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VIP EDITION | SENIORS & CAREGIVERS BRIEFING SERIES

Annual Enrollment Is Here

Now is the time to review what you have
and what you may need for 2027.

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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Annual Enrollment Is Here.

It's Time to Review.

The **Medicare Annual Enrollment Period runs October 15 through December 7**. This is your opportunity to review your Medicare health and prescription drug coverage for 2027 and make changes if another option better fits your needs. Changes made during this period generally take effect January 1.

Last month, we encouraged you to gather your doctors, prescriptions, current coverage information, and healthcare usage. Now it's time to put that information to work.

Start with your current coverage.

Before looking at something new, ask:

- Are my doctors and preferred hospitals still in-network?
- Are my prescriptions covered, and what might they cost?
- Have my premiums or other out-of-pocket costs changed?

- Are the benefits I actually use changing for 2027?
- Has anything changed in my health or how I use healthcare?

Your current plan may still work well for you. Or, a review may uncover changes worth considering.

Don't review benefits in isolation.

Extra benefits can be attractive, but they are only one part of the picture.

Your doctors. Your prescriptions. Your expected healthcare usage. Your costs. Your priorities.

The goal isn't simply to find more benefits. It's to understand which coverage works for you.



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Medicare Minute: What Can Change During Annual Enrollment?

During Medicare's fall enrollment period, depending on your current coverage, you may be able to:

- Change Medicare Advantage plans
 - switch from one Medicare Advantage plan to another.
- Change prescription drug coverage
 - join, switch, or drop a Medicare drug plan, depending on how you currently receive your coverage.
- Change how you receive Medicare
 - you may be able to move between Original Medicare and Medicare Advantage.

Changes made during this period generally begin January 1, 2027.

Reign Reminder

You don't have to change your coverage just because Annual Enrollment is here.

The purpose of a review is to understand what you have, what's changing, and whether your current coverage continues to meet your needs. Medicare notes that people who keep their current health and drug coverage generally don't need to take action for it to continue, although costs or benefits may change for the new year.



Protection Spotlight: Look Beyond the Extras

Some Medicare Advantage plans may offer additional benefits that are not available through Original Medicare.

While these benefits may be important to you, they are only one part of understanding your healthcare coverage.

Start with the healthcare fundamentals:

Your doctors and hospitals

Can you continue seeing the providers that matter to you?

Your prescriptions

Are your medications covered, and what could you pay?

Your healthcare costs

Consider premiums, deductibles, copays, coinsurance, and other potential out-of-pocket expenses.

Then consider additional benefits.

Which benefits matter to you, and are you likely to use them?

Your Whole Protection Picture

And remember: Medicare isn't designed to address every financial need.

Hospital indemnity, dental and vision coverage, final expense protection, and other solutions may have a place in your broader protection picture depending on your needs.

Medicare review first. Broader protection conversation second.



Ask Reign

If nothing about your Medicare coverage changed, would you still know whether it's right for you for 2027?

Plans can change.

Your health can change.

Your prescriptions can change.

Your doctors can change.

And sometimes your priorities simply change.

Annual Enrollment gives you an opportunity to compare what's changing with what you need for the year ahead.

Already know you're ready for a review?

Don't wait until December. Reserve the appointment time that works best for you.

Schedule with Yvette →
[CLICK HERE](#)

Schedule with Trinette →
[CLICK HERE](#)

We do not offer every plan available in your area. Currently we represent eight organizations which offer forty-five products in your area. Please contact [Medicare.gov](https://www.Medicare.gov) or 1-800-MEDICARE to get information on all programs in your area.



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Community & Educational Events

Medicare 101 Is Coming to the Community.

Annual Enrollment can bring a lot of information, questions, and choices.

Join Reign Financial Services for a **Medicare 101 educational session** designed to help make Medicare easier to understand.

We'll cover:

- The four parts of Medicare
- Original Medicare and Medicare Advantage
- Prescription drug coverage
- Key enrollment periods
- Questions to consider when reviewing coverage

Find a Medicare 101 Near You

October 8 | Voorhees, NJ

October 17 | Haddon Township, NJ

October 19 | Voorhees, NJ

To Register, Call 856.905.5984

Come See Us at the Camden County Senior Expo

October 29 | Camden, NJ

Stop by the Reign Financial Services booth, say hello to Yvette and Trinette, and reserve helpful resources for the year ahead.

For accommodations of persons with special needs at meetings, call 711.



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Ready for Your Medicare Review?

If you gathered your information last month, you're already ahead.

For your appointment, have these items handy:

- Your Medicare card
- Your current plan information
- Your prescription list - medication name, dosage and how often you take it
- Your doctors and preferred healthcare facilities
- Your questions - write them down before your appointment so we can make sure we cover what's important to you

Choose Your Medicare Review Conversation

Schedule with Yvette →
[CLICK HERE](#)

Schedule with Trinette
[CLICK HERE](#)

Don't wait until the final days of Annual Enrollment. Reserve your preferred appointment date now.





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



YVETTE D. REDD

Licensed Insurance Agent
610.405.7609
yvette@myreignfinancial.com



TRINETTE V. RICKS

Licensed Insurance Agent
856.905.5984
trinette@myreignfinancial.com

VISIT US ONLINE

www.myreignfinancial.com/medicare

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