

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 Plan for the following year you will be automatically disenrolled from your MVP plan. Your new plan coverage will begin on January 1.

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, qualify for Medicaid, or qualify for extra help with your prescription drug costs.

If you disenroll before the end of the plan year (December 31st), MVP Health Care may debit your MSA bank account for a prorated share of the current year's deposit to be returned to Medicare.

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.

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 the MVP 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.