

DIENROLLMENT RIGHTS & RESPONSIBILITIES

MVP Medicare Advantage plan members can only disenroll during certain times of the year:

- During the **Annual Election Period** (October 15 – December 7) – if you choose to join a different Medicare Advantage or Prescription Drug Plan for the following year you will be automatically disenrolled from your MVP plan. Your new plan coverage will begin on January 1.
- If you qualify for a **Special Election Period** (SEP) – contact the MVP Medicare Customer Care Center for more information about Special Election Periods. Your new plan coverage will begin on the first day of the month after we receive your request.
- The **Medicare Advantage Disenrollment Period** (January 1 – February 14) – you can choose to return to Original Medicare and will need to pick a separate Medicare prescription drug plan to add drug coverage. Your new plan coverage will begin on the first day of the month after we receive your request.

You may not enroll in a new plan during other times of the year unless you meet certain special exceptions, such as you move out of plan's service area, want to join a plan in your area with a 5-star rating, or you qualify for extra help with your prescription drug costs.

Upon disenrollment, you will receive a letter confirming your disenrollment request, information about MediGap rights (if you are returning to Original Medicare) and the date your plan coverage will end. You must continue to get all medical care from MVP Health Care until the date noted. MVP will notify you if Medicare denies your disenrollment request.

If your new plan does not include creditable prescription drug coverage (coverage that is at least as good as Medicare's) you may need to pay a penalty if you join a Medicare drug plan later.

There are limited situations where MVP Health Care must end your membership in our plan (for example, if you do not stay continuously enrolled in Medicare Part A and Part B, if you move out of our service area, if you are more than 90 days behind in premium payment, or if you are required to pay the extra Part D amount to Medicare because of your income and you do not pay it). Refer to your Evidence of Coverage (your contract) for more information. If we end your membership in our plan, we will send you our reasons in writing. **We cannot ask you to leave our plan for any reason related to your health.**

If you have any questions, call MVP's Medicare Customer Care Center at **1-800-665-7924** (TTY users may call **1-800-662-1220**). Representatives are available Monday – Friday, 8 am – 8 pm Eastern Time. From October 1 – February 14, call seven days a week, 8 am – 8 pm.