

Medicare Enrollment Period Calendar



Open Enrollment Period

Evaluate your existing Medicare coverage and make changes if needed.

October 15 – December 7, 2026



Medicare Supplement Insurance (Medigap) and Open Enrollment

You can enroll in a Medigap policy any time of the year. Unless you need to make an urgent change, we recommend calling outside of the Open Enrollment Period, when wait times are shorter.



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Depend on Via Benefits To Be Your Open Enrollment Resource Visit thegrooveviabenefits.com

Fall 2026 Medicare Edition

- Get Ready for Open Enrollment
- Navigating Medicare Changes, Together
- Prepare for Open Enrollment in 4 Simple Steps
- Coverage Checkup: Personalized Plan Recommendations Just For You
- Save Time—Shop and Enroll For Medicare Coverage Online
- Service Center:
Monday-Friday, 8 a.m.-7 p.m. ET

Medicare Open Enrollment is October 15 through December 7, 2026

Scan the QR code to go to **The Groove** for more insights and information.





The Groove from Via Benefits

Fall 2026 Medicare Newsletter



Get Ready for Open Enrollment

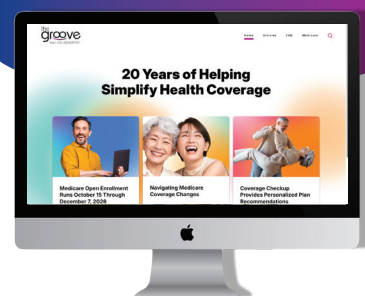
The Groove from Via Benefits is your resource for helpful articles, updates, and insights to guide you through Open Enrollment with confidence—and help you make the most of your retirement.

Navigating Medicare Changes, Together

Medicare premiums and plan details can change from year to year. Rising healthcare costs, inflation, and policy changes can all affect what plans cost and how they work. Via Benefits Insurance Services is here to help you stay informed and confident.

Get informed.
Get empowered.
Get grooving.

thegrooveviabenefits.com



What to do before October 15

- **Update your Profile** — Your Profile powers Coverage Checkup, our comprehensive coverage recommendation tool. To learn more about creating or updating your Profile, visit help.viabenefits.com and search **Create Your Profile on the Website**.
- **Watch for your Annual Notice of Change (ANOC)** — An ANOC is the letter your Medicare Advantage or Part D plan sends each fall to explain what's changing for next year, including costs, benefits, coverage rules, or service area changes. Read it carefully to understand whether your current plan still fits your needs. One quick note: If you have a Medicare Supplement (Medigap) plan, you typically won't get an ANOC letter for that plan.
- **Plan termination notice** — If your current plan won't be offered in 2027 you'll get a notice this fall. Don't worry, Via Benefits can help you explore new options that fit your needs.

If your plan is changing, schedule an appointment with a licensed benefit advisor or go online to explore new plans.

What to do during Open Enrollment, October 15 through December 7

Sign in to Via Benefits — Your Coverage Checkup results will be ready for you to review. This personalized tool compares your current plan with available options for 2027 and offers recommendations based on your Profile information. If you find a better fit, you can even enroll in a new plan online!

If you've scheduled an appointment, call us as close to your appointment time as possible. Check out thegrooveviabenefits.com/articles/Phone-Tips for a streamlined call experience.

Don't have an appointment but prefer speaking with a licensed benefit advisor? No problem. Just call us as soon as Open Enrollment begins. Our advisors can help you explore plan options.



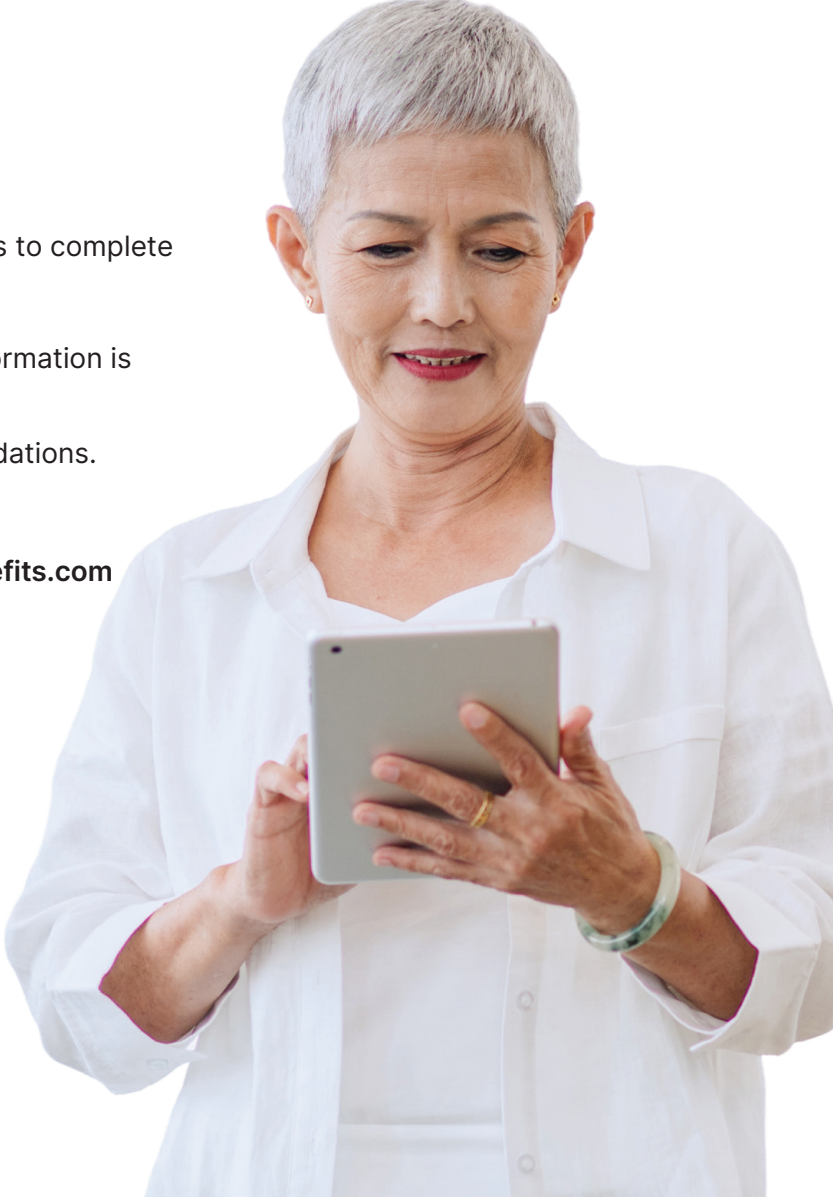
Prepare for Open Enrollment in 4 Simple Steps

