

Medicare Advantage

When Can You End Your Membership In Our Plan?

You may end your membership in our plan only during certain times of the year, known as enrollment periods. All members have the opportunity to leave the plan during the Annual Enrollment Period and during the Medicare Advantage Open Enrollment Period. In certain situations, you may also be eligible to leave the plan at other times of the year.

Annual Enrollment Period

You can end your membership during the **Annual Enrollment Period** (also known as the “Annual Coordinated Election Period”). This is the time when you should review your health and drug coverage and make a decision about your coverage for the upcoming year.

When Is The Annual Enrollment Period?

This happens every year from November 15 to December 31.

What Type of Plan Can You Switch To During the Annual Enrollment Period?

During this time, you can review your health coverage and your prescription drug coverage. You can choose to keep your current coverage or make changes to your coverage for the upcoming year. If you decide to change to a new plan, you can choose any of these types of plans:

- Another Medicare Advantage plan. (You can choose a plan that covers prescription drugs or one that does not cover prescription drugs.)
- Original Medicare *with* a separate Medicare prescription drug plan **or** Original Medicare *without* a separate Medicare prescription drug plan.

What Do You Need To Do To Switch Plans?

- If you want to switch to Original Medicare and join a Medicare prescription drug plan, simply join the new plan. You will be disenrolled from our plan and enrolled in Original Medicare when your new drug plan’s coverage begins.
- If you are planning on switching to Original Medicare without a drug plan, contact Customer Service for information on how to request disenrollment. You may also call 1-800-MEDICARE (1-800-633-4227) to request disenrollment from our plan. TTY users may call 1-877-486-2048.

When Will Your Membership End?

Your membership will end when your new plan’s coverage begins on January 1.

Open Enrollment Period

You can end your membership during the Medicare Advantage Open Enrollment Period, but your plan choices are more limited. You have the opportunity to make *one* change to your health coverage during the **Medicare Advantage Open Enrollment Period**.

When Is The Medicare Advantage Open Enrollment Period?

This happens every year from January 1 to March 31.

What Type Of Plan Can You Switch To During the Medicare Advantage Open Enrollment Period?

During this time, you can make *one* change to your health plan coverage. You may *not* add or drop prescription drug coverage, however, during this time. Since you are currently enrolled in a Medicare Advantage plan with prescription drug coverage, this means that you can enroll in **either**:

- Another Medicare Advantage plan with prescription drug coverage
- Original Medicare and a separate Medicare prescription drug plan

What Type Of Plan Can You Switch To During the Medicare Advantage Open Enrollment Period?

During this time, you can make *one* change to your health plan coverage. You may *not* add or drop prescription drug coverage, however, during this time. Since you are currently enrolled in a Medicare Advantage plan that does not include prescription drug coverage, this means that you can enroll in **either**:

- Another Medicare Advantage plan that does not include prescription drug coverage.
- Original Medicare. (You can not enroll in a separate prescription drug plan during the Medicare Advantage Open Enrollment Period.)

When Will Your Membership End?

Your membership will end on the first day of the month after we get your request to change plans.

Special Enrollment Period

In certain situations, members of our plans may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

Who Is Eligible For a Special Enrollment Period?

If any of these situations apply to you, you are eligible to end your membership during a Special Enrollment Period. These are just examples. For the full list, you can contact the plan, call Medicare or visit the Medicare Web site (<http://www.Medicare.gov>):

- Usually, when you have moved

- If you have Medicaid
- If you are eligible for Extra Help with paying for your Medicare prescriptions
- If you live in a facility, such as a nursing home

When Are Special Enrollment Periods?

The enrollment periods vary depending on your situation.

What Can You Do?

If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. This means you can choose any of these types of plans:

- Another Medicare Advantage plan. (You can choose a plan that covers prescription drugs or one that does not cover prescription drugs.)
- Original Medicare *with* a separate Medicare prescription drug plan **or** Original Medicare *without* a separate Medicare prescription drug plan.

When Will Your Membership End?

Your membership will usually end on the first day of the month after we receive your request to change your plan.

Where Can You Get More Information About When You Can End Your Membership?

If you have any questions or would like more information on when you can end your membership:

- You can **call Customer Service** at 888-645-6025 Monday through Friday from 8 a.m. to 8 p.m. TTY users should call 1-888-645-6023. Calls to these numbers are free.
- You can find the information in the ***Medicare & You 2010*** handbook.
 - Everyone with Medicare receives a copy of *Medicare & You* each fall. Those new to Medicare receive it within a month after first signing up.
 - You can also download a copy from the Medicare Web site (<http://www.medicare.gov>). Or, you can order a printed copy by calling Medicare.
- You can contact **Medicare** at 800-MEDICARE (800-633-4227) 24 hours a day, 7 days a week. TTY users may call 1-877-486-2048.

Ending Your Membership In Our Plan

Usually, to end your membership in our plan, you simply enroll in another health plan during one of the enrollment periods. One exception is when you switch from our plan to Original Medicare *without* a Medicare prescription drug plan. In this situation, you must contact Customer Service and ask to be disenrolled from our plan.

If You Want To Switch From Our Plan To:	This Is What You Should Do:
Another Medicare Advantage plan	<ul style="list-style-type: none"> Enroll in the new Medicare Advantage plan. You will automatically be disenrolled from Medicare BlueSM Private Complete (PFFS) when your new plan's coverage begins.
Original Medicare <i>with</i> a separate Medicare prescription drug plan.	<ul style="list-style-type: none"> Enroll in the new Medicare prescription drug plan. You will automatically be disenrolled from Medicare Blue Private Complete (PFFS) when your new plan's coverage begins.
Original Medicare <i>without</i> a separate Medicare prescription drug plan.	<ul style="list-style-type: none"> Contact Customer Service and ask to be disenrolled from the plan. You can also contact Medicare at 800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users may call 877-486-2048. You will be disenrolled from Medicare Blue Private Complete (PFFS) when your coverage in Original Medicare begins.