

## Major Changes are Coming to the Medicare Part D Rx Program in 2025: Schedule Your Review Today!

As part of the Inflation Reduction Act, beginning January 1, 2025, the federal government is implementing significant changes that will impact all standalone Medicare prescription drug plans and Medicare Advantage plans with prescription drug coverage.

### **Here are key changes that you need to know about:**

- Removal of the Coverage Gap (Also Known as the Donut Hole)
- Lower Out-of-Pocket Maximum for Prescription Drugs
- Introduction of a New Payment Plan Option

It is crucial to review your Medicare plan during this Annual Enrollment Period. These updates will directly impact your Medicare plan benefits and could lead to higher out-of-pocket costs, if you're on the wrong plan.

### **The Medicare Annual Enrollment Period is from October 15, 2024, through December 7, 2024.**

Our team is here to help you navigate these changes, understand how they will affect your plan benefits, and shop all your plan options.

**Call 1-800-719-3751 to schedule your personalized review today!** *Remember, we're here to help at no charge, and there's no obligation.*

For your convenience, TLC has partnered with **RetireFlo**, a secure platform where you can request your annual plan review online. Simply enter your prescription details and preferred providers into the **RetireFlo survey**, and a licensed TLC representative will contact you with a personalized review. You can complete the entire process from home! Scan the QR code to get started!

**or**

Complete the enclosed Medicare plan checkup form and return it to TLC in the postage-paid envelope provided.

**Please allow us 14 days to review all your options. Once your review is complete, a licensed TLC representative will contact you to discuss your personalized plan options.**



Thank you for trusting us with your Medicare needs. We're committed to ensuring that you have the coverage that best meets your needs.

*TLC Insurance Group & Wealth is not connected to the Federal Medicare program. By contacting this number you will be connected with a licensed insurance agent.*