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Medicare Enrollment Period Calendar

Open Enrollment Period
October 15 – December 7, 2017

While no action is required, you can make changes to your existing Medicare Advantage or Part D Prescription Drug plan during the Open Enrollment Period. Remember that new coverage begins January 1, 2018. If you’re satisfied with your current coverage, then no action is required; your plan or plans will automatically renew. It’s up to you!

General Enrollment Period
January 1 – March 31, 2018

During this period, you can sign up for Medicare Part A and/or Part B if you didn’t when you were first eligible.

Medicare’s Open Enrollment

Medicare’s Open Enrollment is approaching. Open Enrollment is an annual period from October 15 to December 7 that allows you to change your Medicare Advantage or Part D Prescription Drug plan for the following year. You can switch from Original Medicare or a Medicare Supplement (Medigap) plan to a Medicare Advantage plan, change Medicare Advantage or Part D Prescription Drug plans, and add or drop prescription drug coverage.

Please note: OneExchange call centers are closed Sunday October 15, 2017. We will be glad to take your call on Monday October 16, 2017.

If you’re satisfied with your current coverage and don’t plan to make any changes, then no action is required. Your plans will automatically renew and you don’t have to worry about contacting us. Should you need to call us, please know that you may experience a longer wait time during this period because of high call volumes—especially on Monday mornings and the day after Thanksgiving.

OneExchange – Here for you Year-Round

We get the most calls to our U.S.-based call centers during Medicare’s Open Enrollment—but did you know we are available to help you year-round? We can help answer questions about your new coverage, provide support in choosing the right plan, help set up your online account, or reset your password. We have helped participants understand their explanation of benefits forms, copays, coinsurance, and more. We look forward to helping you!

Did You Know?

If you have Medicare Supplement Insurance (Medigap), you can enroll anytime during the year! That means that if you are happy with your plan currently, it will automatically renew—there’s no need to call us. However, if you do need to make a change, changes to your Medigap coverage may be subject to underwriting, depending on the state in which you live. We also offer guaranteed issue plans year round. If you are interested, please contact us or go online and we can help weigh your options.

Go Online: https://medicare.oneexchange.com/gw
Call Us: (855) 232-5748 | (TTY: 711) Monday through Friday, 8 a.m. to 9 p.m. EST
Do I Need to Call OneExchange During Open Enrollment?

Here are some guidelines on whether or not you should contact OneExchange during Open Enrollment. Roughly 98% of people enrolled in Medicare plans through OneExchange do not change their coverage during Open Enrollment. However, many people still call us during this time to see if they need to reenroll in their Medicare plans to maintain coverage. Be aware that your coverage will automatically renew during Open Enrollment.

First, if you’re satisfied with your current coverage and do not plan to make changes to it, then there is no need to call us. However, if you think you might need to make changes to your Medicare Advantage or Part D Prescription Drug coverage, then you should contact us during Open Enrollment. If you’re unsure, please review the following.

Reasons to call OneExchange

- **Change in health status:** If your health status has significantly changed, you may want to evaluate other plans to see if you can reduce your out-of-pocket costs.

- **Significant increase in premiums:** Although it’s normal for premiums to increase each year, you may want to change plans if your premiums have become too costly. At the end of September, your prescription drug plan provider or your Medicare Advantage plan provider will send you an Annual Notice of Change letter informing you of any changes to your plan’s premium. Be sure to look at this carefully.

- **Medication-related changes:** If your out-of-pocket costs have increased for your current medications, you may want to review other plans to see if you can find one that covers more of your costs. In the Annual Notice of Change letter sent to you in late September, your prescription drug plan provider will inform you of any changes to copays or drugs covered by your plan.

- **You’ve moved:** If you’ve moved to a new state or ZIP code, you may want to evaluate new plans. Plan prices vary by location, and you could end up saving money.

- **Your primary care physician is no longer included in your plan’s network:** Your insurer will notify you if they make any changes to your plan’s network of doctors or health care providers.

If you find that you need to contact OneExchange for help in evaluating or changing plans, be sure to make an appointment to speak with a licensed benefit advisor, either by going online or calling us. Although you may still experience a short wait, it will be less than if you did not have an appointment.

We receive plan information from insurers mid-October. If you’d like to shorten your call time, go to our website to review and evaluate plans. Be sure to note any plans that interest you and discuss them with your benefit advisor during your call.

*We may have updates to our privacy policy. You can access our privacy policy at Medicare.OneExchange.com/about/privacy-policy. If you have questions or concerns about our privacy policy, please contact us at Medicare.OneExchange.com/help*
Online Tools to Help You During Open Enrollment

If you are unsure about whether you need to make changes to your current plan, our online tools can help you. You’ll be able to find answers to frequently asked questions, learn about the different types of Medicare plans, search available plans and evaluate which plans may be best for you. Please note that you will not be able to search for 2018 plans until mid-October, when we receive new plan information from insurance companies.

To use our tools, go to the OneExchange website and log into your online account. If you don’t yet have an online account, you can easily create one by clicking the My Account link. Before searching for plans, we recommend updating your personal profile, which contains information about you, your prescription drugs and the doctors you see.

Our online tools are easy to use and will guide you through the process of searching for plans.

- **Shop & Compare** allows you to search for plans available in your area and sort them by price, plan type, insurance company and other factors. You can compare plans side by side. To use, simply click on the Shop & Compare tab after logging into your account.

- **Help Me Choose** simplifies the search process by listing plans that fit your needs based on your answers to a few questions. To use, click any Help Me Choose link after logging into your account.

- **Prescription Profiler** provides the estimated annual out-of-pocket cost of plans that cover your prescriptions. You can then easily compare plans to see which are the most cost-effective for you. To use, enter your current medication information into your personal profile and then click any Prescription Profiler link. If you’ve already done this, check to make sure that the information is up-to-date.

- Our **Help Center** has recently been updated with new information. To access, simply click the Help & Support tab.

**Go Online:** https://medicare.oneexchange.com/gw  
**Call Us:** (855) 232-5748 | (TTY: 711) Monday through Friday, 8 a.m. to 9 p.m. EST

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**SilverSneakers**

SilverSneakers is a national health program which encourages older adults to stay healthy through the promotion of physical activities and social interaction. Millions of seniors already participate in this no-cost benefit, enjoying unlimited gym access, exclusive classes and ease of availability at over 13,000 locations across the country. While not covered by Original Medicare (Parts A & B), SilverSneakers is covered by Medicare Advantage (Part C). You can check your eligibility at https://www.silversneakers.com.

**Part D Prescription Drug Plan News**

- For 2018, the Medicare Part D Initial Deductible will increase by $5, from $400 to $405.
- The Initial Coverage Limit (ICL) will increase by $50, from $3,700 to $3,750.
- The donut hole or coverage gap generic drug discount will increase from 49% to 56%, while the brand-name drug discount will increase from 60% to 65%.
- The True Out of Pocket (TrOOP) threshold will increase by $50 to $5,000. This is the total amount you and your plan would have to spend on medications before you reach the Catastrophic Coverage phase.
- The minimum cost-sharing in the Catastrophic Coverage phase will increase a small degree, so that you pay a minimum of $8.35 for brand drugs or $3.35 for generics (or 5%, whichever is higher).
- No Medicare Advantage plan can have an in-network maximum out-of-pocket (MOOP) spending limit over $6,700 (meaning your Medicare Advantage plan covered health care expenses will not go over this amount for in-network cost-sharing).