Don't miss your window to select or change your Medicare plan...

The Medicare Annual Election Period (AEP) runs from October 15th through December 7th. During this time you can sign up for a plan or change plans.

Your health can change each year, which is why it's important to examine your health care coverage to make sure it meets your needs. For example, are you taking any new prescription drugs? Do you have wellness goals for this year? Is your doctor in the network?

There may be a plan that will be even better for you! Attend a Monroe County Retiree information session to learn more about your HRA benefits and meet with an independent licensed agent who can provide you with a one-on-one, no-obligation assistance in choosing a plan that fits your needs. This complimentary service is being offered to you by Monroe County.

Medicare Concierge Hotline: (585) 241-9500 ex. 317

Retiree HRA Plan Advantages:

- \$0 premium plans are available
- You select the coverage that is right for you
- The county annually funds the HRA (\$600 in 2020*)
- HRA can be used for Medicare premiums, if any
- If the Plan that is best for you cost less than the HRA funding amount, use excess funds to pay for copays and other IRS allowable medical expenses
- Roll over unspent funds from year to year
- The HRA moves with you if you relocate
- The convenience of an HRA debit card. Your card is valid for 3 years



We are here to help at no cost.



^{*} Retirees required to contribute to the cost of healthcare benefits will not receive the full HRA allocation, e.g. The HRA of retirees with a 15% contribution towards the cost of their retiree healthcare would be funded at \$510 (\$600 minus 15%). More info at **MonroeRetirees.com**

INFORMATION SESSIONS

Stop by and learn about your Retiree HRA and meet one-on-one with an independent licensed agent. They are knowledgeable about all Medicare plans in the county.

Location: Monroe Community Hospital

435 East Henrietta Road, Rochester, NY 14620

Dates: October 17th, 9am - 1pm

October 24th, 9am – 1pm November 7th, 12pm – 4pm

Location: Greece Canal Park Millennium Lodge

241 Elmgrove Road, Rochester, NY 14626

Dates: October 22nd, 9am - 1pm

Location: Town of Penfield Recreation Center

1985 Baird Road, Penfield, NY 14526

Dates: November 12th, 2:15pm - 6pm

Location: Health Economics Group

1050 University Ave. Suite A, Rochester, NY 14607

Meetings Available By Appointment:

November 25th & 26th, December 2nd & 3rd

CALL (585) 241-9500 ex. 317 to schedule an appointment.

ARE YOU...

- UNSURE of what benefits your current health plan offers?
- CONFUSED about your Annual Notice of Change letter?
- INTERESTED in comparing plans from regional and national carriers?



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MEDICARE 1-on-1 consultation includes:

REVIEW of your current situation

- Current medications, including any changes
- Frequency of doctor visits
- Your preference for regional or national insurer

RECOMMENDATION on which plan is best for you

ASSISTANCE with facilitating new plan enrollment

LEARN ABOUT UPCOMING CHANGES

AND ALL YOUR MEDICARE OPTIONS FOR 2020,
INCLUDING ONES NOT PREVIOUSLY AVAILABLE.