

FHK TIPS

For 2027 Medicare Annual Enrollment Period (AEP)

These valuable tips can maximize your benefits and make it easy to navigate Medicare's 2027 AEP.

01

Use (or Lose!) Your 2026 Benefits Before Year-End

Don't let your "shiny" plan benefits (over-the-counter products, lenses and frames, dental reimbursements, fitness memberships, hearing aids) go to waste! Submit all reimbursements by **December 31**.

Watch for Your ANOC Letter in Late September

Your **Annual Notice of Change (ANOC)** letter shows what's changing on your current plan for 2027. If you don't receive yours by October 1, call FHK or your plan's insurance company.

02

03

Prepare for the Medicare Advantage Annual Enrollment Period

The 2027 AEP is **Oct. 15 to Dec. 7**, when you can enroll into or switch Medicare Advantage plans. Don't wait until the last minute to understand your plan options for next year.

Get Your Medications List to FHK to Review

Give FHK your prescriptions and short-term medications list to ensure your **drugs are still covered**. We'll also check for any changes that could impact 2027 copays and prescription prices.

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Check Your Doctor and Pharmacy Networks

Health networks often change from year to year, even if you keep the same plan. Verify preferred doctors and your pharmacy **stay covered as in-network** under your plan — with FHK's help.

Find Out About New Plan Options

FHK can help compare **newly offered Medicare Advantage plans** in your area — which may provide better healthcare benefits.

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Be Careful with Ads You See on TV

Many Medicare commercials promote benefits that often **don't apply in Wisconsin**. FHK is local, so we know the local market ... and what's actually available in your ZIP code.

Schedule a FREE 15-Minute Medicare Plan Review

This is your chance to compare coverage and costs, even if you like your current plan. A personalized review of options with a **licensed, certified FHK advisor** provides valuable knowledge and peace of mind.

08

Don't miss out this AEP.

Talk with a local, independent, unbiased insurance agency with over 55 years of Medicare experience. FHK makes it easy to understand your options, find the right plan and possibly save you money. So, skip those big insurance companies and let us do all the work ... it doesn't cost any more to get FHK's trusted advice.

FHK
INSURANCE

Connect with us + get ready for 2027! Call or email us today to schedule your FREE AEP review.

414-228-7555 | info@fhkinsurance.com | fhkinsurance.com

6790 N Green Bay Avenue | Milwaukee, WI | 53209