



# Understanding Medicare Enrollment Periods

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Knowing when you can get Medicare can sometimes be confusing. This tip sheet is designed to help you learn more about enrollment in the different parts of Medicare, including who can sign up, when you can sign up, and how the timing can affect your costs.

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## How Do I Get Medicare Part A and Part B?

### Many People Automatically Get Medicare Part A and Part B

#### Already get benefits from Social Security or the Railroad Retirement Board (RRB)?

If you get benefits from Social Security or the Railroad Retirement Board (RRB), you will automatically get Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance). Medicare Part B is a voluntary program that will normally require you to pay a monthly premium. Medicare will mail you a Medicare card and general information before the date you become eligible. If you don't want to keep Part B, you must follow the directions when you get your Medicare card to let Medicare know you don't want it. Otherwise, you will be charged the Part B premium.

If this describes you	Here's when you automatically get Part A and Part B
You get <b>retirement benefits</b> from Social Security or the RRB.	Starting the first day of the month you turn age 65.
You get <b>disability benefits</b> from Social Security or certain disability benefits from the RRB.	Starting the first day of the 25th month after your Social Security or RRB benefits begin.
Your disability is <b>ALS</b> (Amyotrophic Lateral Sclerosis, also called Lou Gehrig's disease).	Starting the first day of the month your Social Security or RRB disability benefits begin.

## **Live in Puerto Rico?**

If you live in Puerto Rico and get benefits from Social Security or the RRB, you will automatically get Part A. If you want Part B, you need to sign up for it. Contact your local Social Security office for more information. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) and select “Find a Social Security Office.” Or, call 1-800-772-1213 to find your local office. TTY users should call 1-800-325-0778. If you get benefits from the RRB, you can contact your local RRB office or call 1-877-772-5772.

## **Note about Part A Premiums**

You usually don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working. This is sometimes called “premium-free Part A.”

Some people get premium-free Part A when they turn 65 because they're already getting retirement benefits from Social Security or the RRB. You can also get premium-free Part A when you turn 65 if one of the following is true:

- You're eligible to get Social Security or Railroad benefits but haven't yet filed for them.
- You or your spouse had Medicare-covered government employment.

If you're under 65, you can get premium-free Part A if one of the following is true:

- You got Social Security or RRB disability benefits for 24 months.
- You have End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant) and meet certain requirements.

People who aren't eligible for premium-free Part A must sign up for Part A and pay a monthly premium. In most cases, if you want to buy Part A, you must also have Part B, which means you'll have to pay the monthly Part B premium, too. See the next section for more information about signing up for Part A and Part B.

## **Some People Need to Sign Up for Part A and Part B**

### **Not getting Social Security or RRB benefits?**

If you're 65 or older and you aren't getting Social Security or RRB benefits yet (for instance, because you're still working), you won't get Part A and Part B automatically. People of any age diagnosed with ESRD and who meet certain requirements are also eligible for Medicare Part A and Part B, but must sign up for them.

You need to sign up by contacting Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. If you worked for a railroad, call your local RRB office or 1-877-772-5772 to learn more about signing up.

# When Should I Contact Social Security to Sign Up for Part A and Part B?

## Initial Enrollment Period

You can sign up when you're first eligible for Part A and/or Part B (for which you pay monthly premiums) during your Initial Enrollment Period. For example, if you're eligible when you turn 65, you can sign up during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

<b>3 months before</b> the month you turn <b>65</b>	<b>2 months before</b> the month you turn <b>65</b>	<b>1 month before</b> the month you turn <b>65</b>	<b>The month you turn</b> <b>65</b>	<b>1 month after</b> the month you turn <b>65</b>	<b>2 months after</b> the month you turn <b>65</b>	<b>3 months after</b> the month you turn <b>65</b>
Sign up early to avoid a delay in coverage. To get Part A and/or Part B the month you turn 65, you must sign up during the first 3 months before the month you turn 65.			If you wait until the last 4 months of your Initial Enrollment Period to sign up for Part A and/or Part B, your coverage will be delayed. See chart below.			

**If you sign up for Part A and/or Part B during the first 3 months of your Initial Enrollment Period, your coverage start date will depend on your birthday:**

- If your birthday **isn't** on the first day of the month, your Part B coverage starts the first day of your birthday month. For example, Mr. Green's 65th birthday is July 20. If he enrolls in April, May, or June, his coverage will start on July 1.
- If your birthday **is** on the first day of the month, your coverage will start the first day of the prior month. For example, Mr. Kim's 65th birthday is July 1. If he enrolls in March, April, or May, his coverage will start on June 1. To read the chart above correctly, use the month **before** your birthday as "the month you turn 65."

