

Your Rights and Responsibilities Upon Disenrollment



You must be eligible for a valid disenrollment period. Your coverage will end the first day of the month after we receive your request to disenroll.

Ending your membership in our plan

Ending your membership may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you decide you want to leave.
- There are also limited situations where we're required to end your membership.

If you're leaving our plan, our plan must continue to provide your medical care and prescription drugs, and you'll continue to pay your cost share until your membership ends.

You can voluntarily 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 can leave the plan during the Annual Enrollment Period. In certain situations, you may also be eligible to leave the plan at other times of the year.

You can end voluntarily end your membership in our plan

You can end your membership in our plan during the **Annual Enrollment Period** each year. During this time, review your health and drug coverage and decide about coverage for the upcoming year.

- **The Annual Enrollment Period** is from **October 15 to December 7**.
- **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 the following types of plans:
 - o Another Medicare health plan, with or without drug coverage,
 - o Original Medicare with a separate Medicare drug plan, or
 - o Original Medicare without a separate Medicare drug plan. If you choose this option and receive Extra Help, Medicare may enroll you in a drug plan, unless you opt out of automatic enrollment.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage, you may need to pay a late enrollment penalty if you join a Medicare drug plan later. ("Creditable" coverage means the coverage is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.)

- Your membership will end in our plan when your new plan's coverage begins on January 1.

You can end your membership during the Medicare Advantage Open Enrollment Period

You can make *one* change to your health coverage during the **Medicare Advantage Open Enrollment Period** each year.

- **The Medicare Advantage Open Enrollment Period** is from January 1 to March 31 and for new Medicare beneficiaries who are enrolled in an MA plan, from the month of entitlement to Part A and Part B until the last day of the 3rd month of entitlement.
- **During the Medicare Advantage Open Enrollment Period** you can:
 - Switch to another Medicare Advantage Plan with or without drug coverage.
 - Disenroll from our plan and get coverage through Original Medicare. If you switch to Original Medicare during this period, you can also join a separate Medicare drug plan at the same time.
- **Your membership will end** on the first day of the month after you enroll in a different Medicare Advantage plan, or we get your request to switch to Original Medicare. If you also choose to enroll in a Medicare drug plan, your membership in the drug plan will start the first day of the month after the drug plan gets your enrollment request.

In certain situations, you can end your membership during a Special Enrollment Period

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

You may be eligible to end your membership during a Special Enrollment Period if any of the following situations apply. These are just examples. For the full list you can contact our plan, call Medicare, or visit [medicare.gov](https://www.medicare.gov).

- Usually, when you move
- If you have Medicaid
- If you're eligible for Extra Help paying for Medicare drug coverage
- If we violate our contract with you
- If you're getting care in an institution, such as a nursing home or long-term care (LTC) hospital
- If you enroll in the Program of All-inclusive Care for the Elderly (PACE)

Note: If you're in a drug management program, you may not be able to change plans.

Enrollment time periods vary depending on your situation.

To find out if you're eligible for a Special Enrollment Period, call Medicare at **800-MEDICARE (800-633-4227)**. TTY users call **877-486-2048**. If you're eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. You can choose:

- Another Medicare health plan, with or without drug coverage,
- Original Medicare with a separate Medicare drug plan, or
- Original Medicare without a separate Medicare drug plan.
 - If you choose this option and receive Extra Help, Medicare may enroll you in a drug plan, unless you opt out of automatic enrollment.

Note: If you disenroll from Medicare drug coverage and go without creditable prescription drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

- Your membership will usually end on the first day of the month after we get your request to change our plan.
- If you get Extra Help from Medicare to pay your drugs coverage costs: If you switch to Original Medicare and don't enroll in a separate Medicare drug plan, Medicare may enroll you in a drug plan, unless you opt out of automatic enrollment.

Get More Information About When You Can End Your Membership

If you have questions about ending your membership you can:

- Call **Member Services at 866-946-4458 (TTY: 711)**. We are available from 8 a.m. to 8 p.m., Monday through Friday. From October 1 to March 31, we are available from 8 a.m. to 8 p.m., seven days a week.
- You can find the information in the *Medicare & You 2026* handbook.
- Call Medicare at **800-MEDICARE (800-633-4227)**. TTY users call **877-486-2048**.

How to end your membership in our plan

The table below explains how you can end your membership in our plan.

To switch from our plan to:	Here's what to do:
Another Medicare health plan	• Enroll in the new Medicare health plan. • You'll automatically be disenrolled from your Zing Health plan when your new plan's coverage starts.
Original Medicare <i>with</i> a separate Medicare drug plan	• Enroll in the new Medicare drug plan. • You'll automatically be disenrolled from your Zing Health plan when your new drug plan's coverage starts.
Original Medicare <i>without</i> a separate Medicare drug plan	• Send us a written request to disenroll. Call Member Services at 866-946-4458 (TTY:711) if you need more information on how to do this. • You can also call Medicare at 800-MEDICARE (800-633-4227) and ask to be disenrolled. TTY users call 877-486-2048.

Until your membership ends, you must keep getting your medical items, services, and drugs through our plan.

Until your membership ends, and your new Medicare coverage starts, you must continue to get your medical services, items, and prescription drugs through our plan.

- **Continue to use our network providers to get medical care.**
- **Continue to use our network pharmacies or mail order to get your prescriptions filled.**
- **If you're hospitalized on the day your membership ends, your hospital stay will be covered by our plan until you're discharged** (even if you're discharged after your new health coverage starts.)

You Must be Involuntarily Disenrolled from Membership Certain Situations

Zing Health must end your membership in the plan if any of the following happens:

- If you no longer have Medicare Part A and Part B
- If you move out of our service area
 - If you're away from our service area for more than 6 months
 - If you move or take a long trip, call Member Services at **866-946-4458 (TTY: 711)** to find out if the place you're moving or traveling to is in our plan's area
- You don't meet our plan's special eligibility requirements
 - If you're within our plan's 2-month period of deemed continued eligibility, we'll continue to provide all Medicare Advantage plan-covered Medicare benefits.
- If you become incarcerated (go to prison)
- If you're no longer a United States citizen or lawfully present in the United States
- If you lie or withhold information about other insurance, you have that provides prescription drug coverage
- If you intentionally give us incorrect information when you're enrolling in our plan, and that information affects your eligibility for our plan. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that's disruptive and makes it difficult for us to provide medical care for you and other members of our plan. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get medical care. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
 - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.
- If you're required to pay the extra Part D amount because of your income and you don't pay it, Medicare will disenroll you from our plan and you'll lose drug coverage.

If you have questions or want more information on when we can end your membership, call Member Services at **866-946-4458 (TTY: 711)**.

We can't ask you to leave our plan for any health-related reason, unless you no longer have a medical condition required for enrollment

In most cases, we can't ask you to leave our plan for any health-related reason. The only time we're allowed to do this is if you no longer have the medical condition(s) required for enrollment in a chronic special needs plan (C-SNP).

What should you do if this happens?

If you feel that you are being asked to leave our plan because of a health-related reason, call Medicare at **800-MEDICARE (800-633-4227)**. TTY users should call **877-486-2048**. You may call 24 hours a day, seven days a week.

You have the right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership.