

The new Health Coverage Tax Credit (HCTC) could pay 65% of the eligible premium you pay for a qualified health plan. This federal tax credit was passed by Congress and signed into law by President George W. Bush on August 6, 2002.

Am I Eligible?

We believe you may be eligible because you receive either Trade Adjustment Assistance (TAA) benefits or pension benefit payments from the Pension Benefit Guaranty Corporation (PBGC). However, you must meet additional requirements to be eligible to receive the HCTC. One of these requirements is that you be enrolled in a qualified health plan. Only certain types of health plans qualify for the HCTC. Review **page 6** of the enclosed Program Kit to determine if your current health plan is qualified. In addition, a list of health plans currently qualified for HCTC by the state of Pennsylvania is provided on the next page. This list is updated on a regular basis. For the most current list, visit our website or call the HCTC Customer Contact Center.

Two Options

If you are eligible and are enrolled in a qualified health plan, you have two options for claiming the credit:

1. Claim the HCTC on your federal tax return for eligible payments you made directly to a qualified health plan during the year. (This is also the way to obtain the tax credit for any eligible premiums you paid for a qualified health plan before you registered in the HCTC program.)
2. Claim and receive the HCTC in advance by registering for the HCTC program. This program combines your share of your health plan premium for each month with a 65% **advance** payment of the federal tax credit. The combined payment will then be sent to the health plan each month on your behalf.

Register Now for the Advance Payment Option

If you meet the eligibility criteria and are enrolled in a qualified plan, complete the enclosed HCTC Registration Form using the Program Kit as a guide. **You can bring your completed Registration Form to an HCTC Registration Session in late June or early July.** You will receive a separate letter from us that provides details about these sessions.

If You Cannot Attend a Registration Session

If you cannot attend an HCTC Registration Session, we recommend you mail your Registration Form to the HCTC program in the enclosed postage-paid envelope **by August 1.**

Until you receive your first invoice from the HCTC program, you should continue paying 100% of your health plan premium directly to your health plan administrator.

For information on the HCTC program or the enclosed materials, please visit the IRS.gov website at www.irs.gov and enter IRS Keyword: HCTC. You may also call the HCTC Customer Contact Center at 1-866-628-HCTC (TDD/TTY: 1-866-626-HCTC).

Highmark Blue Cross Blue Shield

For individuals who are currently not Highmark Blue Cross Blue Shield members 1-800-876-7639

For current Highmark Blue Cross Blue Shield members: 1-800-544-6679

For written requests for information: Highmark Blue Cross Blue Shield
Direct Pay Programs
120 Fifth Avenue Place
Pittsburgh, PA 15222

Counties Served: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland

Highmark Blue Shield

For individuals who are currently not Pennsylvania Blue Shield members 1-888-269-8412

For current Pennsylvania Blue Shield members: 1-877-986-4571

For written requests for information: Highmark Blue Shield
Direct Pay Programs
120 Fifth Avenue Place
Pittsburgh, PA 15222

Counties Served: Adams, Berks, Centre, Columbia, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Union, York

Independence Blue Cross

Within the five-county Philadelphia area: 215-569-8189

Outside of the five-county Philadelphia area: 1-800-556-5455

For written requests for information: Independence Blue Cross
P.O. Box 41452
Philadelphia, PA 19101-8822

Counties Served: Bucks, Chester, Delaware, Montgomery, Philadelphia

Blue Cross of Northeastern Pennsylvania

Weekdays, 8am to 5pm: 1-800-829-8599

TDD – weekdays, 8am to 5pm: 1-866-280-0486

For written requests for information: Blue Cross of Northeastern Pennsylvania
19 North Main Street
Wilkes-Barre, PA 18711

Counties Served: Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming

Capital Blue Cross

All Callers: 1-800-962-2242

For written requests for information: Capital BlueCross
P.O. Box 779519
Harrisburg, PA 17177-9519

Counties Served: Adams, Berks, Centre, Columbia, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Union, York