**If you enroll in Part A and/or Part B the month you turn 65 or during the last 3 months of your Initial Enrollment Period, your start date will be delayed:**

If you enroll in this month of your initial enrollment period	Your coverage starts
The month you turn 65	1 month after enrollment
1 month after you turn 65	2 months after enrollment
2 months after you turn 65	3 months after enrollment
3 months after you turn 65	3 months after enrollment

## General Enrollment Period

If you didn't sign up for Part A and/or Part B (for which you pay monthly premiums) during your Initial Enrollment Period, you can sign up between January 1–March 31 each year. Your coverage will begin July 1. You may have to pay a higher premium for late enrollment.

## Special Enrollment Period

If you didn't sign up for Part A and/or Part B (for which you pay monthly premiums) during your Initial Enrollment Period because you're covered under a group health plan based on **current employment**, you qualify for a Special Enrollment Period (SEP). You can sign up for Part A and/or Part B as follows:

Anytime that you or your spouse (or family member if you're disabled) are working, and you're covered by a group health plan through the employer or union based on that work

Or

During the 8-month period that begins the month after the employment ends or the group health plan coverage ends, whichever happens first

This SEP doesn't apply to you if you have ESRD. You may also qualify for a SEP if you're a volunteer serving in a foreign country.

**Note:** COBRA and retiree health plans aren't considered coverage based on current employment. You're not eligible for a SEP when that coverage ends. To avoid paying a higher premium, make sure you sign up for Medicare when you're first eligible.

### Note About Premium Penalties: Part A

If you don't sign up for Part A when you're first eligible, you may have to pay a penalty equal to 10% of the Part A premium, unless you're eligible for a SEP. The 10% premium penalty applies no matter how long you delay Part A enrollment. You will have to pay the premium penalty for twice the number of years you could have had Part A, but didn't sign up. For example, if you delay enrollment for 2 years, you must pay the 10% premium penalty for 4 years.

### Note About Premium Penalties: Part B

If you don't sign up for Part B when you're first eligible, you may have to pay a penalty to get it later. For each 12-month period you delay enrollment in Part B, you will have to pay an extra 10% of the Part B premium, unless you qualify for a SEP. In most cases, you will have to pay that penalty every month for as long as you have Part B. If you're enrolled in Part B because you're disabled and you're paying a premium penalty, you no longer have to pay this penalty once you turn 65. **Note:** You usually don't pay this late enrollment penalty if you sign up during a SEP.

**Example:** Mr. Smith's Initial Enrollment Period ended September 30, 2008. He waited to sign up for Part B until the General Enrollment Period in March 2011. His Part B premium penalty is 20%. (While Mr. Smith waited a total of 30 months to sign up, this included only two full 12-month periods.)

## Medicare and TRICARE Coverage

If you have Medicare Part A and TRICARE (coverage for active-duty military or retirees and their families), you must have Part B to keep your TRICARE coverage. However, if you're an active-duty service member, or the spouse or dependent child of an active-duty service member, the following applies to you:

- You don't have to enroll in Part B to keep your TRICARE coverage while the service member is on active duty.
- When the active-duty service member retires, you must enroll in Part B to keep your TRICARE coverage.
- You can get Part B during a SEP if you have Medicare because you're 65 or older, or you're disabled.

## Get More Information about Signing Up for Parts A and B

Visit [www.socialsecurity.gov](http://www.socialsecurity.gov), or call Social Security at 1-800-772-1213 for more detailed information about signing up for Medicare Part A or Part B. TTY users should call 1-800-325-0778. People who get benefits from the Railroad Retirement Board (RRB) should call their local RRB office or 1-877-772-5772.

### Medicare Supplement Insurance (Medigap) Open Enrollment Period

Medicare Supplement Insurance (Medigap) policies, sold by private insurance companies, help pay some of the health care costs that Medicare doesn't cover. You have a 6-month Medigap Open Enrollment Period which starts the first month you're 65 and enrolled in Part B. This period gives you a guaranteed right to buy any Medigap policy sold in your state regardless of your health status. Once this period starts, it can't be delayed or replaced.

For more information, visit [www.medicare.gov/publications](http://www.medicare.gov/publications) to view the booklet "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare."

