

The following situations may qualify you for guaranteed-issuance. **Please find the situation number that applies to you and note the number on the Application under the section titled *Open Enrollment/Guaranteed Issue*.**

During guaranteed-issue periods, companies must sell you one of the required Medicare Supplement insurance policies at the best price for your age, without a pre-existing condition benefit waiting period or medical underwriting. Based on the **situation number**, your plan options may vary.

Guaranteed issue right situation...	Anthem offers the following Medicare Supplement insurance plans, if you are eligible for Medicare when turning age 65 or by disability...	When to apply for a Medicare Supplement insurance (Medigap) policy... (Days are Calendar Days)
<p>1. You have a Medicare Advantage Plan, (like a HMO or PPO) and your plan is being discontinued or you move out of the plan's service area.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F or N (including Innovative F). • On or after 1/1/2020, Plan A, G or N. 	<p>As early as 60 calendar days before the date your health care coverage will end, but no later than 63 calendar days after your health care coverage ends.</p>
<p>2. You have Original Medicare and an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare and that plan is ending.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F, G or N (including Innovative F). Under 65 and eligible for Medicare due to disability, Plan A, F or N (including Innovative F). • On or after 1/1/2020, Plan A, G or N. 	<p>The six month period beginning on the date of the receipt of notice of termination, or, if no such notice received, from the effective date of termination.</p> <p>You will need to provide proof of loss of coverage.</p>
<p>3. You have Original Medicare and a Medicare SELECT policy. You move out of the Medicare SELECT policy's service area.</p> <p>You can keep your Medicare Supplement insurance policy, or you may want to switch to another Medicare Supplement insurance policy.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F, G or N (including Innovative F). Under 65 and eligible for Medicare due to disability, Plan A, F or N (including Innovative F). • On or after 1/1/2020, Plan A, G or N. 	<p>As early as 60 calendar days before the date your health care coverage will end, but no later than 63 calendar days after your health care coverage ends.</p>
<p>4. (Trial Right) You joined a Medicare Advantage Plan (like an HMO or PPO) or Programs of All-inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first year of joining, you decide you want to switch to Original Medicare.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F, Innovative F, G or N. • On or after 1/1/2020, Plan A, G or N. 	<p>As early as 60 calendar days before the date your coverage will end, but no later than 63 calendar days after your coverage ends.</p> <p>Note: Your rights may last for an extra 12 months under certain circumstances.</p>

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<p>5. (Trial Right) You dropped a Medicare Supplement insurance policy to join a Medicare Advantage Plan (or to switch to a Medicare SELECT policy) for the first time; you have been in the plan less than a year, and you want to switch back.</p>	<p>The Medicare Supplement insurance policy you had before you joined the Medicare Advantage Plan or Medicare SELECT policy, if the same insurance company you had before still sells it. If your former Medicare Supplement insurance policy isn't available, you can buy a Plan from any carrier based on when you became eligible for Medicare when turning age 65 or by disability:</p> <ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F or N (including Innovative F). • On or after 1/1/2020, Plan A, G or N. 	<p>As early as 60 calendar days before the date your coverage will end, but no later than 63 calendar days after your coverage ends.</p> <p>Note: Your rights may last for an extra 12 months under certain circumstances.</p>
<p>6. Your Medicare Supplement insurance company goes bankrupt and you lose your coverage, or your Medicare Supplement insurance policy coverage otherwise ends through no fault of your own.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F or N (including Innovative F). • On or after 1/1/2020, Plan A, G or N. 	<p>No later than 63 calendar days from the date your coverage ends.</p>
<p>7. You leave a Medicare Advantage Plan or drop a Medicare Supplement insurance policy because the company hasn't followed the rules, or it misled you.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F or N (including Innovative F). • On or after 1/1/2020, you have the right to enroll into Plan A, G or N. 	<p>No later than 63 calendar days from the date your coverage ends.</p>

