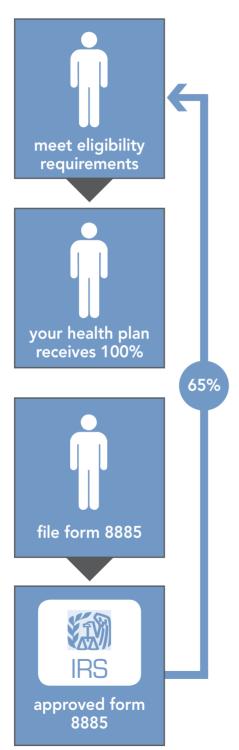
## The Yearly HCTC



To get the yearly HCTC, you must meet all the eligibility requirements in Steps 1, 2, and 3.

You pay 100% of your monthly premium to your health plan. Make sure to keep records of your payments.

You complete and submit your federal tax return along with IRS Form 8885. You need to send in records of your payments with this form.

Once the IRS processes your return and form, you'll receive 65% of your premium costs as either a tax credit or a refund.