RAYMOND JAMES

Navigate Medicare with confidence

Raymond James is proud to work with Chapter to help you simplify the Medicare planning process.

Chapter offers unbiased guidance through licensed advisors, who assist with enrollment, plan selection, and ongoing support, helping you maximize benefits and minimize costs year-round.

Healthcare is vital part of your financial well-being. Navigating Medicare plans can be complex and confusing, and selecting the wrong plan may significantly increase your healthcare costs. That's why Raymond James works with Chapter, a healthcare advisory service, to help you find coverage that's cost-effective and comprehensive.

Whether you're new to Medicare or reviewing your current plan, your relationship with your financial advisor gives you complimentary access to Chapter's support.

Why work with Chapter?

- **Personalized review –** A licensed agent will tailor recommendations based on your health needs, preferred doctors, and financial goals.
- **Access to 24,000+ Medicare plans –** Chapter's proprietary platform searches all plans, including those not available through other brokers.
- **Unbiased guidance –** Chapter agents are salaried and prioritize your needs over commissions.
- **Complementary consultation with no obligation to enroll –** Consultations are always complementary, with no pressure to switch plans. If your current plan is right for you, a Chapter agent will confirm it.
- **End-to-end support** – Support doesn't end after enrollment. Chapter offers year-round support, including education and help with billing and premium payment setup.

Tips for success

To make the most of your complimentary consultation, please have the following information ready:

- A list of your preferred doctors and locations.
- Your current prescriptions.
- Any healthcare or financial preferences that may impact your coverage.
- Your financial advisor's name and email address to confirm eligibility for the no-cost consultation.

Take action: Your health care needs and plan benefits can change year to year. Be sure to review your plan each year to make sure it still aligns with your needs and helps you avoid unexpected costs.

Pre-Medicare healthcare coverage

In collaboration with Stride Health, Chapter offers support for individuals under age 65 who are not yet eligible for Medicare. This service is available in all 50 states, helping you find health coverage that fits your needs during the pre-Medicare phase.

Connect with Chapter for a no-cost health coverage consultation

To learn more about which plan might be right for you, choose one of the convenient options below to connect with Chapter:

Visit AskChapter.org/RaymondJames to learn more and schedule your free consultation.

Call 978-735-4467 to speak directly with a licensed agent.

Talk to your Advisor for more information and personalized guidance.

Looking Ahead

Planning for the future is essential for achieving your financial aspirations. With Chapter and the guidance of your Raymond James advisor, you can confidently navigate the complexities of your financial future. Contact your advisor to learn more.

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Chapter

How Medicare Plans are changing in 2026

By late September, you should receive a letter — called the Annual Notice of Change — that will describe how your plan is changing in 2026. You will be able to confirm the plan still meets your needs or enroll in a new plan during the Annual Enrollment Period. **From October 15 to December 7**, you are able to review all plans and either confirm you are on the best plan for you or enroll in a new plan.

Three expected changes coming to Medicare plans in 2026

1. **Prescription Drug Cost Changes**
   Medicare Part D (Drug) Deductible and Maximum Out-of-Pocket (OOP) Cap will go up next year.
   - The default deductible for Part D plans in 2026 is $615, but some plans have a lower (or zero-dollar) deductible with a higher premium.
   - The OOP cap increased $100 to $2,100. Once you reach that maximum, you won't have to pay for covered Part D drugs for the rest of the calendar year

2. **Medicare Negotiated Drugs (MFP) will be covered at lower costs**
   Medicare has selected 10 prescriptions for negotiations and imposed maximum fair prices for this subset in 2026. The medications are:
   - Eliquis
   - Xarelto
   - Januvia
   - Jardiance
   - Farxiga
   - Entresto
   - Enbrel
   - Imbruvica
   - Stelara
   - Novolog/Fiasp

3. **Lower Insulin Costs**
   Insulin will cost the lower amount between $35 or 25% of the drug's negotiated price.

The Bottomline

Advantage and drug plans change every year, so it's important to review your coverage during the fall Annual Enrollment Period from **October 15 to December 7.**

The Chapter Experience

The Chapter team can help unlock savings on your Medicare coverage. On average, we save our members $1,100/year on their stand-alone Part D drug plan.

Visit askchapter.org/raymondjames