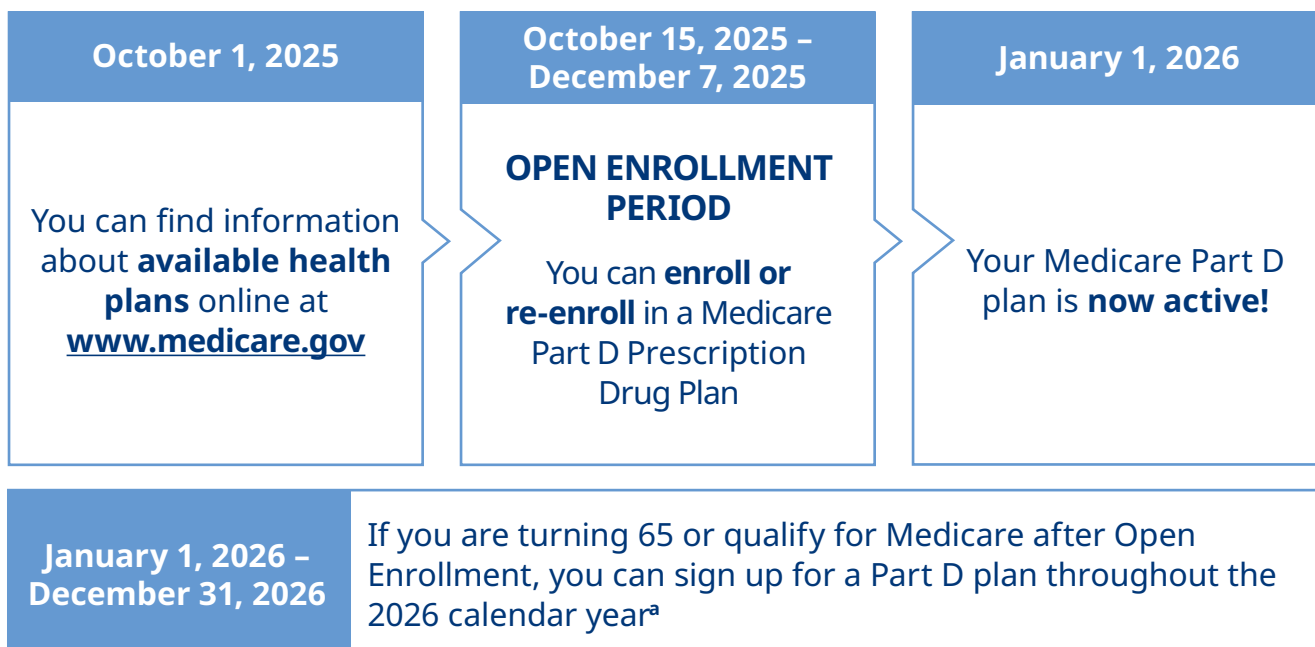


Medicare Part D 2026 Open Enrollment

What You Need to Know

Medicare Part D Milestones

Please see below for a list of **key dates related to Medicare Part D Open Enrollment**.



You may also switch health plans during the Open Enrollment Period



It is important to **select a Part D plan that covers the medication that you need**, as coverage and plan costs may change from year to year.



If you have limited income and resources, the **Extra Help program can help lower Part D costs**.

If you are still employed, you may be able to stay on the health plan offered to you by your company.



You do not have to drop your employer-provided health insurance when you qualify for Medicare. **You can be insured with both plans.**



To learn more, speak with your employer before you become eligible for Medicare.

(See reverse for more information)

^aThere is a 7-month window in which patients may initially enroll in Medicare: 3 months prior to their month of eligibility, their month of eligibility, and 3 months following their month of eligibility.

When choosing a Part D plan, make sure you ask important questions such as:

- ? What is the monthly or yearly premium?
- ? What is the deductible on the plan before they pay for pharmacy or medical costs?
- ? Does the deductible have to be met before the plan begins to pay for coverage?
- ? Are all of the medications that I am taking covered on the plan?
- ? Do my covered medications have a copayment^a or coinsurance^b?
- ? What is the estimated yearly cost of all of my current medications?

If you are prescribed insulin, the monthly out-of-pocket cost is capped at \$35 with Medicare Part D coverage.

Medicare patients have the option to enroll in the Medicare Prescription Payment Plan (MPPP)

How the MPPP works



Patients can **opt in to the MPPP** with their Medicare Part D plans (both standalone and Medicare Advantage plans)



Once approved, **prescriptions are provided with no charge** at the pharmacy



Patients **receive a monthly bill** from their plan that **spreads the cost of prescriptions throughout the year**

How can I learn more about Medicare plans in my area?



Visit Plan Finder www.medicare.gov/plan-compare



If you have questions, call Medicare at **1-800-633-4227**

^aA copayment is a specific cost that you may need to pay as your share of the cost for medical services or supplies.

^bCoinsurance is a percentage of the medical and drug costs that you may need to pay for each covered service after you pay any deductibles.