

IMPORTANT INFORMATION FOR HCTC SPECIAL OPEN ENROLLMENT

- In order to be eligible for coverage under this Special Open Enrollment program, an applicant must be at least 19 years of age, a resident of the state of Alabama, and a certified eligible individual under the Health Coverage Tax Credit (HCTC) Program enacted under the Trade Act of 2002. .
- Your dependents are eligible for the Special Open Enrollment Plan at enrollment or subsequent to enrollment only if they are certified as “qualifying family members” by the HCTC Program Office.
- If a husband and wife enroll in this plan under two single contracts, they will not be allowed to later combine the two single contracts into one family contract. For example, if a child is born, one of the spouses can add the child to their single contract and form a family contract but the other spouse cannot be added as a dependent on the new family contract.
- If you or a dependent enroll in this program and then later become eligible for Medicare due to age or disability, the plan will not pay primary, secondary or supplemental benefits under Medicare Parts A, B or D. This is true regardless of whether you or a dependent actually enroll for coverage under Medicare.
- Premiums will be payable in advance on a monthly basis. You may pay by pre-authorized automatic bank draft, pre-authorized credit card, or by monthly billing statement. The contract will be cancelled as of the effective date or paid to date of the contract if payment is not received within 30 days of the due date. Premium rates and benefits are subject to change with 30 days notice.
- You and any enrolled family members will be covered on the first of the month following the receipt and acceptance of your application and payment. We will send you a Certificate of Coverage booklet and an identification card after you are enrolled. Your coverage begins on the effective date shown on the identification card.
- There is a 365-day waiting period for the following: pre-existing conditions, maternity benefits, the removal of tonsils and adenoids, a hysterectomy, to put tubes in the ears, to replace any joint, or to treat a birth defect. The 365-day waiting period for pre-existing conditions and for treatment of birth defects does not apply to dependents who are under the age of 19. All other covered medical services will be covered on and after the effective date of your coverage. Because this is not a group plan, periods of prior coverage will not reduce the pre-existing and other waiting periods under this program. However, if you enroll in this plan and then later cancel it to enroll in a group plan, you can use the period of coverage under this plan to reduce any pre-existing waiting periods under the new group plan provided there is not a gap in coverage of more than 63 days. If you are an HCTC eligible individual who has both three months of prior creditable coverage and no more than a 63-day break in coverage, this provision does not apply to you or your qualifying family members.
- If you recently had group coverage, including COBRA, you may be eligible for coverage under the Alabama Health Insurance Program (AHIP). If you qualify for this state sponsored plan, you would not be subject to pre-existing or other waiting periods. You can reach AHIP by calling the State Employees' Insurance Board in Montgomery, Alabama at 1-866-833-3375. If you become covered by the Special Open Enrollment plan, you would no longer qualify for AHIP.

Additional Health Coverage Tax Credit (HCTC) Information

- If you are eligible for this assistance, you should receive notification from the HCTC Program Office at the Internal Revenue Service in Washington, D.C. This notification is referred to as an **HCTC Candidate's letter**. The HCTC Program Office makes all determinations of eligibility for the HCTC program and Blue Cross and Blue Shield of Alabama will not know if you qualify. If you have any questions about eligibility for the HCTC Program or the details of that Program, you should **contact the HCTC Customer Contact Center at 1-866-628-HCTC (4282)**, or you may read about the program on the Internet at **www.irs.gov/individuals/index.html**.
- If you are an HCTC eligible individual, you should send us a copy of your **HCTC Candidate's Letter** (which the HCTC Program Office sends you) signed and dated by you. You should also send us copies of any certificates of prior creditable coverage to verify that you and your qualifying family members are not subject to the 365-day waiting periods for pre-existing conditions and certain other benefits under the plan. Please write your Blue Cross contract number as listed on your Blue Cross Special Open Enrollment ID card on all documents before you send them to us. You may mail us these documents at: Blue Cross and Blue Shield of Alabama, Attention: Customer Accounts – SOE, P.O. Box 995, Birmingham, Alabama 35298-0001.

BLUE CROSS AND BLUE SHIELD OF ALABAMA NETWORK PROVIDERS

In order to receive benefits in Alabama, you must use a Blue Cross and Blue Shield of Alabama network provider. You may view our lists of network providers on our web site at **www.bcbsal.com** or you may call Customer Service at 1 888-372-3909. In order to use your mental and nervous and substance abuse benefits, you must use an Expanded Psychiatric Services (EPS) provider. There are a limited number of these providers. To find an EPS provider call Customer Service or search the online provider finder on our web site. From **www.bcbsal.com**, under “Find a Health Provider” click on “Healthcare Provider or Facility”.

