

June 12, 2003

The Health Coverage Tax Credit (HCTC) is coming to Pennsylvania and registration starts next week!

What is the HCTC?

The HCTC is a federal tax credit that was passed by Congress and signed into law by President George W. Bush on August 6, 2002. We believe you may be eligible because you have received either Trade Adjustment Assistance (TAA) benefits or pension benefit payments from the Pension Benefit Guaranty Corporation (PBGC).

How do I benefit from the HCTC?

If you meet certain requirements, the HCTC could pay 65% of the eligible premium you pay for a qualified health plan.

Register Now for the Advance Payment Option

Watch for a mailing from the HCTC program. This mailing will include a HCTC Program Kit and Registration Form. Important information about the program is also included to assist you in claiming the credit. To claim the credit:

- 1) Complete the HCTC Registration Form to find out if you are eligible, using the Program Kit as a guide. If you believe you are eligible, bring the form to one of the on-site registration sessions in Pennsylvania listed on the next page. These sessions are designed to:
 - Provide information about the HCTC program,
 - Help you determine if you are eligible to receive the credit,
 - Provide answers to your questions about the HCTC Registration Form and process,
 - Provide you with the opportunity to learn about and enroll in a state qualified health plan.

If you are not enrolled in a qualified health plan, but meet all of the other requirements for the HCTC, you may still benefit from attending a registration session. The state of Pennsylvania has approved certain health plans for the HCTC program (listed on page 3). Representatives from these plans will be available to assist you at the on-site registration sessions.

- 2) **Attendance is not required at an on-site registration session.** If you are unable to attend, but believe you meet the eligibility criteria and are enrolled in a qualified plan, complete the HCTC Registration Form using the Program Kit as a guide. Mail your completed Registration Form to the HCTC program in the postage-paid envelope included in your HCTC Program Kit.

What do I do if I still have questions?

For general information about the HCTC program, please visit the IRS web site 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). If you do not register for the advance HCTC, you still may be eligible to claim the tax credit using IRS Form 8885 when you file your federal tax return, even if you do not owe any federal income tax.

Health Coverage
Tax Credit

HCTC On-site Registration Sessions

Below is a list of locations, dates and times for scheduled on-site registration sessions. To help us serve you better, we encourage you to attend during the time allotted based on the first letter of your last name. Make-up sessions will take place as indicated. For directions, please call the number listed for the location you wish to attend.

On-site Registration Session:	Dates:	Times:	Last Name Beginning With:
Pittsburgh Robert Morris University John Jay Center (Ballroom) 6001 University Blvd. Moon Township, PA 15108 412-262-8264	June 17, 2003	1:00 PM – 6:00 PM	A – J
	June 18, 2003	9:00 AM – 6:00 PM	K – Q
	June 19, 2003	9:00 AM – 5:00 PM	R – Z; Make-up
Johnstown Westside Elementary School 196 Westgate Drive Johnstown, PA 15905 814-535-7621	June 23, 2003	1:00 PM – 6:00 PM	A – E
	June 24, 2003	9:00 AM – 6:00 PM	F – M
	June 25, 2003	9:00 AM – 6:00 PM	N – U
	June 26, 2003	9:00 AM – 5:00 PM	V – Z; Make-up
Steelton USWA Local 1688 200 Gibson Street Steelton, PA 17113 717-939-9366	June 23, 2003	1:00 PM – 6:00 PM	A – E
	June 24, 2003	9:00 AM – 6:00 PM	F – M
	June 25, 2003	9:00 AM – 6:00 PM	N – U
	June 26, 2003	9:00 AM – 5:00 PM	V – Z; Make-up
Bethlehem USWA Local 2599 53 East Lehigh Street Bethlehem, PA 18018 610-867-3772	July 8, 2003	1:00 PM – 6:00 PM	A – J
	July 9, 2003	9:00 AM – 6:00 PM	K – Q
	July 10, 2003	9:00 AM – 5:00 PM	R – Z; Make-up
Coatesville USWA Local 1165 750 Charles Street Coatesville, PA 19320 610-384-9180	July 7, 2003	1:00 PM – 6:00 PM	A – E
	July 8, 2003	9:00 AM – 6:00 PM	F – M
	July 9, 2003	9:00 AM – 6:00 PM	N – U
	July 10, 2003	9:00 AM – 5:00 PM	V – Z; Make-up
Erie Gannon University Palumbo Academic Center, 2nd floor 824 Peach Street Erie, PA 16541-0003 814-871-7000	July 15, 2003	1:00 PM – 6:00 PM	A – J
	July 16, 2003	9:00 AM – 6:00 PM	K – Q
	July 17, 2003	9:00 AM – 5:00 PM	R – Z; Make-up
Wilkes-Barre Luzerne County Community College Conference Center 1333 South Prospect St. Nanticoke, PA 18634-3899 570-740-0476	July 14, 2003	1:00 PM – 8:00 PM	A – M
	July 15, 2003	9:00 AM – 8:00 PM	N – Z; Make-up

Pennsylvania Qualified Health Plans

Below is a list of the health plans that have been qualified by the state of Pennsylvania. Representatives from these plans will be on-site to answer questions and enroll you in a state qualified health plan.

State Qualified Health Plan:	Counties Served:	Contact Information:
Blue Cross of Northeastern Pennsylvania	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	19 North Main Street Wilkes-Barre, PA 18711 1-800-829-8599 TDD 1-866-280-0486
Capital Blue Cross	Adams, Berks, Centre, Columbia, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Union, York	P.O. Box 779519 Harrisburg, PA 17177-9519 1-800-962-2242
Highmark Blue Cross Blue Shield	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	Direct Pay Programs 120 Fifth Avenue Place Pittsburgh, PA 15222 1-800-876-7639 (Non Members) 1-800-544-6679 (Current Members)
Highmark Blue Shield	Adams, Berks, Centre, Columbia, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Union, York	Direct Pay Programs 120 Fifth Avenue Place Pittsburgh, PA 15222 1-800-269-8412 (Non Members) 1-877-986-4571 (Current Members)
Independence Blue Cross	Bucks, Chester, Delaware, Montgomery, Philadelphia	P.O. Box 41452 Philadelphia, PA 19101-8822 215-569-8189 (Within the five-county Philadelphia area) 1-800-556-5455 (Outside of the five-county Philadelphia area)

In addition, some COBRA continuation coverage, individual coverage or spousal coverage may qualify for the tax credit. Please review the HCTC Program Kit and Registration Form carefully to determine if your health coverage qualifies.