



## NICOLE PLIACONIS

FLORIDA LICENSED AGENT

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I'M NICOLE PLIACONIS, I HAVE BEEN AN INSURANCE AGENT IN FLORIDA SINCE 2017 AND I SPECIALIZE IN MEDICARE. MY GOAL IS TO FORMULATE EFFECTIVE STRATEGIES TO MEET YOUR MEDICARE NEEDS NOT JUST TODAY BUT FOR MANY YEARS TO COME.

CONSULTATIONS ARE ALWAYS PROVIDED AT NO COST!

EXCLUSIVELY SERVICING CENTRAL FLORIDA CUSTOMERS. I LIVE AND WORK WHERE MY CUSTOMERS LIVE!

### PORTFOLIO FOCUS:

- MEDICARE ADVANTAGE
- MEDICARE SUPPLEMENT
- PRESCRIPTION DRUG COVERAGE

### BACKGROUND

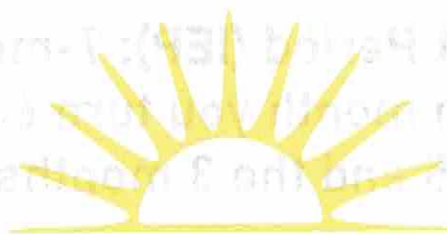
- FIDM ALUMNI
- I RESIDE IN DEBARY WITH MY HUSBAND AND 2 BOYS
- I GREW UP IN CALIFORNIA, I RELOCATED TO FLORIDA IN 2017
- OVER 15 YEARS EXPERIENCE IN FINANCIAL SERVICES
- MEDICAL ADMINISTRATION EXPERIENCE IN AN OFFICE SETTING
- SPECIALTY: MEDICARE
- LICENSED FOR LIFE, HEALTH AND ANNUITIES

### AUTHORIZED TO OFFER

- HUMANA
- UNITEDHEALTHCARE/AARP
- FREEDOM/OPTIMUM
- ADVENTHEALTH
- CAREPLUS
- WELLCARE
- ALLWELL
- SIMPLY
- AETNA
- HEALTHFIRST
- CIGNA
- FLORIDA HEALTHCARE (FHCP)
- DEVOTED
- MUTUAL OF OMAHA
- FLORIDA BLUE
- SILVERSCRIPT
- PHYSICIANS MUTUAL

IF YOU HAVE ANY FRIENDS OR FAMILY THAT COULD USE MY SERVICES, I AM ALWAYS HAPPY TO OFFER CONSULTATIONS!

*Thank you!*



# Sundquist Insurance Group

## Medicare Enrollment Periods:

**Annual Enrollment Period (AEP):** Occurs annually from Oct. 15<sup>th</sup> thru Dec 7<sup>th</sup>. Allows for Medicare Advantage and Prescription Drug Plan changes effective for January of the upcoming calendar year. During this time the plans will announce their changes as well, so this can be used to decide if a change is necessary for you. You can make multiple plan decisions during this time.

**Open Enrollment Period (OEP):** Occurs annually from January 1<sup>st</sup> thru March 31<sup>st</sup>. Allows changes from a Medicare Advantage plan (Part C) to another Medicare Advantage plan or switch back to Original Medicare and a Prescription Drug Plan. Only one change allowed and the change would take effect on the 1<sup>st</sup> of the following month.

**Initial Enrollment Period (IEP):** 7-month period – the 3 months prior to month you turn 65, the month in which you turn 65 and the 3 months after you turn 65.

If you are already collecting Social Security or Railroad Retirement benefits, you should be automatically enrolled in Medicare.

**Special Enrollment Period (SEP):** Outside of IEP, AEP and OEP. You can only make changes to your plan due to special conditions like moving out of your plan's service area, leaving an employer group health plan, or qualifying for Medicaid and more.

If you are needing additional coverage or you're unhappy with your current plan you should always reach out to your insurance agent to see what your options are.

If you need additional information you can call to set up a one-on-one appointment to review your coverage options.