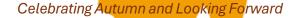
Aging Allies Newsletter



Welcome to the October Edition!

As the air turns crisp and leaves begin to fall, we are delighted to bring you this month's updates, celebrations, and opportunities. October is a time of change, reflection, and anticipation for the festive season ahead. In this newsletter, you'll find important announcements, upcoming events, and helpful tips to make the most of the season.

Open House

Join us for our Open House on October 8, from 9:00 AM to 3:00 PM. This event is your opportunity to learn more about Aging Allies and meet our dedicated team and advisory board. Our staff will be available throughout the day to answer any questions you may have about our organization. In addition, we will be scheduling appointments for Open Enrollment and registering attendees for our "New to Medicare" presentation, which will be held on November 12 at Alvernia University in Pottsville. Stop by at any time during the event to enjoy light refreshments and enter for a chance to win a door prize.

Medicare Annual Open Enrollment Period

The Medicare Annual Open Enrollment Period begins on October 15 and runs through December 7. During this time, you have the opportunity to review your Medicare plan for 2026. We encourage you to schedule an appointment with one of our health insurance coaches, who will help you explore your options and identify ways to save money. Significant changes are expected this year, so don't miss your chance to switch plans and make informed decisions for your healthcare.

Medicare Open Enrollment Appointments

- Alvernia University, Pottsville: October 22, 9:00 AM to 4:00 PM. Call to schedule your Medicare Open Enrollment appointment.
- Bethany E.C. Church, Ashland: October 30, 9:00 AM to 3:00 PM. Call to schedule your Medicare Open Enrollment appointment.

Medicare Open Enrollment Tips

- 1. Review your drug plan options for 2026, regardless of affordability. Preferred pharmacies may change, medications can be reclassified, or more cost-effective plans may become available in your area.
- Medigap supplement plans may be changed at any time during the year. To compare costs, you may
 evaluate your supplement plan whenever desired. Changing plans requires answering health
 screening questions and completing an underwriting process, which means approval is not
 guaranteed.

3. Individuals who have maintained a Medigap plan since starting Medicare could be eligible for a trial right period. This allows switching to a Medicare Advantage Plan for up to 12 months. If preferred, individuals may return to their previous supplement plan within this period. Enrollment in Medicare Advantage Plans is permitted only during Open Enrollment.

Pennie Open Enrollment Tips November 1 - January 15

- Advanced Premium Tax Credits are changing this year, potentially resulting in increased premiums.
 Compare your current plan's costs with other marketplace plans.
- 2. Pennie costs are calculated based on all household members, including those not enrolling in Pennie.
- 3. Income is projected for the upcoming year; changes in income can be updated in the application, automatically adjusting the Pennie plan premium.

Did You Know?

Aging Allies assists individuals of all ages enrolled or entitled to Pennie (Marketplace), Medicare, or Medicaid insurance.

Register for Free Presentations at Alvernia University, Pottsville

New to Medicare presentation: November 12, 2025, 6:00 PM to 7:30 PM

Pennie (Marketplace) presentation: December 17, 2025, 6:00 PM to 7:30 PM

These presentations provide information to navigate Pennie or Medicare. Registration is available by calling 570-591-1919.

Contact Us

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