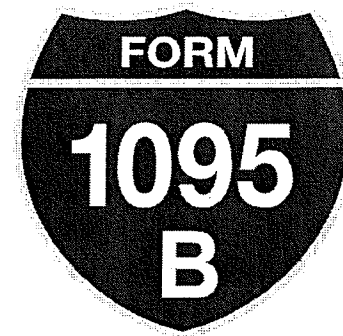


All about the 1095-B



The Affordable Care Act, also called Obamacare, requires that employees who receive health insurance benefits through their employer be provided with certain information using a tax form called the 1095-B. You may also receive a separate form called the 1095-C. If you're not sure why you are receiving this form or unsure of what to do next, keep reading for answers to frequently asked questions.

What is a Form 1095-B?

The 1095-B contains detailed information about your enrollment in the health care coverage offered by your employer that you may need when you file your individual income tax return. As with any important tax document, you should keep the form(s) for your records.

Why did I get a Form 1095-B?

If you were enrolled in health insurance through your employer at any time during 2016, you should receive a 1095-B.

Why did I get more than one Form 1095-B?

If you worked at more than one company, or your company changed insurance plans, you may receive a 1095-B from each employer or insurer.

What should I do with my Form 1095-B?

Keep your 1095-B with your other important tax documents. While you will not need to attach your 1095-B to your tax return or send it to the IRS, you may use information from your 1095-B to help complete your tax return.

What information is on the Form 1095-B?

There are four parts to the form:

Parts 1 & 2: report information about you and your employer.

Part 3: reports information about the coverage provider.

Part 4: reports information about the individuals (including dependents) covered under your employer-offered health plan.

How will the Form 1095 impact my taxes?

If you do not have health care coverage and do not qualify for an exemption, you may be subject to a fine when you file for your 2016 tax return. Or, if there's a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be delayed.

Do I need my Form 1095-B to file my taxes?

No, individuals do not need to send a copy of their 1095-B to the IRS when filing their tax returns. However, you should keep the form with your tax records.

What if I have questions?

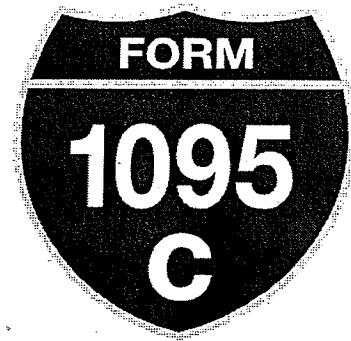
If you have additional questions about your 1095-B, please contact HR or your employee benefits representative. You may also visit www.irs.gov or www.healthcare.gov to learn more.



EQUIFAX

All about the 1095-C

The Affordable Care Act, also called Obamacare, requires employers to send a tax form called the 1095-C to certain employees. If you're not sure why you are receiving this form or unsure of what to do next, keep reading for answers to frequently asked questions.



What is a Form 1095-C?

The 1095-C contains detailed information about the health care coverage offered by your employer. Information from the form may also be used to help determine your eligibility for a premium tax credit. As with any important tax document, you should keep the form(s) for your records.

Why did I get a Form 1095-C?

If you were full-time (worked an average of 30 or more hours per week) or were enrolled in health insurance through your employer at any time during 2016, you should receive a 1095-C.

Why did I get more than one Form 1095-C?

If you worked at more than one company, you may receive a 1095-C from each employer.

Do I need my Form 1095-C to file my taxes?

No, individuals do not need to send a copy of their 1095-C to the IRS when filing their tax returns. However, you should keep the form with your tax records.

What information is on the Form 1095-C?

There are three parts to the form:

Part 1: reports information about you and your employer.

Part 2: reports information about the coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage.

Part 3: This part will not be completed because your employer's health plan is not self-insured.

Why was Part 3 of my 1095-C left blank?

Part 3 of your 1095-C will be left blank if:

Your employer's health plan is a fully-insured plan. Your enrollment information will be reported on a separate form, the 1095-B.

How will the Form 1095-C impact my taxes?

If you or a member of your family purchased health coverage through the Public Marketplace (also known as the "Exchange"), the form 1095-C may be used to determine your eligibility for a premium tax credit. Also, if there's a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be delayed.

What if I have questions?

If you have additional questions about your 1095-C, please contact HR or your employee benefits representative. You may also visit www.irs.gov or www.healthcare.gov to learn more.

