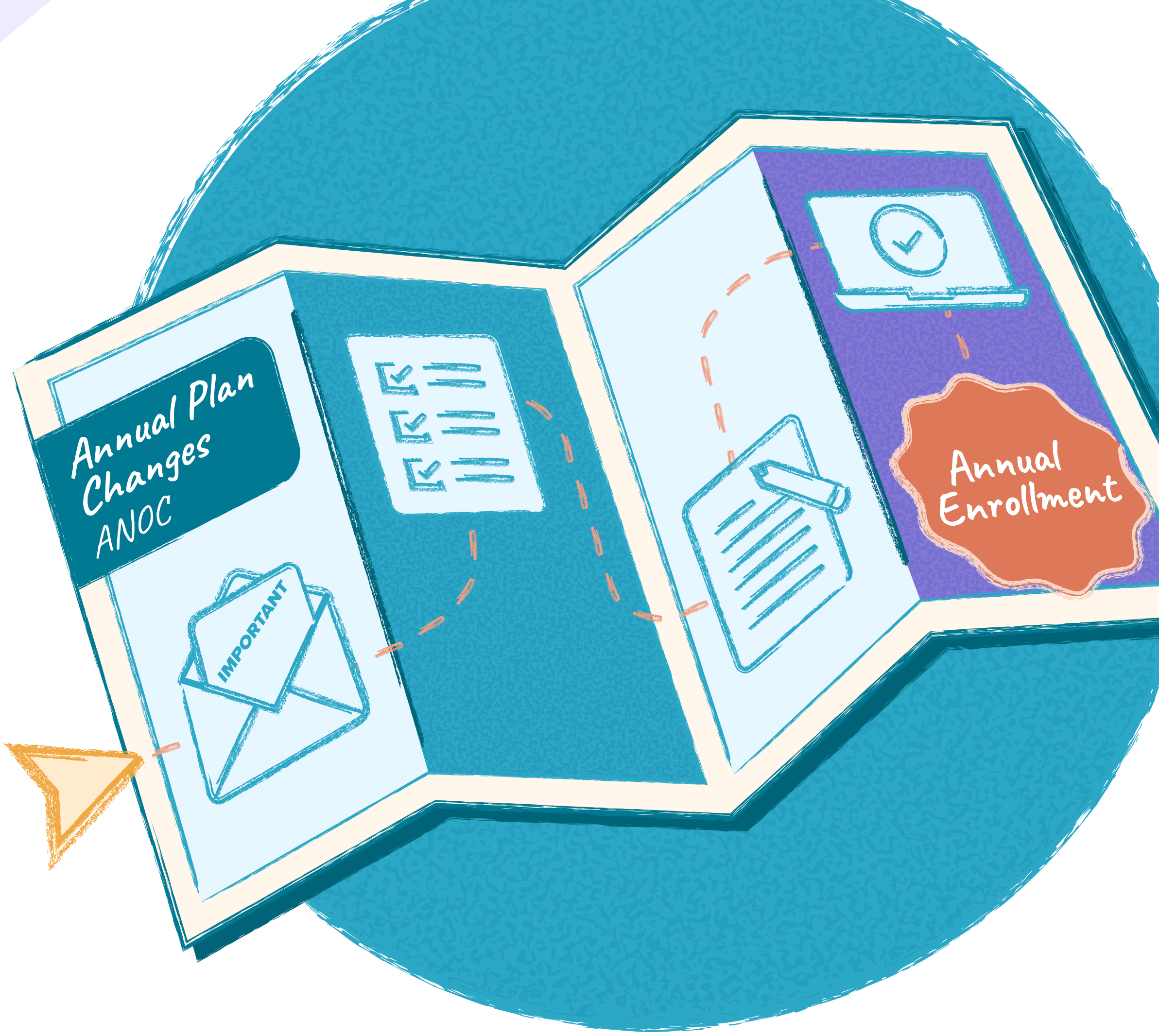


What Is an ANOC and Why Should You Read It Before 2026 Medicare Kicks In?