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<p>8. You enroll in a Medicare Part D plan during the initial enrollment period, and at the time you are enrolled in a Medicare Supplement insurance policy that covers outpatient prescription drugs. You enroll into a Medicare Supplement insurance policy without outpatient prescription drug coverage.</p>	<p>New enrollment is permitted into a policy without outpatient prescription drug coverage by the same issuer who issued the Medicare Supplement insurance policy with outpatient prescription drug coverage. If not available by the same insurer, we offer the following plans, if you are eligible for Medicare when turning age 65 or by disability:</p> <ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F or N (including Innovative F). • On or after 1/1/2020, you have the right to enroll into Plan A, G or N. 	<p>As early as 60 calendar days immediately preceding the initial Part D enrollment period and ends on the date that is 63 calendar days after the effective date of the individual's coverage under Medicare Part D.</p>
<p>9. Birthday Rule: Based on your date of birth, you can choose to change your existing Medicare Supplement plan. You can choose a plan with the same or fewer benefits as your existing plan from any company.</p>	<p>Any Medicare Supplement insurance policy that has the same or fewer benefits than the existing Medicare Supplement plan you are currently enrolled.</p> <p><i>NOTE: For a coverage effective date of July 1, 2020 or later, Innovative F and standard Plan F are considered to have the same benefits when determining if a plan has the same or fewer benefits.</i></p>	<p>No later than 30-days starting from your date of birth.</p> <p>For coverage effective date of July 1, 2020 or later, no later than 60-days starting from your date of birth.</p>
<p>10. Employee Welfare Benefit Plan Terminates or Changes: You are enrolled under a employee welfare benefit plan that provides health benefits that supplement the benefits under Medicare and the plan terminates, stops providing supplemental benefits to Medicare or stops paying the Medicare Part B 20% coinsurance.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F or N (including Innovative F). • On or after 1/1/2020, Plan A, G or N. 	<p>No later than 63 calendar days from the date the employer-sponsored plan terminates or ceases, or the date you are notified of termination or cessation of all supplemental health benefits; if no notice is received, the date of the notice denying a claim due to benefit termination.</p>

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<p>11. Medicare Advantage (MA) Plan Change:</p> <p>a) Your Anthem MA plan increased your premium or copayments, reduced your benefits, and you decide to voluntarily terminate your MA plan and return to Original Medicare and use your special enrollment period to enroll, or your MA plan terminated its relationship with your medical provider for reasons other than good cause relating to quality of care who was treating you.</p> <p>b) If the MA plan you belong to doesn't sell a Medicare Supplement insurance policy, you still have the right to buy a Medicare Supplement plan from any other company if the MA plan: (i) increased your premium or copayments by 15% or more, (ii) reduced your benefits, (iii) or terminated their relationship with your medical provider for reasons other than good cause relating to quality of care who was treating you.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F or N (including Innovative F). • On or after 1/1/2020, Plan A, G or N. <p>Medicare Supplement enrollment is only permitted during the annual election period for Medicare Advantage.</p>	<p>As early as 60 days before the effective date of disenrollment and ends on the date that is 63 days after the effective date of the disenrollment.</p> <p>You will need to provide proof of benefit changes with your application.</p>
<p>12. You have Original Medicare and are notified that due to an increase in income or assets you are either:</p> <p>1) no longer eligible for Medi-Cal (Medicaid) benefits; or</p> <p>2) only eligible for Medi-Cal benefits with a share of cost and you certify at the time of application that you have not met the share of cost.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F, G or N (including Innovative F). • On or after 1/1/2020, Plan A, G or N. 	<p>The six month period beginning on the date of the receipt of notice of loss of eligibility, or, if no such notice received, from the effective date of the loss of eligibility. You will need to provide proof of loss of eligibility.</p>

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<p>13. Military: Health care services are terminated for a military retiree or the retiree’s Medicare eligible spouse or dependent as a result of a military base closure or loss of access to health care services because the base no longer offers services or because the individual relocates.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F, G or N (including Innovative F). • On or after 1/1/2020, Plan A, G or N. 	<p>The six month period beginning on the date of the receipt of notice of termination, or, if no such notice received, from the effective date of termination.</p> <p>You will need to provide proof of loss of coverage due to base closure, stoppage or services, or change of residence.</p>
<p>14. Divorce or Death of Spouse: Loss of eligibility due to divorce or death of spouse from any employer-sponsored health plan (including retiree, COBRA or Cal-COBRA).</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F, G or N (including Innovative F). • On or after 1/1/2020, Plan A, G or N. 	<p>The six month period beginning on the date of the receipt of notice of termination, or, if no such notice received, from the effective date of termination.</p> <p>You will need to provide proof of loss of coverage.</p>