



Smoky Mountain Group

INDEPENDENT INSURANCE AGENTS

***MEDICARE ANNUAL ENROLLMENT PERIOD (AEP) IS
OCTOBER 15 to DECEMBER 7***

This is the time once a year when you can choose to keep or change your current Medicare plan.

***MEDICARE OPEN ENROLLMENT PERIOD (OEP) IS
JANUARY 1 to MARCH 31***

This is the time once a year when you can change the plan you chose in the Fall Annual Enrollment Period (AEP) if you are not satisfied.

Medicare requires agents to cover certain details of the various plans, ***so feel free to email, text or call us*** for plan suggestions for 2025 so we can get the appropriate plan for you.

We appreciate you and hope that you and your family are all ok since **Hurricane Helene** has come through our area. Please let us know if we can help in any way in that regard. Also I want to sincerely THANK YOU for your patience as we work to get your Medicare questions answered for 2025.

Short video of our daughter Victoria (age 3) when finds her “Medicare Card” - [link here](#)

Good News for 2025!!

The Part D Coverage Gap, also known as the **DONUT HOLE**, has been eliminated from Medicare prescription drug coverage.

For a Short Video explanation - [click here](#)

For more detailed info - [click here](#)

smg@smokymountaingroup.com

828-648-9984

Medicare has a form to be signed before we meet that describes the types of policies we will talk about in our meeting. This does NOT sign you up, nor commit you to anything other than agreeing to talk about these types of plans. Please print (if possible) and sign as indicated on the form and bring it with you to our appointment. Thank you. - [link here](#)

SPECIAL NOTE

*The last thing one should ever do is go it alone with only Medicare. Medicare by itself has **no out-of-pocket maximums**. I would hate to think of the costs one could incur with no insurance protection beyond Medicare. Unlimited medical expenses with no Cap? I would never recommend this to my parents - nor anyone else for that matter.*

"Thanks for getting my Dad the Medicare insurance plan. He thought he didn't need it, but as it turned out, about four months later, he had to have triple bypass surgery. The insurance was great. What would we have done if he hadn't taken it out." -- Kathy M.

Please check out this webpage about how important [CUSTOMER SERVICE ASSISTANCE](#) is to us at Smoky Mountain Group.

We appreciate you so much. Thanks again for your continued trust, loyalty, and friendship.

Byron Matthews

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828-544-8242 Fax

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www.smokymountaingroup.com

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Smoky Mountain Group, Inc. started in 1996 as a family owned and operated business. Our primary mission is:

Adding value to people's lives and creating peace of mind for generations to come through proper insurance planning.

If you are interested in learning more about us and how we can help you to navigate through the maze of Medicare, please check out our **[main web page](#)** and reach out to us for a free consultation.

Mailing Address -

SMOKY MOUNTAIN GROUP
96 BUCKEYE BRANCH DR.
CLYDE, NC 28721

*(These plans may be available at other times of the year as well
based on **Special Enrollment Periods** you may qualify for)*

We do not offer every plan available in your area. Currently we represent 9 organizations which offer 80 products in your area. Please contact [Medicare.gov](https://www.medicare.gov), 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.