

2026 Special Enrollment Guide

Put your
health first.
Choose you.
Choose **BLUE.**



We cover what matters.

What is **SPECIAL ENROLLMENT**?

Certain life events qualify you to sign up for health coverage when you normally wouldn't be able to enroll. Explore the different qualifying life events below.



WHEN LIFE CHANGES, CHOOSE BLUE.

During a special enrollment period, deadlines are very important and are linked to specific events that qualify you to enroll. Learn more about the different enrollment windows below.

GETTING MARRIED

60 days after

GROWING FAMILY

60 days after

MOVING TO ALABAMA

30 days before–60 days after

LOSING PREVIOUS COVERAGE

60 days before–60 days after

TURNING 26

60 days before–60 days after

TURNING 65

90 days before–90 days after

Strong coverage.
REAL VALUE,
no matter
your budget.



Blue Cross and Blue Shield of Alabama has protected families like yours across the state for 90 years. Today, we protect over 2 million Alabamians.

Why choose **BLUE?**

- **A wide range of health plans** designed to meet your needs and budget
- **Excellent customer service** from our Alabama-based team of experts
- **Health insurance accepted by more doctors and hospitals in Alabama***
- Lower copays for primary care visits, reduced costs for generic prescriptions and **up to \$100 in rewards**
- Coverage accepted across the U.S., making it easier to find **in-network care** when and where you need it

*Coverage varies by plan. Please consult plan details to determine network coverage.

UNDERSTAND HEALTH INSURANCE TERMS

Get to know the terms and phrases related to health insurance to help you make the best choice for your family.

PREMIUM

The amount you pay each month to maintain your coverage, which keeps your plan active and lets you access covered healthcare services when you need them.

COPAY

A fixed amount you'll pay for certain in-network services like going to the doctor or filling some prescriptions. Copays don't count toward your deductible.

DEDUCTIBLE

The amount you'll have to pay for certain covered services during the year before health insurance begins to contribute. Depending on your health needs, you may not meet your deductible every year.


WHY GOING WITHOUT COVERAGE COULD COST YOU

Medical bills are one of the most common causes of personal bankruptcy in the U.S.* Without health coverage, a hospital stay could cost you upward of \$30,000. Health insurance can help protect you from these high and often unexpected medical expenses.

*Source: <https://www.healthcare.gov/young-adults/ready-to-apply/>

WHAT HEALTH COVERAGE CAN DO FOR YOU


Health insurance doesn't just help cover your medical bills when you get sick. It offers coverage for these things, too.

- | | | |
|---|---|--|
|  Prescription Drugs |  Outpatient Care |  Vaccines & Boosters |
|  Maternity Care |  Preventive Care |  Mental & Behavioral Health |
|  Doctor Visits |  Wellness Programs |  Blue365 Discounts |
|  Telehealth Visits
<small>Not available with Blue Protect Plans</small> | | |

MORE QUESTIONS? WE CAN HELP.

Our Licensed Insurance Advisors are ready to help you prioritize your health and find the right plan for your needs and budget. Have these documents ready when you call or go online:

 **Identification**
Social Security or document number

 **Wage information**
W-2, pay stubs and/or wage and tax statements

 **Current coverage**
Policy numbers for any current health insurance you have

Call

1-833-671-0086 (TTY 711)
and talk to one of our Licensed Insurance Advisors



Visit

AlabamaBlue.com/Special
to learn more