## When Can I Sign Up for Medicare Advantage (Part C) or Medicare Prescription Drug Coverage (Part D)?

There are specific times when you can sign up for Medicare Advantage (Part C) and Medicare prescription drug coverage (Part D), or make changes to coverage you already have:

1. When you first become eligible for Medicare or when you turn 65, during your Initial Enrollment Period. See page 6.
2. During certain open enrollment periods that happen every year. See page 7.
3. Under certain circumstances that qualify you for a Special Enrollment Period (SEP), such as the following:
  - You move.
  - You're eligible for Medicaid.
  - You qualify for Extra Help with Medicare prescription drug costs.
  - You're getting care in an institution, such as a skilled nursing facility or long-term care hospital.

See the charts beginning on page 8 for a list of different SEPs, including rules about how to qualify.

### Note about Joining a Medicare Advantage Plan

You must have Medicare Part A and Part B to join a Medicare Advantage Plan. In most cases, if you have End-Stage Renal Disease (ESRD), you can't join a Medicare Advantage Plan.

### Note about Extra Help

If you have limited income and resources, you may qualify for Extra Help from Medicare that could pay for all or most of your monthly premiums, yearly deductible, and prescription drug cost sharing. For more information, contact your local Social Security office, or call 1-800-MEDICARE (1-800-633-4228). TTY users should call 1-877-486-2048.

## Note about the Part D Penalty

If you decide not to join a Medicare drug plan when you're first eligible, and you don't have other creditable prescription drug coverage, or you don't get Extra Help, you will likely pay a late enrollment penalty. Creditable prescription drug coverage is coverage (for example, from an employer or union) that's expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. If you're subject to the penalty, you may have to pay it each month for as long as you have Medicare drug coverage. For more information about the late enrollment penalty, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

## Initial Enrollment Periods for Part C and Part D

If this describes you	You can...	At this time...
<p><b>You're newly eligible for Medicare because you turn 65.</b></p>	<p>Sign up for a Medicare Advantage and/or Medicare Prescription Drug Plan.</p>	<p>During the 7-month period that starts 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.</p>
<p><b>You're newly eligible for Medicare because you're disabled (under 65).</b></p> <p><b>Note:</b> This doesn't apply if you have ESRD.</p>	<p>Sign up for a Medicare Advantage and/or Medicare Prescription Drug Plan.</p>	<p>During the 7-month period that starts 3 months before your 25th month of disability and ends 3 months after your 25th month of disability.</p>
<p><b>You're already eligible for Medicare because of a disability, and you turn 65.</b></p>	<ul style="list-style-type: none"> <li>▪ Sign up for a Medicare Advantage and/or Medicare Prescription Drug Plan.</li> <li>▪ Switch from your current Medicare Advantage or Medicare Prescription Drug Plan to another plan.</li> <li>▪ Drop a Medicare Advantage or Medicare Prescription Drug Plan completely.</li> </ul>	<p>During the 7-month period that starts 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.</p> <p>If you sign up for a Medicare Advantage Plan during this time, you can drop that plan <b>at any time</b> during the next 12 months and go back to Original Medicare.</p>
<p><b>You DON'T HAVE Medicare Part A coverage, and you enroll in Medicare Part B during the Part B General Enrollment Period (January 1–March 31).</b></p>	<p>You can sign up for a <b>Medicare Prescription Drug Plan</b>.</p>	<p>Between April 1–June 30. Coverage will start July 1.</p>
<p><b>You HAVE Medicare Part A coverage, and you enroll in Medicare Part B during the Part B General Enrollment Period (January 1–March 31).</b></p>	<p>You can sign up for a <b>Medicare Advantage Plan</b> (with or without prescription drug coverage).</p>	<p>Between April 1–June 30.</p>

# Enrollment Periods that Happen Each Year for Part C and Part D

Each year, you have a chance to make changes to your Medicare Advantage or Medicare prescription drug coverage for the following year. There are two separate enrollment periods each year. See the chart below for specific dates.

Enrollment Period	What You Can Do
<p><b>October 15–December 7</b></p> <p><b>Medicare Open Enrollment Period</b> (Changes will take effect on January 1.)</p>	<ul style="list-style-type: none"> <li>▪ Change from Original Medicare to a Medicare Advantage Plan.</li> <li>▪ Change from a Medicare Advantage Plan back to Original Medicare.</li> <li>▪ Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.</li> <li>▪ Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that offers drug coverage.</li> <li>▪ Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage.</li> <li>▪ Join a Medicare Prescription Drug Plan.</li> <li>▪ Switch from one Medicare Prescription Drug Plan to another Medicare Prescription Drug Plan.</li> <li>▪ Drop your Medicare prescription drug coverage completely.</li> </ul>
<p><b>January 1–February 14</b></p>	<ul style="list-style-type: none"> <li>▪ If you're in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. Your Original Medicare coverage will begin the first day of the following month.</li> <li>▪ If you switch to Original Medicare during this period, you will have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your prescription drug coverage will begin the first day of the month after the plan gets your enrollment form.</li> </ul> <p><b>Note:</b> During this period, you <b>can't</b> do the following:</p> <ul style="list-style-type: none"> <li>▪ Switch from Original Medicare to a Medicare Advantage Plan.</li> <li>▪ Switch from one Medicare Advantage Plan to another.</li> <li>▪ Switch from one Medicare Prescription Drug Plan to another.</li> <li>▪ Join, switch, or drop a Medicare Medical Savings Account Plan.</li> </ul>

