

**Notice #2**

PLEASE READ THE IMPORTANT IRS CHANGES/UPDATES
FORMS 1095-C & B

**TAX YEAR 2015****IMPORTANT IRS INFORMATION****Regarding the Patient Protection And
Affordable Care Act (Health Care Reform)**

Anaheim Union High School District continues to implement the changes required by the Affordable Care Act (ACA). Under the law, all employers are required to report health coverage offers and participation to the Internal Revenue Service (IRS) at the end of each year and provide employees with copies of the information provided.

In addition to the Form W-2 that you receive each year in January, you may receive Form 1095-B (Health Coverage) and/or Form 1095-C (Employer-Provided Health Insurance Offer and Coverage). Descriptions of each form, who can expect to receive them and what to do with the statements, have been provided below for your information.

Form 1095-C – Employer-Provided Health Information Offer and Coverage Reporting

What is Form 1095-C?	Form 1095-C provides information regarding health coverage offered during 2015 to employees meeting the ACA definition of “full-time”, generally defined as working an average of 30 or more hours per week and participation in coverage. <i>Form 1095-C has a dual-purpose for employees participating in health insurance coverage through a district-insured plan (the PPO medical plan administered by Pinnacle Claims Management, TPA). For these employees, Form 1095-C will also contain information about each person enrolled in benefits and which months of 2015 they were provided coverage.</i>
Who will receive Form 1095-C?	All employees who worked during the 2015 calendar year may receive a Form 1095-C, however all employees meeting the ACA definition of “full-time” must receive a Form 1095-C.
What should I do with it?	Form 1095-C is used to determine whether or not you may be eligible for a tax credit. Keep this form as part of your income tax records. It will be used when you file your tax returns. NOTE: As a result of the IRS newly extended Form 1095-C mailing deadline, you might not receive this Form before you file your income tax returns. For 2015, you do not need to send this Form to the IRS when filing your returns but you should keep it with your tax records. Individuals who rely upon other information received from their coverage providers about their coverage for purposes of filing their returns need not amend their returns once they receive the Form 1095-C (or Form 1095-B) or any corrections.

When will I receive it?	Employers must issue Form 1095-C statements and mail them to employees meeting the ACA definition of “full-time” by the IRS newly extended deadline of March 31, 2016; however, AUHSD is on track with our vendor to mail the 1095-C the last week in January 2016.
Can I get it on-line instead of mailed to me?	If you would prefer to receive your Form 1095-C on-line you must CONSENT . Please see attached “ ON-LINE INSTRUCTIONS TO RECEIVE FORM 1095-C ”. Form 1095-C will be available at http://www.mytaxform.com/ beginning January 25, 2016. The week of January 25, 2016, employees that consent to electronic delivery of their tax form will be notified by email that their form is available online.
What’s the advantage to getting Form 1095-C on-line instead of through the mail?	If you Consent: You will have access at http://www.mytaxform.com/ to view and print your electronic 1095-C tax forms as often and as much as you wish. If you do not Consent: You can request 1 reissue of your 1095-C tax form free of charge at http://www.mytaxform.com/ . It will either be mailed to you free of charge or you can reprint it on your own computer free of charge. Any other reissue requests will have a fee (\$18). The way around the reissue fee is to save the 1095-C tax form as a PDF to your computer.
What if I miss the consent deadline?	If you do not consent to receive Form 1095-C by January 20, 2016 you will receive the Form in the mail at the address you have on-file with the Human Resources Department.
What is Form 1095-B? Will I receive both forms?	Employees who meet the ACA definition of “full-time” and who are enrolled in health insurance coverage through a fully-insured plan (Anthem Blue Cross HMO plan) will receive both Form 1095-B and Form 1095-C.
What if I want to file my taxes before I receive this form?	Employees who enroll in coverage through the State insurance exchange (www.coveredca.com) and require information to determine their eligibility for the premium tax credit may wish to wait to file their taxes until they receive Form 1095-C from the district. Employees who enrolled in coverage through the district or who rely on other information from the district about coverage that was offered should be able to file their taxes prior to receiving Form 1095-C without need to amend their tax returns after receiving the forms.

Form 1095-B – Health Coverage Reporting

For employees enrolled with ANTHEM BLUE CROSS – HMO PLAN

What is Form 1095-B?	Form 1095-B will be created by our health insurance plan providers (Anthem Blue Cross HMO plan). For fully-insured plans, health providers are required to report information to the IRS regarding employees and dependents participating in coverage. Form 1095-B will contain information about each person enrolled in benefits and which months of 2015 they were provided coverage.
Who will receive Form 1095-B?	All employees participating in coverage provided through our district in a plan which is fully-insured.
When will I receive it?	In general, health plan providers must issue Form 1095-B statements and mail them to plan participants by March 31, 2016; however, Anthem is on track to mail the 1095-B the last week in January 2016.
Can I get it on-line?	Anthem does not offer an on-line option.
What should I do with it?	Form 1095-B is used to demonstrate that you meet the ACA’s individual coverage mandate. Keep this form as part of your income tax records. It may need to be filed with your taxes.
What if I want to file my taxes before I receive this form?	Form 1095-B includes information regarding who was provided coverage through our health insurance plan. This information is also contained in the health insurance enrollment forms you completed earlier in the year. You may be able to use this information to demonstrate proof of coverage if you wish to file your taxes before receiving Form 1095-B.