



## Do you need help paying for health insurance? *The Health Coverage Tax Credit may be for you.*

*You can significantly reduce your health insurance premiums for you and your family with the HCTC. It's important you act quickly to find out if you can receive this federal tax credit.*

### *How do I become eligible?*

The HCTC is available to people receiving pension payments from the Pension Benefit Guaranty Corporation (PBGC) and their families. To qualify, you must:

1. Begin receiving pension payments from the PBGC and be 55 years old or older.
2. Keep or obtain a qualified health plan. The most common types include:
  - **COBRA** – You must pay more than 50% of your monthly premium.
  - **State-qualified health plans** – Health plans certified by a state's Department of Insurance as meeting certain requirements.
  - **Coverage through your spouse's employer** – Your spouse must pay more than 50% of the total monthly premium with after-tax dollars.



If the PBGC paid you a lump sum, you may still be eligible for the HCTC if the PBGC trusted your plan on or before the date you received your lump sum payment and you received your payment after August 5, 2002.

### *How do I register for the monthly HCTC program?*

1. Look for the HCTC Eligibility Certificate in the mail. It should arrive within weeks after you begin receiving payments from the PBGC.
2. Read the Eligibility Certificate carefully to see if you are eligible and if your health plan qualifies. If your health plan does not qualify, or if you are uninsured, your state may offer a health plan option that qualifies for the HCTC. Visit our website for more information.
3. Complete the HCTC Monthly Registration Form and mail it along with all required supporting documents to the HCTC Program.

### *How do I receive the HCTC?*

- As a monthly participant, you pay a portion of your health insurance premiums to the HCTC Program each month. The HCTC Program then adds the remaining balance and sends the full payment to your health plan.
- You also can receive the HCTC as a yearly tax credit by making full payments directly to your 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)**. If you have a hearing impairment, call 1-866-626-4282 (TTY).