

PUMPKIN ME AMAZED

October 2026



You are Not Alone!



Fall Open House



October 6th



Stop in any time between
9:00 AM - 3:00 PM



Join us to meet our team! Enjoy some light refreshments, schedule your Open Enrollment appointment if you haven't done so yet, and take a chance to win a door prize!



**SCHDEULE YOUR
OPEN ENROLLMENT
APPOINTMENT TODAY!**

**Pennie Open Enrollment
Coming Soon!**



The Pennie Open Enrollment Key Dates:
November 1-December 15 for your insurance to begin January 1st.
December 16-January 15 for your insurance to begin February 1st.

What's a Trial Right?



If you have Original Medicare along with a Medigap supplement policy, and you have never been enrolled in a Medicare Advantage Plan (Part C), you have the right to try out an Advantage plan for 12 months without losing your Medigap option.

Medigap Underwriting Process:

- Medigap policies typically require you to go through an underwriting process, unless you are newly enrolled in Part B or have a guaranteed issuance of some kind.
- This underwriting involves answering a series of health-related questions from an insurance agent to determine your eligibility for coverage.

Trial Right Benefits:

- The Trial Right permits you to enroll in a Medicare Advantage plan to see if this type of health insurance suits your needs.
- If, within the 12-month period, you decide to return to your Medigap policy, you can do so without any underwriting requirements.

It's essential to return to your original plan, even if it is no longer available for new enrollments; however, the insurance company must permit your re-entry.

**Medicare Open Enrollment
October 15 – December 7**

*Connecting
People to
Programs!*

*Real People,
Real Results*



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STAY CONNECTED