Sign in to my.viabenefits.com and take a few minutes to complete the following:

- 1 Review and ensure your Via Benefits Profile information is up to date.
- 2 Provide permission for personalized recommendations.
- 3 Sign up for helpful email updates.
- 4 Starting October 15, 2026, sign in to my.viabenefits.com to shop and compare options.



Scan the QR code to learn about creating your Profile on our website.



As your year-round resource, thegrooveviabenefits.com is packed with helpful articles, updates, and insights to guide you through Open Enrollment with confidence—and help you make the most of your retirement.

Coverage Checkup: Personalized Plan Recommendations Just for You

Compare your current plan to 2027 options

Navigating Medicare Advantage Prescription Drug (MAPD) plans and Medicare Prescription Drug Plans (PDPs) can feel overwhelming, but you don't have to do it alone. Via Benefits is here to help, and one of the best tools we offer is Coverage Checkup.

Coverage Checkup gives you personalized insights based on your health needs and preferences, helping you make confident, informed decisions—and potentially save money.

Update Your Profile

To get the most accurate recommendations, make sure your Via Benefits Profile is up to date.

Visit my.viabenefits.com anytime to confirm or update your:

- Contact information (address, ZIP code, etc.)
- Current health status
- Healthcare providers
- Prescription drug details

Keeping your profile current ensures Coverage Checkup can compare plans that truly fit your needs.

Health insurance premiums change every year. This year is no exception. Factors such as rising healthcare costs, inflation, and new legislation are reshaping the landscape.

Review your options and enroll online with ease.



Important: Check your Coverage Checkup results starting October 15, 2026

Once Open Enrollment begins, sign into my.viabenefits.com and select **Find My Plan** to get your Coverage Checkup results instantly.

Starting July 1, 2026, a new Medicare program makes certain GLP-1 medications more affordable for eligible people with Medicare Part D. Scan the QR code to learn more.



Save Time—Shop and Enroll For Medicare Coverage Online

Review your options and enroll online with ease

Via Benefits makes it simple to explore and enroll in coverage that fits your needs online. You can:

- Get a quote
- Compare plan benefits and features
- Save your favorite plans

Once you complete your enrollment, you'll receive a selection confirmation letter by mail from Via Benefits, and your insurance carrier will send your insurance cards.

The best part? No need to spend time on the phone—online enrollment is fast, easy, and secure.

Online Enrollment



About 15 minutes

OR

Phone Enrollment



About 45 minutes

Need help?

If you'd like support from a licensed benefit advisor, we're here for you. Just keep in mind, Open Enrollment is the best time to make changes to:

- Medicare Advantage plans
- Medicare Advantage with Prescription Drug plans
- Part D Prescription Drug plans

Medigap, dental, and vision plans can be updated anytime — consider making changes outside Open Enrollment for a faster experience.

Service Center

If your plan still fits your needs, you may not need to call us or take any action. In most cases, your plan will renew automatically.

Need to speak with a licensed benefit advisor? Make an appointment by signing into my.viabenefits.com/appointments. While having an appointment prioritizes your call over other calls, you may experience a wait during peak call times.

For tips on how to streamline your call experience, visit thegrooveviabenefits.com/articles/Phone-Tips.

Please note: The Service Center will be closed on Thursday, November 26, and Friday, November 27.

Privacy Policy

You can access our Privacy Policy at my.viabenefits.com/about/privacy-policy. If you have questions or concerns about our Privacy Policy, please refer to the contact information on the **We're Here To Help** section at my.viabenefits.com/help.

You might receive a courtesy call from us at 1-866-322-2824 to help answer any questions you may have about Open Enrollment.

