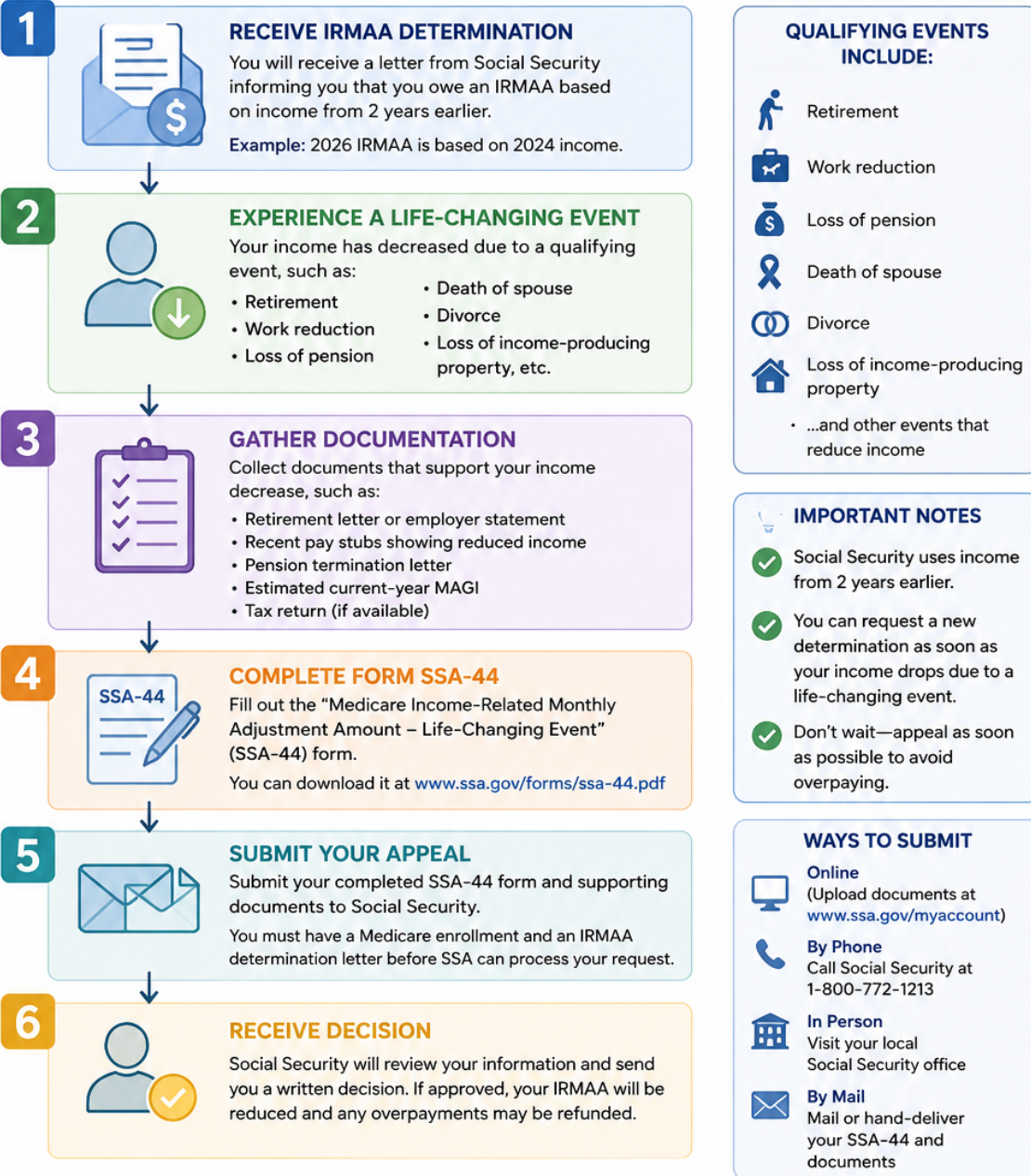


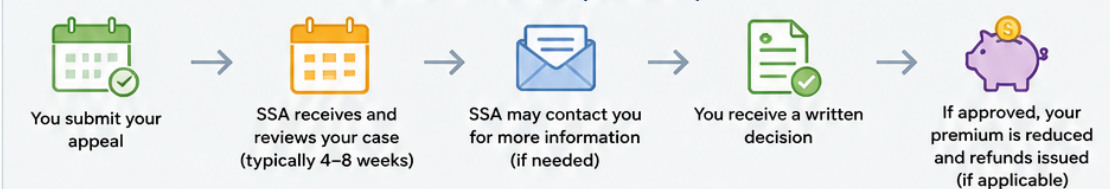
IRMAA APPEAL PROCESS

Request a New Determination Due to a Life-Changing Event

If your income has dropped due to a life-changing event, you may qualify for a lower Medicare Part B and Part D premium.



WHAT TO EXPECT (TIMELINE)



Act early and be proactive. Preparing your appeal as soon as you receive your IRMAA determination can save you months of higher premiums.