DISENROLLMENT IN A

Premera Blue Cross Medicare Advantage Plan

Disenrollment procedure

Ending your membership in our plan may be voluntary or involuntary. There are limited situations where we are required to end your membership. For example, if you move permanently out of our service area.

Voluntarily ending your membership

There are only certain times during the year when you may voluntarily end your membership in our plan.

The key time to make changes is during the Medicare Annual Enrollment Period (also known as AEP), which occurs from October 15 through December 7 for enrollments starting January 1 of the following year. This is the time to review your healthcare and drug coverage for the following year and make changes to your Medicare health or prescription drug coverage. Any changes you make during this time will begin January 1.

Certain individuals, such as those with Medicaid, those who get extra help or those who move to another service area, can make changes at other times. For more information on when you can make changes, see the Eligibility and Enrollment section in the Medicare & You guidebook.





If you want to end your membership in our plan during this time, this is what you need to do:

- If you plan to enroll in a new Medicare Advantage plan, join the new plan. You will be disenrolled from our plan when your new plan's coverage begins on January 1.
- If you plan to switch to Original Medicare and join a Medicare Prescription Drug plan, join the new Medicare Prescription Drug plan. You will be disenrolled from our plan when your new plan's coverage begins on January 1.
- If you plan to switch to Original Medicare without a Medicare Prescription Drug plan, contact customer service for information on how to request disenrollment. You may also call 800-MEDICARE (800-633-4227) to request disenrollment from our plan. TTY users should call (TTY: 711). Your enrollment in Original Medicare will begin January 1.

If you leave our plan, it may take some time for your membership to end and for your new Medicare plan to start. While you are waiting for your membership to end, you are still a member and must continue to get your care and prescription drugs as usual through our plan. If you happen to be hospitalized on the day your membership ends, generally you will be covered by our plan until you are discharged. Call customer service for more information and to help us coordinate with your new plan. Until your prescription drug coverage with our plan ends, use our network pharmacies to fill your prescriptions. You must continue to get your prescription drugs through our plan's network pharmacies until your membership with us ends. In most cases, your prescriptions are covered if they are listed on our formulary (drug list) and they are filled at a network pharmacy, which includes our mail-order pharmacy. You must also abide by coverage rules, outlined in the Evidence of Coverage.

We cannot ask you to leave your health plan for any health-related reasons. If you ever feel that you are being encouraged or asked to leave our plan because of your health, you should call the national Medicare helpline at **800-MEDICARE** (800-633-4227). TTY users should call **877-486-2048** (TTY: 711). You may call 24 hours a day, 7 days a week.



Involuntary ending of your membership

If any of the following situations occur, we will end your membership in our plan:

- If you do not stay continuously enrolled in Medicare A and B.
- If you move out of the service area or are away from the service area for more than six months, we must end your membership. If you plan to move or take a long trip, call customer service to find out if the place you are moving to or traveling to is in our plan's service area.
- If you knowingly falsify or withhold information about other parties that provide reimbursement for your prescription drug coverage.
- If you intentionally give us incorrect information on your enrollment request that would affect your eligibility to enroll in our plan.
- If you behave in a way that is disruptive, to the extent that your continued enrollment seriously
 impairs our ability to arrange or provide medical care for you or for others who are members of
 our plan. We cannot make you leave our plan for this reason unless we get permission first from
 Medicare.
- If you let someone else use your plan membership card to get medical care. If you are disenrolled for this reason, the Centers for Medicare & Medicaid (CMS) may refer your case to the Inspector General for additional investigation.
- If you do not pay the plan premiums, we will tell you in writing that you have a 60-day grace period during which you may pay the plan premiums before your membership ends.

You have the right to make a complaint if we end your membership in our plan. We will tell you about our reasons in writing and explain how you may file a complaint against us.

To check on your status or level of extra help, call: **800-MEDICARE (800-633-4227)**, 24 hours per day, 7 days per week. TTY users should call **877-486-2048 (TTY: 711)**.

Premera Blue Cross is an HMO plan with a Medicare contract. Enrollment in Premera Blue Cross depends on contract renewal.



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Notice of Nondiscrimination

Premera Blue Cross (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

Premera:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - o Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Coordinator — Complaints and Appeals Premera Blue Cross Medicare Advantage Plans PO Box 21481, Eagan, MN 55121

Phone: 888-850-8526, Fax: 800-889-1076, TTY: 711 Email: <u>AppealsDepartmentInquiries@Premera.com</u>

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Ave SW, Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Premera Blue Cross is an HMO plan with a Medicare contract. Enrollment in Premera Blue Cross depends on contract renewal.



Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-888-850-8526 (TTY/TDD: 711). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-888-850-8526 (TTY/TDD: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电 1-888-850-8526 (TTY/TDD: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-888-850-8526 (TTY/TDD: 711)。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-888-850-8526 (TTY/TDD: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-888-850-8526 (TTY/TDD: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-888-850-8526 (TTY/TDD: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-888-850-8526 (TTY/TDD: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-888-850-8526 (TTY/TDD: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-888-850-8526 (TTY/TDD: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (TTY/TDD: 711) 888-850-8526. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-888-850-8526 (TTY/TDD: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-888-850-8526 (TTY/TDD: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-888-850-8526 (TTY/TDD: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-888-850-8526 (TTY/TDD: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-888-850-8526 (TTY/TDD: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがありますございます。通訳をご用命になるには、1-888-850-8526 (TTY/TDD: 711) にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサービスです。