

IMPORTANT NOTICE ABOUT THE AFFORDABLE CARE ACT (HEALTHCARE REFORM)

To: All Benefit Eligible Employees

Date: February 2, 2016

Re: Healthcare Reform: Form 1095-C Delay and Individual Tax Return Filings

Beginning in early 2016, large employers are required to furnish certain employees with a new statement, Form 1095-C, Employer-Provided Health Insurance Offer and Coverage. In future years these statements will be furnished to you by January 31 of the year following coverage. However, in this transition year, Healthcare Reform has delayed Form 1095-C distribution.

In most cases, **you do not need to wait for the Form 1095-C in order to file your U.S. Individual Income Tax Return**. If you and your family (i.e., dependents) were covered for the entire year, you may check the full-year coverage box on your return. If you or your family members did not have coverage for all months of 2015, you may claim an exemption or make an individual shared responsibility payment. The 2015 IRS Form 1040 Instructions provide that:

“If you or someone in your family had health coverage in 2015, the provider of that coverage is required to send you a 1095-C that lists individuals in your family who were enrolled in the coverage and shows their months of coverage. You may use this information to help complete line 61. However, you do not need to wait to receive these forms to file your return. You may have had health care coverage for some or all of 2015 even if you didn’t receive a form with this information, and you may rely on other information about your coverage to complete line 61.”

Other forms of documentation that would provide proof of your insurance coverage include:

- Insurance cards,
- Explanation of benefits
- Statements from your insurer,
- W-2 or payroll statements reflecting health insurance deductions,
- Records of advance payments of the premium tax credit and
- Other statements indicating that you, or a member of your family, had health care coverage.

Generally, you will only need the information reflected on Form 1095-C regarding any offer of employer- sponsored health coverage if you or someone in your family purchased health coverage. You will not need to send the IRS proof of your health coverage. However, you should keep any documentation with your other tax records. This includes records of your family’s employer-provided coverage, premiums paid, and type of coverage.

For more information about Healthcare Reform implications for filing your 2015 tax returns, please visit www.irs.gov/affordable-care-act/individuals-and-families or discuss with your financial tax advisor. 1095-C forms will be distributed to you prior to the Healthcare Reform **extended deadline of March 31st**.