



"I don't currently have a health plan. Can the HCTC *help me?*"

Begin *saving* today. Take advantage of the HCTC by *determining your eligibility* and completing the HCTC Monthly Registration Form as soon as possible.

The HCTC can mean big savings and continued health coverage.

Candidates for the HCTC receive an HCTC Eligibility Kit in the mail. Included in this mailing will be instructions on how to receive the Monthly or Yearly HCTC.

To receive the HCTC, you must be one of the following:

- » An eligible Trade Adjustment Assistance (TAA), Alternative TAA (ATAA), or Reemployment TAA (RTAA) recipient.
- » A Pension Benefit Guaranty Corporation (PBGC) payee and 55 years old or older.
- » A qualified family member of an individual who fell under one of the categories above at the time of Medicare enrollment, death, or divorce.

Please note, there are additional requirements that you must meet to receive the HCTC. Visit www.irs.gov/hctc for more information about the HCTC and to view a full list of requirements.

Find out if your health plan qualifies.

The HCTC is a federal tax credit for those with qualified health insurance. The most common types of qualified health plans are COBRA or a state-qualified health plan. If you need coverage, most states offer one or more health plans that are qualified for the HCTC. For a list of state-qualified health plans in your state, please visit www.irs.gov/hctc and click on the "HCTC Quick References" link.

Once you have a qualified health plan, you can receive the HCTC and have 72.5% of your health insurance premiums covered.

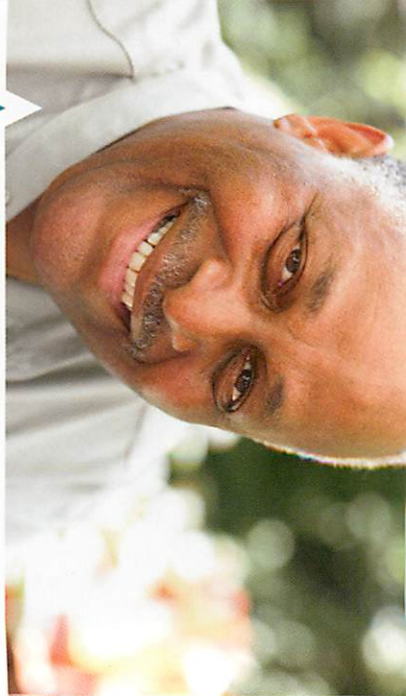
For a full list of health plans that qualify for the HCTC, please visit our website at www.irs.gov/hctc.

One credit. Two ways to get it.

The HCTC is a unique tax credit because you can receive the credit on a monthly basis, as your premiums become due, or you can claim the credit on your federal income tax return at the end of the year. Different situations will determine which option is right for you and your family.

The monthly option helps you pay your health insurance premiums each month. Once you've registered, you will receive a monthly invoice from the HCTC Program for your portion of the health insurance premium. As a monthly participant, you pay 27.5% of your health insurance premiums to the HCTC Program each month. The HCTC Program then adds 72.5% and sends the full payment to your qualified health plan.

With the Yearly HCTC, you pay your health insurance premiums in full, directly to your qualified health plan, and then claim the credit on your federal income tax return. The credit will be applied to your taxes due or, if it is more than the taxes you owe, it will be issued as a refund.



“What *is* the HCTC?”

The Health Coverage Tax Credit (HCTC) is a federal tax credit that pays 72.5% of qualified health insurance premiums for you and your family.

For many families, monthly health insurance payments can become costly. The savings from the HCTC can make a significant difference in managing these costs and helping you and your family *Stay Covered*. If you meet all HCTC eligibility requirements and are enrolled in a qualified health plan, you can receive this beneficial tax credit.



“We already cut back on *everything*. If I can get a monthly *credit* for my family's health insurance premiums, it will make all the *difference*.”

Once you're enrolled in the Monthly HCTC, you will begin receiving a monthly invoice from the HCTC Program for just 27.5% of your health insurance premium. It is important to submit your payment by the due date each month.

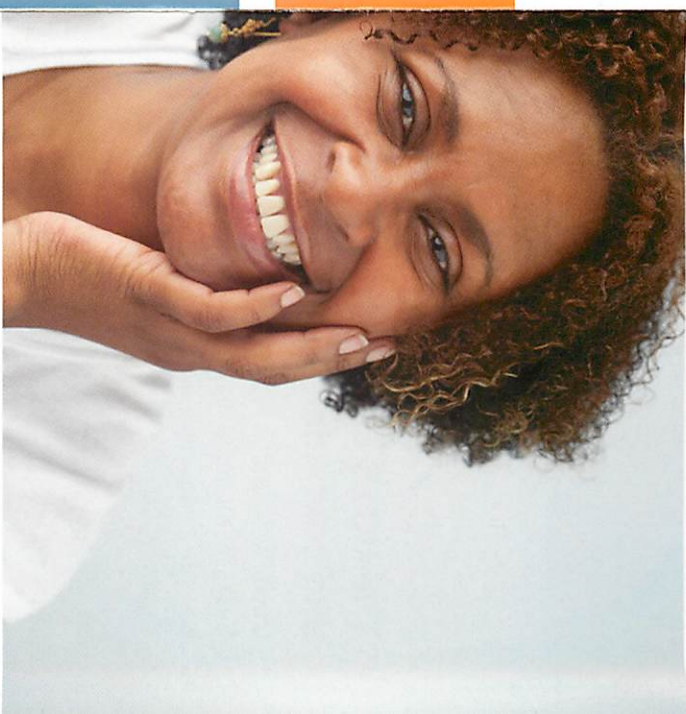
You can submit payments online or by mail. If you choose to submit your payment by mail, follow the instructions provided on your invoice. You can also submit a payment online by using the Electronic Payment Site. The HCTC Program accepts electronic payments through a secure system that transfers funds directly from your bank account, allowing for fast and secure processing. To learn more about making payments, go to www.irs.gov/hctc and visit the “Make a Payment” page.

HCTC Customer Contact Center: **Hearing Impaired:**
1-866-628-HCTC (4282) **1-866-626-4282 (TTY)**

Publication 4182 (Rev. 3-2012) Catalog Number 36517W
Department of the Treasury Internal Revenue Service www.irs.gov



HCTC | *Stay covered.*
Health Coverage Tax Credit



You can *reduce* your health insurance premiums by 72.5% with the HCTC Program.