#### 1. What is this Form 1095?

The 1095 is a new tax form that is sent to you by your company that includes information about your healthcare insurance coverage. Almost all employees will get this. It serves as a "proof of insurance statement" that shows the IRS that you have been properly covered by your company. You'll take information from it to use in your tax filing, similar to how you take information from your W-2 form and transfer it to your tax forms.

You can see what the 1095-C (there are three versions: A, B and C. C is used by companies with 50 or more employees) looks like here: https://www.irs.gov/pub/irs-prior/f1095c-2015.pdf

[NOTE: If you can, provide an image to the form in the body of your communication and include it as part of the printed version.]

### 2. Why am I even getting a 1095 form?

You're getting it because it's required that you get it as part of the new healthcare law, the **Affordable**Care Act.

# 3. When will I be getting my 1095?

You should receive your 1095 form by early February.

#### 4. What the heck do I do with it?

As mentioned in the previous question, your 1095 will contain information that you will transfer to your 1040, 1040A or 1040EZ tax form. You *do not* need to submit the 1095 form with your 1040. In fact, most people will only have to check a box on their 1040s stating that they (and their dependents if applicable) were covered by their company for the year.

#### 5. Where can I get more information about the 1095?

You can find more 1095 information here on the IRS website: <a href="https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Understanding-Form-1095C">https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Understanding-Form-1095C</a>.

## 6. Who can I contact if I have questions?

Pat Renwick(448-2500 ext 2121) will try to answer any questions you might have regarding the form. If you have your taxes prepared by a professional, they will know what to do with the form.