## Special Enrollment Periods for Part C and Part D

You can make changes to your Medicare Advantage and Medicare prescription drug coverage when certain events happen in your life, such as if you move or you lose other insurance coverage. These chances to make changes are called Special Enrollment Periods (SEPs). Rules about when you can make changes and the type of changes you can make are different for each SEP. These chances to make changes are in addition to the regular enrollment periods that happen each year.

The SEPs listed on the next pages are examples. **The list doesn't include every situation.** For more information about SEPs, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Changes in Where You Live		
If this describes you	You can...	At this time...
<b>You move to a new address that isn't in your plan's service area.</b>	Switch to a new Medicare Advantage or Medicare Prescription Drug Plan.	If you tell your plan <b>before</b> you move, your chance to switch plans begins the month before the month you move and continues for 2 full months after you move.
<b>You move to a new address that's still in your plan's service area, but you have new plan options in your new location.</b>		If you tell your plan <b>after</b> you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months.
<b>You move back to the United States after living outside the country.</b>	Join a Medicare Advantage or Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you move back to the U.S.
<b>You just moved into, currently live in, or just moved out of an institution (such as a skilled nursing facility or long-term care hospital).</b>	<ul style="list-style-type: none"> <li>▪ Join a Medicare Advantage or Medicare Prescription Drug Plan.</li> <li>▪ Switch from your current plan to another Medicare Advantage or Medicare Prescription Drug Plan.</li> <li>▪ Drop your Medicare Advantage Plan and return to Original Medicare.</li> <li>▪ Drop your Medicare prescription drug coverage.</li> </ul>	Your chance to join, switch, or drop coverage lasts as long as you live in the institution and for 2 full months after the month you move out of the institution.
<b>You're released from jail.</b>	Join a Medicare Advantage or Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you're released from jail.



## Changes that Cause You to Lose Your Current Coverage

If this describes you	You can...	At this time...
<p><b>You're no longer eligible for Medicaid.</b></p>	<ul style="list-style-type: none"> <li>▪ Join a Medicare Advantage or Medicare Prescription Drug Plan.</li> <li>▪ Switch from your current plan to another Medicare Advantage or Medicare Prescription Drug Plan.</li> <li>▪ Drop your Medicare Advantage Plan, and return to Original Medicare.</li> <li>▪ Drop your Medicare prescription drug coverage.</li> </ul>	<p>Your chance to change lasts for 2 full months after the month you find out you're no longer eligible for Medicaid.</p>
<p><b>You leave coverage from your employer or union (including COBRA coverage).</b></p>	<p>Join a Medicare Advantage or Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month your coverage ends.</p>
<p><b>You involuntarily lose other drug coverage that is as good as Medicare drug coverage (creditable coverage), or your other coverage changes and is no longer creditable.</b></p>	<p>Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month you lose your creditable coverage or are notified of the loss of creditable coverage, whichever is later.</p>
<p><b>You have drug coverage through a Medicare Cost Plan and you leave the plan.</b></p>	<p>Join a Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month you drop your Medicare Cost Plan.</p>
<p><b>You drop your coverage in a Program of All-Inclusive Care for the Elderly (PACE) plan.</b></p>	<p>Join a Medicare Advantage or Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month you drop your PACE plan.</p>

## You Have a Chance to Get Other Coverage

If this describes you	You can...	At this time...
<b>You have a chance to enroll in other coverage offered by your employer or union.</b>	Drop your current Medicare Advantage or Medicare Prescription Drug Plan to enroll in the private plan offered by your employer or union.	Whenever your employer or union allows you to make changes in your plan.
<b>You have or are enrolling in other drug coverage as good as Medicare prescription drug coverage (such as TRICARE or VA coverage).</b>	Drop your current Medicare Advantage Plan with drug coverage or your Medicare Prescription Drug Plan.	Anytime.
<b>You enroll in a Program of All-Inclusive Care for the Elderly (PACE) plan.</b>	Drop your current Medicare Advantage or Medicare Prescription Drug Plan.	Anytime.
<b>You live in the service area of one or more Medicare Advantage or Medicare Prescription Drug Plans with an overall quality rating of 5 stars.</b>	Join a Medicare Advantage or Medicare Prescription Drug Plan with an overall quality rating of 5 stars.	One time during the year for which the plan you are joining has the overall quality rating of 5 stars.

