



*We cover what matters.*

# **2025 SPECIAL ENROLLMENT GUIDE**

Big changes in your life? It's time for Blue Cross and Blue Shield of Alabama.



# WHAT IS SPECIAL ENROLLMENT?

Certain life events qualify you to sign up for health coverage when you normally wouldn't be able to enroll. Check to see when you're eligible to enroll in a health plan.



*"Blue Cross offers me peace of mind. I can seek the best medical care."*

— Sue, plan member

## IT'S TIME TO START A NEW CHAPTER

During special enrollment, deadlines are very important and are linked to specific events that qualify you to enroll. Learn more about enrollment windows below.

### GETTING MARRIED

60 days after

### GROWING FAMILY

60 days after

### MOVING TO ALABAMA

30 days before–60 days after

### LOSING PREVIOUS COVERAGE

60 days before–60 days after

### TURNING 26

60 days before–60 days after

### TURNING 65

90 days before–90 days after

# QUALITY HEALTH COVERAGE MORE ALABAMIANS TRUST

Blue Cross and Blue Shield of Alabama has helped families like yours across the state for over 88 years. Now we protect over 2 million Alabamians every day.



## Here's what we offer:

- **\$10 primary care provider copays, generic prescriptions as low as \$5 and up to \$100 in introductory rewards**
- **A wide range of health insurance plans** designed for Alabamians like you
- **Excellent customer service** from our experienced team of Alabama-based experts
- **Health insurance accepted by more doctors and hospitals** in Alabama than any other health plan\*
- **Coverage accepted across the U.S.**, making it easier to find in-network healthcare providers when and where you need them

## TAKE A CLOSER LOOK AT TAX CREDIT SAVINGS

Did you know a federal tax credit lowers the cost of health insurance for many Alabamians? It's true. If you've looked at coverage before but felt it was too expensive, or if your income has changed recently, now is the time to take another look and see how much you can save. Now, many Alabamians can get the coverage they need for less. This federal tax credit, part of the Inflation Reduction Act, can be applied immediately to your health insurance premium to offset your monthly cost for coverage.

\*Coverage varies by plan. Please consult plan details to determine network coverage.










# WHY GOING WITHOUT COVERAGE COULD COST YOU

Medical bills are one of the most common causes of personal bankruptcy in the U.S.\* Without health coverage, a hospital stay could cost you upwards of \$30,000. Health insurance can help protect you from those high and often unexpected medical costs.

\*Source: <https://www.healthcare.gov/young-adults/ready-to-apply/>




## WHAT HEALTH COVERAGE CAN DO FOR YOU

Health insurance doesn't just cover your medical bills when you get sick. It covers these things, too.

-  Prescription Drugs
-  Outpatient Care
-  Routine Checkups
-  Maternity Care
-  Preventive Care
-  Vaccines & Boosters
-  Doctor Visits
-  Wellness Services
-  Mental & Behavioral Health

## SEE HOW MUCH YOU COULD SAVE

When you're ready to find out more about tax credit savings, have the following documents in front of you when you call or go online:

-  **Identification**  
Social Security or Document number
-  **Wage Information**  
W-2, pay stubs, and/or wage and tax statements
-  **Current Coverage**  
Policy numbers for any current health insurance you have

## MORE QUESTIONS? WE CAN HELP.

Talk to one of our Alabama-based experts to find out if you're eligible for a tax credit, and if so, how much you could save on your coverage.

Two ways to see if you qualify:

### CALL

1-833-671-0090 (TTY: 711) and talk to one of our Licensed Insurance Advisors



### VISIT

[AlabamaBlue.com/SpecialGuide](https://AlabamaBlue.com/SpecialGuide) to learn more