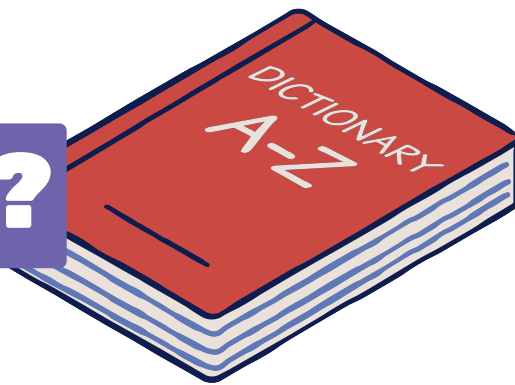


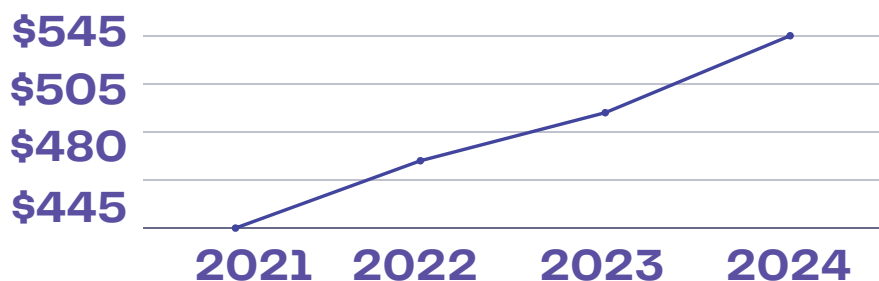
# What Are Annual Reviews?



## Annual Review -

the practice of reevaluating your Medicare coverage and options on a yearly basis to ensure that your healthcare needs and financial circumstances are adequately addressed. Medicare is NOT "Set it and forget it," as healthcare needs and insurance preferences can change, so it's crucial to conduct an annual review to make any necessary adjustments to your Medicare plan to best suit your current situation.

## Anticipated Costs



### Part D Deductible

The deductible is increasing every year.



### Donut Hole

Do you think you might hit the donut hole this year? The threshold in 2024 is **\$5,030**.

## Surgery

If you're anticipating a pricey surgery, you might want to consider an alternative plan.



Annual Medicare reviews are a free service for Affordable Medicare Solutions clients. For more information, visit [www.AMSplans.com](http://www.AMSplans.com) or call (770) 945-5261

Currently, we represent 50-100 organizations that offer dozens of products in your area. You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with plan choices.



## Doctor Networks –

Your doctor may decide to leave your network. These changes vary year to year.



## Drug Formularies

The drugs covered on your prescription drug plan can change every year, including their cost and whether they are covered.

## Hospital Networks

Not only do deductibles for emergency services change, but you want to make sure there's a hospital near your home that accepts your plan.

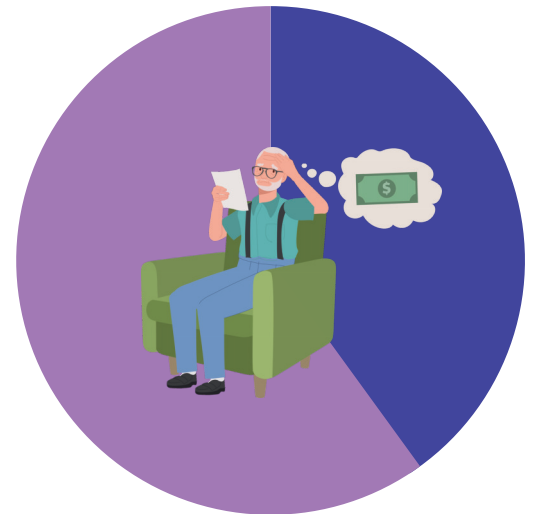


## Financial Mistakes

**87% of seniors** don't review their Medicare plans, which costs them an average of **\$1000** annually.

## Misinformed Medicare Choices

**3 out of 5 seniors** are on the wrong Medicare plan. There are thousands of combinations of different plan choices. Make sure you narrow down the ones that are best for your needs, and not your friends or family members' needs.



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