Your Annual Notice of Change (ANOC) is the yearly update to your Medicare plan's costs, perks, drug list, and network. Read it by Sept 30 so you can switch plans during AEP (Oct 15 – Dec 7) and dodge 2026 surprise bills.

Translation: If you grew up flipping through a Rand McNally before every family vacation—or were the designated navigator on long '80s road trips—you know one missed turn can add hours. Your ANOC is the fresh map for your 2026 Medicare journey. Skip it, and you could hit surprise tolls, closed exits, or a detour that drops your favorite doctor off the grid.

MyalexHealth™

How Do I Review My ANOC in Five Minutes?

1. **Open the envelope** marked "Important — Plan Changes."
2. **Grab the checklist** below (print or keep on-screen).
3. **Highlight detours:** premium hikes, drug-tier jumps, doctors off the map.
4. **Plug notes into MyALEXHealth™ (ALEX®)** to see recommended 2026 plans side-by-side.
5. **Decide by Dec 7** — stay put or switch lanes.

Pro-tip: A cup of coffee + 5 minutes now beats 12 months of "Why is my prescription $200?"

ANOC Checklist: What Should I Look for First?

Section	Look For	Why It Matters
Coverage Changes	New, dropped, or tightened perks (dental, vision, hearing, gym)	Lost benefits = more $$$ out-of-pocket
Drug Coverage	Tier jumps, meds removed, new prior-authorization rules	One tier jump can double your copay
Costs	Premium, copays, deductible, MOOP (maximum out-of-pocket)	Small hikes compound over 12 months
Network	Doctors, hospitals, pharmacies still in-network?	Out-of-network = you pay more—or even 100%
Rules	New referrals or prior authorizations required	Extra hoops can delay care

Jot numbers, names, and notes as you go.

Key Dates: When Do You Need to Act?

Date	What Happens
Sept 15 – Sept 30	ANOC arrives in your mailbox: review with checklist
Oct 1	2026 plan details live in ALEX: compare plan options and get your recommendation
Oct 15 – Dec 7	Annual Enrollment Period: switch plans if you find a better fit
Jan 1	New benefits and costs begin

Six-Step Deep Dive

1. Spot Benefit Shake-Ups

- ☐ Medical perks added/dropped (telehealth, rides)
- ☐ Dental / Vision / Hearing tweaks
- ☐ OTC, fitness, meal, or Part B give-back changes
- **Rx Reality Check:**
  Are all current meds and dosages still on the formulary?
  ☐ **Yes** ☐ **No** → list dropped drugs: ____________________

  ____

  ____

  Have current meds changed tiers or copays? ☐ **Yes** ☐ **No**

2. Compare 2025 vs 2026 Costs

Cost Item	2025	2026
Monthly Premium	$__________	$__________
Part B Give-Back	-$__________	-$__________
Primary Care Copay	$__________	$__________
Specialist Copay	$__________	$__________
Rx Copay / Coinsurance	$__________	$__________
Deductible	$__________	$__________
MOOP (maximum out-of-pocket)	$__________	$__________

Circle any number that stings.

3. Check Your Network GPS

- Doctors / Hospitals still in-network? ☐ **Yes** ☐ **No**
- Preferred Pharmacies still "preferred"? ☐ **Yes** ☐ **No**
- Service area shrink / expand? ☐ **Same** ☐ **Changed** ➜ list:__________

____

____

4. Fine-Print Alerts

Item	Yes/No	Details
New prior authorizations?	☐ Yes ☐ No	
New referral requirements?	☐ Yes ☐ No	
Plan type change (HMO → PPO)?	☐ Yes ☐ No	
Star Rating < 3.0?	☐ Yes ☐ No	

5. Gut Check

- Will the plan cover your care and budget? ☐ **Yes** ☐ **No**
- Confident in value? ☐ **Yes** ☐ **No** / **Unsure**

6. Plot Your Next Move

- **Green light?** Keep cruising into January.
- **Yellow / Red?** Open ALEX, enter notes, compare 2026 routes, switch if a better one exists.

