

You have the right to examine your policy: You have 10 days after your policy is issued to review it. If, for any reason, you are not satisfied with the policy, you may return it and your Member ID card(s) to Community Health Choice. This will void your coverage. Community will refund any premium you have paid, as long as you haven't had a claim paid under this policy before the end of the 10 days.

If the policyholder passes away: Community will refund any premiums paid in advance following the death of a plan's primary policyholder. You may request that we issue the refund to a different payee, including the deceased's estate.

If you overpaid for your active policy: Community will refund additional premium payments up until the end of the current month. For example, if you paid your premium in advance for the month of March, you may receive a refund up until the last day of April.

If you ask to cancel your policy: After you cancel your policy, Community will automatically refund any payments you have made for billing periods after your termination date. You do not need to request this refund.

If you do not pay your premium and your policy is terminated: After your policy is terminated, Community will automatically refund any payments you have made for billing periods after your termination date. This only applies if you do not pay your premium on time and do not pay your outstanding notices by the end of grace period. (For more information on grace periods, please visit our [Grace Period page](#).) You do not need to request this refund.
