



BlueCross BlueShield of Alabama

Special Open Enrollment

A Health Coverage Tax Credit (HCTC) Qualified Health Plan

Blue Cross and Blue Shield of Alabama is pleased to offer a Special Open Enrollment product. The Special Open Enrollment product is an individual health insurance plan available to HCTC-qualified individuals and families and does not require health underwriting.

The monthly cost for this plan is:

Single Coverage: **\$293**
Family Coverage: **\$647**

The Important Information for HCTC Special Open Enrollment document contains information on who is eligible for this plan plus other useful information on billing, benefits and waiting periods.

The HCTC product covers hospital, physician and prescription drug expenses when the services are provided through the Blue Cross and Blue Shield of Alabama provider networks. There are limited benefits available outside Alabama; benefits are only available in the case of accidental injury or medical emergency. The Plan Details and Summary of Benefits and Coverage outline the covered services and benefits available on this plan.

The State of Alabama has certified the Blue Cross and Blue Shield of Alabama Special Open Enrollment program as a “qualified health plan” under the Health Coverage Tax Credit (HCTC) Program enacted under the Trade Act of 2002. Under the HCTC Program, HCTC eligible individuals may be entitled to assistance from the Federal government in paying health plan premiums for health coverage for themselves and their qualifying family members. If you are eligible for this assistance, you will receive notification from the HCTC Program Office at the Internal Revenue Service in Washington, D.C.

Enclosed you will find the following documents: Plan Details, Summary of Benefits and Coverage, Important Information, Application, Bank Draft/Credit Card Authorization. **Please take time to read these documents.** If you have any questions, please call our Customer Service Department at 1-888-246-5430. We look forward to the opportunity to serve you.

Sincerely,

A handwritten signature in black ink that reads "Tim Sexton".

Tim Sexton
Senior Vice President & Chief Marketing Officer

SOE-1 (November 2012)