



BlueCross BlueShield  
of Alabama

*We cover what matters.*

# **2025 INDIVIDUAL ENROLLMENT GUIDE**

When it's time to sign up for quality health coverage, it's time for Blue Cross.



# WHAT IS OPEN ENROLLMENT?

Whether you're currently uninsured or want to switch to a better health plan, open enrollment is the one time each year you can sign up or make a change to your health coverage.



## TIMING IS EVERYTHING.

During open enrollment, deadlines are very important. Here are the three key dates to keep in mind.



### Enrollment begins

You may select and enroll in a plan for 2025.

### First enrollment deadline

Sign up by this date for coverage effective January 1, 2025.

### Extended enrollment ends

Last chance to sign up for a 2025 health plan. Coverage is effective February 1, 2025.

# IT'S TIME

for reliable health coverage  
more Alabamians trust



**Blue Cross and Blue Shield of Alabama has supported families like yours for over 85 years. Now we protect over 2 million Alabamians every day.**

## Here's what we offer:

- **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
- Lower primary care provider copays, reduced costs for generic prescriptions and up to \$100 in introductory rewards, **coming in 2025**

## 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.









# 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 these high and often unexpected medical expenses.

\*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

## 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.

Find out if you're eligible for a tax credit, and if so, how much you could save on your coverage when you talk to our Alabama-based experts.

**Two ways to see if you qualify:**

### Call

**1-833-671-0086** and talk to one of our Licensed Insurance Advisors



### Visit

**AlabamaBlue.com/UpdatePlan** to learn more