## Changes in Your Plan's Contract with Medicare

If this describes you	You can...	At this time...
<b>Medicare takes an official action (called a "sanction") because of a problem with the plan that affects you.</b>	Switch from your Medicare Advantage or Medicare Prescription Drug Plan to another plan.	Your chance to switch is determined by Medicare on a case-by-case basis.
<b>Your plan's contract ends (terminates) during the contract year.</b>	Switch from your Medicare Advantage or Medicare Prescription Drug Plan to another plan.	Your chance to switch starts 2 months before and ends 1 full month after the contract ends.
<b>Your Medicare Advantage Plan, Medicare Prescription Drug Plan, or Medicare Cost Plan's contract with Medicare isn't renewed for the next contract year.</b>	Join another Medicare Advantage or Medicare Prescription Drug Plan.	Between October 15 and the last day in February.

## Changes Due to Other Special Situations

If this describes you	You can...	At this time...
<b>You're eligible for both Medicare and Medicaid.</b>	Join, switch, or drop Medicare Advantage or Medicare prescription drug coverage.	Anytime.
<b>You qualify for Extra Help paying for Medicare prescription drug coverage.</b>	Join, switch, or drop Medicare prescription drug coverage.	Anytime.
<b>You're enrolled in a State Pharmaceutical Assistance Program (SPAP) or lose SPAP eligibility.</b>	Join either a Medicare Prescription Drug Plan or a Medicare Advantage Plan with prescription drug coverage.	Once during the calendar year.
<b>You dropped a Medigap policy the first time you joined a Medicare Advantage Plan.</b>	Drop your Medicare Advantage Plan and enroll in Original Medicare. You will have special rights to buy a Medigap policy.	Your chance to drop your Medicare Advantage Plan lasts for 12 months after you join the Medicare Advantage Plan for the first time.
<b>You have a severe or disabling condition, and there is a Medicare Chronic Care Special Needs Plan (SNP) available that serves people with your condition.</b>	Join a Medicare Chronic Care SNP.	You can join anytime, but once you join, your chance to make changes using this SEP ends.
<b>You're enrolled in a Special Needs Plan (SNP) and no longer have a condition that qualifies as a special need that the plan serves.</b>	Switch from your SNP to a Medicare Advantage or Medicare Prescription Drug Plan.	You can choose a new plan starting from the time you lose your special needs status, up to 3 months after your SNP's grace period ends.
<b>You joined a plan, or chose not to join a plan, due to an error by a Federal employee.</b>	<ul style="list-style-type: none"> <li>▪ Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.</li> <li>▪ Switch from your current plan to another Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.</li> <li>▪ Drop your Medicare Advantage Plan with drug coverage and return to Original Medicare.</li> <li>▪ Drop your Medicare prescription drug coverage.</li> </ul>	Your chance to change coverage lasts for 2 full months after the month you get a notice of the error from Medicare.

## Changes Due to Other Special Situations

If this describes you	You can...	At this time...
<p><b>You weren't properly told that your other private drug coverage wasn't as good as Medicare drug coverage (creditable coverage).</b></p>	<p>Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month you get a notice of the error from Medicare.</p>
<p><b>You weren't properly told that you were losing private drug coverage that was as good as Medicare drug coverage (creditable coverage).</b></p>	<p>Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month you get a notice of the error from Medicare.</p>

## Get More Information about Signing Up for Part C and Part D

For more detailed information about signing up for Medicare Advantage Plans (Part C) or Medicare prescription drug coverage (Part D), including instructions on how to join, visit [www.medicare.gov](http://www.medicare.gov). You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

## Get Personalized Information at [www.medicare.gov](http://www.medicare.gov)

Visit [www.medicare.gov](http://www.medicare.gov) to get detailed information about your Medicare eligibility and enrollment options with the following tools:

- Medicare Eligibility Tool: Provides Medicare eligibility status information. Select “New to Medicare?” and then “Find Out if You’re Eligible.”
- Medicare Plan Finder: Provides personalized information about available Medicare Prescription Drug Plans, Medicare Advantage Plans, other Medicare health plans, and Medicare Supplement Insurance (Medigap) policies. Visit [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan).



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