# 2026 Individual Enrollment Guide

Prioritize your health. Choose you. Choose **BLUE.**

BlueCross BlueShield of Alabama

*We cover what matters.*

# 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.

**Nov. 1** → **Dec. 15** → **Dec. 16–Jan. 15**

**Enrollment begins**

You may select and enroll in a plan for 2026.

**First enrollment deadline**

Sign up by this date for coverage effective January 1, 2026.

**Extended enrollment ends**

Last chance to sign up for a 2026 health plan. Coverage is effective February 1, 2026.

# It's **TIME**

## for reliable health coverage more Alabamians trust

**Blue Cross and Blue Shield of Alabama has supported families like yours for 90 years. Now we protect over 2 million Alabamians every day.**

**Here's what we offer:**

- **A wide range of health insurance plans** designed to meet your needs and budget
- **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 copays for primary care visits, reduced costs for generic prescriptions and **up to $100 in rewards** for registering for *my*BlueCross, enrolling in autopay and more

## UNDERSTAND HEALTH INSURANCE TERMS

Get to know the terms and phrases related to health insurance to help you make the best choice for your family.

| | |
|---|---|
| **PREMIUM** | It's the amount you pay each month to maintain your health coverage, which keeps your plan active and lets you access covered healthcare services when you need them. |
| **COPAY** | It's a fixed amount you'll pay for certain in-network services like going to the doctor or filling some prescriptions. Copays don't count towards your deductible. |
| **DEDUCTIBLE** | It's the amount you'll have to pay for certain covered services during the year before health insurance begins to contribute. Depending on your health needs, you may not meet your deductible every year. |

# 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
- Vaccines & Boosters
- Maternity Care
- Preventive Care
- Mental Health Care
- Doctor Visits
- Wellness Programs
- Blue 365 Discounts
- Telehealth Visits
  Not available with Blue Protect Plans

# HAVE MORE QUESTIONS?

Our award-winning Licensed Insurance Advisors are ready to help you prioritize your health and find the right plan for your family. Have these documents ready 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

## Call

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

SCAN HERE

## Visit

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

450 Riverchase Parkway East, Birmingham, AL 35244-2858