Launch ALEX → 30-Minute Medicare Check-Up >

Peace-of-mind pit stop. Snacks optional.

How Does MyALEXHealth Keep You From Missing the Exit?

ALEX Superpower	What It Does
Instant translations	Decodes "IRMAA," "MOOP," and other jargon and even shows the impact on your wallet.
Behind-the-scenes matching	Doctors, drugs, pharmacies auto-match across 2026 plans.
Deadline alerts	Pings you before the Dec 7 window slams shut.

FAQ

- **Does Plan Star Rating Matter?**
  Yes. Plans under 3 stars may lose Medicare contracts; quality drop often signals service issues.
- **Can I Ignore the ANOC If I'm Happy?**
  Ignoring new costs or drug-tier shifts can cost hundreds. Always scan the ANOC before AEP.
- **Will Changing Plans Reset Deductibles?**
  Yes. Switching during AEP means new deductibles start Jan 1.

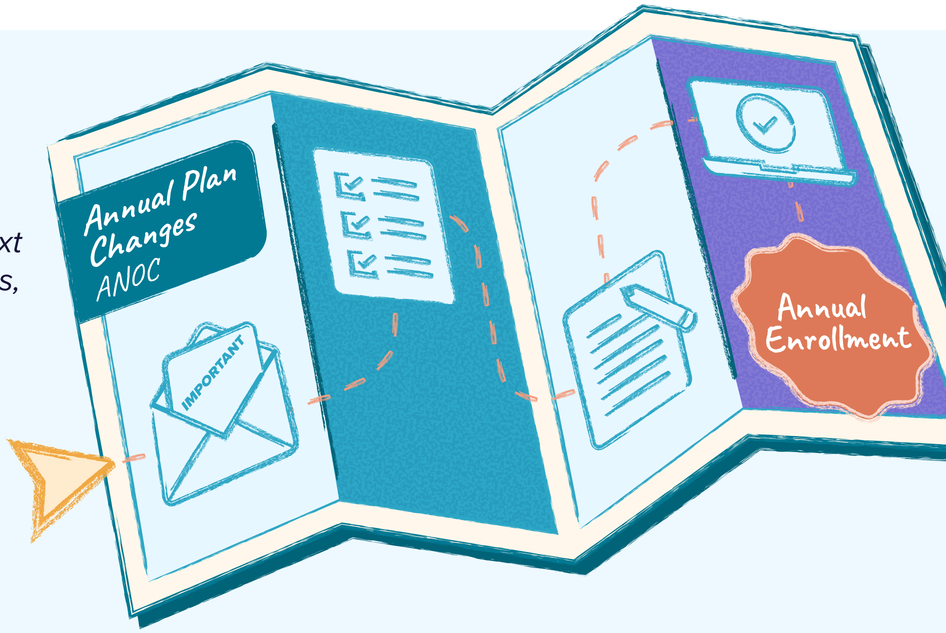
Ready to turn those ANOC notes into real-world savings?

Launch Your 30-Minute Medicare Check-Up in ALEX

Reading your ANOC now flags premium hikes, lost perks, and dropped drugs. Note the changes, run them through ALEX, and switch plans by Dec 7 if the math looks rough. Five minutes today can save you hundreds in 2026.

Start My Check-Up Now >

Because the only surprises next year should be birthday parties, not medical bills.



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Plans are insured by a Medicare Advantage (HMO, PPO and PFFS) organization with a Medicare contract and/or a Medicare-approved Part D sponsor. Enrollment depends on the plan's contract renewal with Medicare.

We do not offer every plan available in your area. Currently we represent xx organizations which offer xx products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all your options.

Not all carriers offer these benefits. Plans vary by region and state. Limitations and exclusions may apply.

Jellyvision does not discriminate based on race, color, national origin, age, disability, or sex. Calling this number will direct you to a licensed insurance agent. No obligation to enroll.

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