

Open Enrollment

[oh-puh n] [en-rohl-muh nt]

noun

1. the only time during the year that most Americans may enroll in health insurance

2. call **855-429-4786** or visit **www.avbtbbenefits.com** for one-stop shopping of hundreds of plans and easy enrollment



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IMPORTANT DATES FOR 2017 ENROLLMENT

November 1, 2016:

Open enrollment starts; this is the first day you can enroll in or renew health plans to cover you during 2017.

December 15, 2016:

The last day to enroll in or renew your health coverage in time for a January 1, 2017 plan start date.

January 1, 2017:

2017 coverage starts for those who enroll in or renew plans by December 15, 2016.

January 15, 2017:

The last day to enroll in or renew your health coverage in time for a February 1, 2017 plan start date.

January 31, 2017:

Open enrollment ends; this is the LAST day you can enroll in or renew health plans to cover you during 2017. If enrolled between January 16 and January 31, plans will have a March 1, 2017 start date.

The healthcare law requires Americans to obtain health insurance or pay a tax penalty.

**2016
Penalty**

Whichever is greater:

- 2.5% of your yearly household income
- \$695 per adult and \$347 per child, family max of \$2,085

Avoid the penalty.
Speak with a licensed insurance expert today.

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