



## The Health Coverage Tax Credit can help your family members *Stay Covered.*

The Health Coverage Tax Credit (HCTC) is a federal program that pays 72.5% of qualified health insurance premiums for Pension Benefit Guaranty Corporation (PBGC) payees and Trade Adjustment Assistance (TAA) recipients—including Reemployment TAA (RTAA) recipients—and their family members. Eligible individuals and their family members can receive the HCTC each month when their health plan premium is due, or as a tax credit on their federal income tax return.

To be a qualified family member, you must be:

1. The spouse or a dependent of the PBGC payee or TAA recipient.
2. Covered by—or able to obtain coverage under—a qualified health plan, including COBRA or a state qualified health plan.

### HCTC eligibility for qualified family members extended until January 1, 2014

Qualified family members of TAA recipients of PBGC payees who enroll in Medicare, pass away, or finalize a divorce, are eligible to receive the HCTC for up to 24 months from the month of the event, or until January 1, 2014, whichever comes first.

### How to receive the HCTC for qualified family members

- If you are a PBGC payee or TAA recipient, you can register yourself and your qualified family members when you receive the HCTC Eligibility Kit.
- If you are enrolling in Medicare and would like to register your qualified family members, you must fill out Form 14117, *Family Member Registration*. This form is available online at [www.irs.gov/hctc](http://www.irs.gov/hctc) or by calling the HCTC Customer Contact Center.



### One credit. Two ways to get it.

- **Monthly HCTC:** As a monthly participant, you pay 27.5% of your qualified health insurance premiums to the HCTC Program each month. The HCTC Program then adds 72.5% and sends the full payment to your health plan.
- **Yearly HCTC:** You also can receive the HCTC as a yearly tax credit by making full payments directly to your qualified health plan throughout the year, and then claiming the HCTC on your federal income tax return.

### Learn More

Visit [www.irs.gov/hctc](http://www.irs.gov/hctc), or call the HCTC Customer Contact Center toll-free at **1-866-628-HCTC (4282)**. For those with a hearing impairment, call 1-866-626-4282 (TTY).