

PRE-65 TWO PERSON BCBSM CONTRACTS

11.05.2019



UPDATE! Attention All Two-Person BCBSM Contracts!

Last Updated: 05 November 2019

The Pre-65 BCBSM Two-Person to Two Individuals transition will take effect for the December 2019 premium payment. If you are in a Two-Person contract, you should have received a letter describing the significant savings members will benefit from by transitioning to two individual contracts. However, the process has been simplified since the most recent letter. The time-frame you have to complete the transition is now - November 15th. If you are not an HCTC AMP participant, you will not have to complete any forms for the transition. Simply pay two single 2019 premiums for the plan level you are enrolled, Gold, Silver, Bronze or Copper, to BCBSM instead of the one two-person rate.

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Below is an explanation of the process:

1) Two-Person to Two Individuals

Retiree must complete the IRS 13441-A form (see attached) to update their premium to an individual and to show no dependents.

Spouse must complete the IRS 13441-A form (see attached) as a new individual enrollee. (Part 1 of both Retiree's and Spouse's form is Retiree's information) No "proof of eligibility" is needed for this transition.

Retiree and Spouse must each fax to the IRS 1-855-250-1731, with their completed 13441-A form, a separate one page note including their Name, 100% single monthly 2019 premium amount and the Effective Date of Coverage (12/01/2019).

The Retiree will continue to use their current Participant Identification Number (PIN) when making their 12/2019 premium payment to the IRS/HCTC.

The IRS/HCTC will issue a new Participant Identification Number (PIN) to the Spouse and with the Welcome to the HCTC Program letter (if you have not received this letter in time to make your December premium payment, which is due December 10th, please call John Cone and he will contact the HCTC manager to get the new PIN assigned to the Spouse).

The Retiree and the Spouse will need to send two separate checks along with individual vouchers with your individual PINs to the IRS/HCTC address that you have been using to make your two-person premium payment.

All 13441-A forms must be faxed directly to 1-855-250-1731. If you do not have access to a fax they may be emailed to the secure email of John@mymedplans.com to then be forwarded to the IRS/HCTC department by November 15, 2019

2) Open Enrollment for 2020 is a separate process

Retiree and Spouse must both complete the 2020 Open Enrollment Form selecting their 2020 level of coverage. All forms must be returned to Benistar by November 15, 2019.

Include, on a separate paper, your name and your HCTC Participant Identification Number (PIN).

If the HCTC program is not reauthorized before December 1, 2019, you will send 100% of the 01/2020 premium payments to Benistar and not to the HCTC.

If/when Congress extends the HCTC subsidy, there will be another Open Enrollment period to allow you to make changes to your 2020 election.