USAA Life Insurance Company

Annual Enrollment Period (AEP)
Medicare Checklist

During AEP, you can review, change, join or drop Medicare Advantage (Part C) and Prescription Drug Plans (Part D). Or, you may consider a different type of Medicare coverage, like a Medicare Supplement (Medigap) plan.

Our checklist can help you get the most out of AEP every year.

August and September – Get ready.

- [ ] **Review your Annual Notice of Change (ANOC).** Find it in your mail or email in September. This letter outlines changes to your plan's costs, drug coverage and network. You'll only get one if you're enrolled in a Part C or Part D plan.

  If your Part C or Part D plan stops being offered next year, you could qualify for a Special Enrollment Period. We recommend speaking to a USAA licensed health insurance agent to review your options. Call 800-793-9018.

- [ ] **Reflect on your current plan.** Did you have access to doctors and specialists you needed? Were your out-of-pocket and prescription costs manageable? Did your plan fit how often you used healthcare?

  Why? Thinking about how you used your coverage this year can help you choose a plan next year.

- [ ] **Think about your health and budget.** Take note of new diagnoses, upcoming procedures, medication changes and how much you can afford out of pocket.

  Why? Your health may change from year to year. Thinking about it now helps you avoid surprise costs later.

- [ ] **Confirm you have online access.** Log on to usaa.com. If you don't use your account regularly, make sure you know your username and password. If you've never logged on, set up your USAA profile at **usaa.com/DigitalAccess**.

  Why? Any information you add won't be saved if you don't log on first.

- [ ] **Add your Medicare preferences.** Log on and review your current prescriptions, preferred pharmacies and doctors at **usaa.com/medicarepreferences**. You only need to review your preferences for Part C and Part D plans.

  Why? This helps ensure the plan you choose covers your needs and gives you accurate cost estimates. It also helps make it easier to compare plans.

October 1 to October 14 - Preview and compare plans.

During this time, you can preview Part C and Part D options, costs and benefits for next year.

View next year's plans. Log on to preview next year's Part C and Part D plans at usaa.com/ShopAEP.

Why? New Part C and Part D plans come out every year. You might find one that offers the coverage you need at a lower premium.

Check your drugs and preferred network. Review any estimated costs and make sure your prescriptions will be covered. Also, confirm if your preferred doctors, hospitals and pharmacies will be in-network for any new plans.

Why? If a plan doesn't cover a drug or you have to go out of network, it may mean higher out-of-pocket costs.

Compare total costs. Get an estimate of costs, including premiums, copays and coinsurance, deductibles and out-of-pocket maximums.

Why? The lowest premium doesn't always mean the lowest overall cost.

Explore all benefits and options. Consider how different plans compare based on the coverage and services that matter most to you. Some plans include dental, vision, OTC allowances or transportation and fitness benefits.

USAA partners with Humana, Aetna, and Devoted Health to offer Medicare Advantage and Prescription Drug Plans. Plan availability varies by location, and partner carriers may not offer plans in all areas. Enter your ZIP code in the shopping experience to view the plans available in your area.

Why? Looking beyond premiums can help you choose a plan that fits your overall healthcare needs.

Consider Medigap coverage. This can also be a time to consider how Medicare Supplement (Medigap) coverage compares with your current coverage. If you decide to switch from a Medicare Advantage (Part C) plan, **it's important to avoid duplicate coverage.** Call a licensed insurance agent to discuss your start date at 800-793-9018. Learn more about Medicare Supplement plans at usaa.com/medigap.

Why? If you've had a Medicare Advantage plan for a while, a Medicare Supplement plan may offer more predictable costs and greater provider flexibility.

October 15 to December 7 - Enroll or make changes.

Make your final decision and enroll by Dec. 7. If your current plan still meets your needs and is available next year, do nothing. It will automatically renew. If your plan has ended or you want a new plan, start shopping at usaa.com/ShopAEP.

Need help or have questions?

Call USAA to speak with a licensed insurance agent. They can help review your Medicare options and provide guidance based on your needs.

usaa.com/ShopAEP

800-793-9018
TTY users, dial 711

Call us Monday-Friday
7:30 a.m. – 6:00 p.m. CT
Extended hours may be available during peak times.



This material is for informational purposes. Consider your own financial circumstances before making a decision and consult with your tax, legal, or estate planning professional.

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Medicare Supplement insurance provided by USAA Life Insurance Company, San Antonio, TX. Not available in MA, MN, NJ, NY, and WI. Medicare Supplement insurance and USAA Life Insurance Company are not connected with or endorsed by the U.S. government or the federal Medicare program.

No Department of Defense or government agency endorsement.

We do not offer every plan available in your area. Please contact Medicare.gov or 1-800-Medicare to get information on all your options.

You can review all USAA Life Company disclosures at usaa.com/LifeDisclosures

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