)

People who are on a Medicare Advantage or a Part D prescription drug plan receive this notice from their plan provider after every month when they use their benefits. It breaks down how much of the costs the plan will cover.



Medicare Summary Notice
for Part B (Medical Insurance)

Page 1 of 4

The Official Summary of Your Medicare Claims from the Centers for Medicare & Medicaid Services

SAMPLE

NAME
TEMPORARY ADDRESS NAME
STREET ADDRESS
CITY, ST 12345-6789

THIS IS NOT A BILL

☐ Medicare Summary Notice (MSN)

For people on Original Medicare, this statement explains what services or supplies they've received over the past three months and how much Medicare will pay.

Are there any costs that you're concerned about having covered under your current plan or fitting into your budget? List them below.

GoHealth

Your enrollment checklist continued:

Next, write down your preferred doctor's information, current prescriptions, significant health events and/or diagnoses so that your licensed insurance agent from GoHealth can verify coverage and find the ideal Medicare plan to fit your personal needs.

☐ Your preferred doctors, hospital and pharmacy information

Primary Care Physician

Name: Office Address:

Specialist 1

Name: Office Address:

Specialty:

Specialist 2

Name: Office Address:

Specialty:

Specialist 3

Name: Office Address:

Specialty:

Your enrollment checklist continued:

Specialist 4

Name: Office Address:

Specialty:

Specialist 5

Name: Office Address:

Specialty:

Preferred Hospital

Name: Office Address:

Preferred Pharmacy

Name: Office Address:

Great job! You're almost ready for enrollment. Use the next page to list your current prescription information.

Your enrollment checklist continued:

☐ Your current prescription information

Prescription Name	Dosage

Just one more section to go. On the next page, write down recent health changes and any questions you have.

Your enrollment checklist continued:

☐ Your recent health changes and health insurance questions

Did you experience any major changes in your health in the past year, such as a serious injury, a diagnosis for a chronic illness or a degenerative disease? List these changes below:

List any procedures or other significant health events, such as entering a long-term care facility, you expect to undergo in the next year:

Write down any other questions you'd like to discuss with a licensed insurance agent so you don't forget:

GoHealth

Ready to review your Medicare plan options?

Be prepared for your call:

- ☐ Get out your current Medicare Advantage plan card or your red, white, and blue Medicare card.
- ☐ Complete the enrollment checklist from this guide.
- ☐ Set aside a convenient time to call. **Avoid long wait times by planning ahead. Don't wait until the end of an enrollment period!**

When you're ready to explore whether there's a Medicare Advantage plan that's right for your needs and financial situation, get in touch with GoHealth at:

855-650-4853 TTY 711

Mon - Fri, 8:00 AM - 5:00 PM CST

GoHealth.com

For questions about Original Medicare visit: Medicare.gov

GoHealth is not connected to or endorsed by any government agency. Not all benefits available in specific plans or regions. Plans insured by Medicare Advantage organization with Medicare contract and/or Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

RO4763694