

Signature Advisory Group

www.YourMedicareLady.com

September 2026

Dear Client,

It has been our pleasure to serve you, and I sincerely thank you for your continued trust and patronage.

As we approach the Annual Enrollment Period (AEP) – October 15 – December 7 – here's what you can do:

1. Stay on your current Medicare Advantage Plan, switch to another Medicare Advantage Plan, or return to Original Medicare and apply for a Medicare Supplement Plan (aka Medigap).
If your current Medicare Advantage Plan is terminated for 2027, you may qualify for special enrollment opportunities – **please contact me right away.**
2. Change from one stand-alone Part D drug plan to another (pay attention to your ANOC).
3. Switch from a Medicare Supplement Plan to a Medicare Advantage Plan.

For help with **any** of the above, please contact me at **561-302-5760**.

What's Changing in 2027?

- ✓ Part D annual deductible increases to \$700 (from \$615).
- ✓ Annual out-of-pocket maximum for prescription copays rises to \$2,400 (up from \$2,100).
- ✓ Insulin costs remain capped at \$35 per covered prescription.
- ✓ Part B monthly premium is currently \$202.90. 2027 Part B premium not yet announced.
- ✓ Part B annual deductible is currently \$283. Part B annual deductible not yet announced.

IMPORTANT:

If you're enrolled in a Medicare Advantage Plan please pay close attention to your Annual Notice of Change (ANOC) letter, which you will receive soon (if you haven't already). Once you've reviewed it, I encourage you to contact me to schedule your no-cost, no obligation consultation to review your options for 2027. It's important to review your Medicare Advantage or Part D plan annually, as coverage and costs often change from year to year.

If you are currently enrolled in a Medicare Supplement Plan and are satisfied, you may remain on your current plan. However, if you want to consider a Medicare Advantage Plan, I'd be happy to explore your options with you.

Thanks again. We look forward to serving you for years to come.

Very truly yours,

Sara Finkelstein, RFC®, RSSA®
Registered Financial Consultant
Registered Social Security Analyst

P.S. Check out the monthly newsletters for valuable, financial well-being information.

Helping Americans Enjoy Financial Peace of Mind by Planning in Advance

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