

Covered.

VIP EDITION | SENIORS & CAREGIVERS BRIEFING SERIES



Before Annual Enrollment Begins

A little preparation now can make your Medicare review easier later.

What is Covered.

Covered. VIP Edition is a monthly senior briefing designed to help you better understand healthcare costs, coverage options, and everyday protection decisions.

Each issue is simple, practical, and focused on one key topic that may impact your health, finances, or family.

You'll also receive invitations to local educational events and helpful community resources along the way.



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ISSUE NO. 2 | SEPTEMBER 2026

Before Annual Enrollment Begins

Every fall, people with Medicare have an opportunity to review their coverage during the **Annual Enrollment Period, October 15 through December 7.**

But a good review doesn't have to begin on October 15. September is a great time to gather the information that can help you evaluate whether your current coverage continues to meet your needs.

Start with what has changed.

Think about the past year:

- Have any of your doctors or specialists changed?
- Are you taking any new prescription medications?
- Have your healthcare needs changed?
- Did you use benefits differently than you expected?
- Were there healthcare expenses that surprised you?

Then, gather the basics.

Your current coverage information.

Keep your Medicare card and current plan information handy.

Your doctors, providers, and

pharmacies. List the physicians, specialists, hospitals, and pharmacies you prefer to use.

Your prescription medications.

Include the medication name, dosage, and how often you take it.

Your healthcare usage. Consider the services you've used this year and any healthcare needs you anticipate in the year ahead.

September is for getting organized. October is for reviewing your options.



Medicare Minute: The Four Parts of Medicare

Medicare has several parts, and each helps cover different healthcare needs.

Part A | Hospital Insurance

Helps cover inpatient hospital care, skilled nursing facility care, hospice care, and certain home healthcare services.

Part B | Medical Insurance

Helps cover services from doctors and other healthcare providers, outpatient care, durable medical equipment, and many preventive services.

Part C | Medicare Advantage

An alternative way to receive Medicare benefits through a private insurance company approved by Medicare. Plans provide Part A and Part B benefits and may include prescription drug coverage and additional benefits.

Part D | Prescription Drug Coverage

Helps cover the cost of prescription medications and is offered through private insurance companies.

Understanding how the different parts work is a helpful starting point when reviewing your Medicare coverage.



Protection Spotlight: Medicare Isn't Designed to Cover Everything

Medicare is an important part of healthcare coverage for millions of Americans, but it isn't designed to cover every healthcare or everyday expense.

Depending on your coverage and circumstances, you may still need to consider costs associated with:

- Dental care
- Routine vision care
- Hearing services
- Certain long-term care needs
- Deductibles, coinsurance, or other cost-sharing
- Everyday expenses that may arise during an illness or recovery

That's why understanding your whole protection picture matters.

Medicare is one layer. Other coverage and resources may help address needs that Medicare doesn't.

REIGN REMINDER

When reviewing your Medicare coverage, don't stop at:
"What does my plan cover?"

Also ask:
"What expenses would I still be responsible for?"



Ask Reign

**If you reviewed your
Medicare coverage today,
would you know what has
changed in your healthcare
needs since last year?**

Your doctors, prescriptions, healthcare usage, and priorities can change from year to year.

Your coverage deserves another look, too.

Use September to gather your information so you're ready when the Annual Enrollment Period begins October 15.



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Community & Educational Events

Come See Us...

We love connecting with our community beyond the pages of Covered.

September 5

The Family Church FAM FEST | Voorhees

Thank You for Spending the Morning With Us!

We recently joined seniors and community partners for **The Organized Senior Life Workshop**, a morning of conversation about getting organized for the future.

Thank you to everyone who joined us, asked thoughtful questions, and shared their experiences.



We look forward to more conversations like these throughout the year. ➔

Annual Enrollment Is Coming.

Let's Get Ready.

The Medicare Annual Enrollment Period begins October 15.

If you'd like help reviewing your current coverage, September is a great time to get organized and prepare for the Annual Enrollment Period.

When it's time to review your options, you'll be ready.

Schedule a Medicare Conversation

www.myreignfinancial.com/medicare

No pressure. Just clear information to help you understand your options.



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Helping seniors and families stay informed, prepared, and protected through life's important healthcare decisions.



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