



Web/Intranet Content

Understanding the 1095-C Form

You'll receive a new tax form in 2016 called the 1095-C. It's a required document under the health care reform law that you can use on your tax return to show the government that you've met your obligation to have health insurance.

On this page, learn more details about the 1095-C, including what to do when you receive it and how to use it to file your income taxes.

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What to know

Our national health care law requires every American to have health insurance—and just like you have paperwork to prove you have auto insurance, the 1095-C is a way to prove you have health insurance.

It's a tax document, similar to your W-2 that gives the IRS information about your health insurance. It helps the government verify that your coverage meets the requirements under the Affordable Care Act (ACA). We're happy to provide health insurance that exceeds government standards—and happy to tell the IRS that, too!

For you, the 1095-C helps you complete your tax return and show the government you've met your obligation to have health insurance. Without the form, you may not be able to fully file your yearly income taxes and may have to pay a fine to the IRS (2% of your yearly household income or \$325 per person for the year, whichever is higher).

Understand the form

The 1095-C lists information about you, our company and your health insurance. It has three parts:

- **Part 1** has your personal information (name, address and Social Security number) as well as our company information, including our Employer Identification Number (**54-6001599**).
- **Part 2** includes information about the **Scott County School Health Benefits Plan**—specifically, the cost per month for employee-only coverage. This is the medical plan that meets government requirements for the minimum coverage a company our size must provide. It's important to know these amounts won't reflect the cost of *your specific* health

insurance, unless you're enrolled in **Scott County Schools Health Benefits Plan** and cover only yourself. (Read your W-2 to find the total costs of your specific coverage.)

- **Part 3** lists "Covered Individuals"—the name, date of birth and Social Security number for anyone who had our health insurance in 2015. This may include you, your spouse/domestic partner, children or other dependents.

It also lists the "Months of Coverage" during 2015 that each person was covered by our health insurance. Say, for example, you were covered for all of 2015, but got married in August and added your spouse. Your "Months of Coverage" will be listed as all 12 months, but your spouse's will be listed as August through December.

If you and your family got health insurance from another company, Part 3 of the form should be blank.

What to do

You'll receive your 1095-C Form in the mail at home. It will arrive in an envelope from **AMERICAN FIDELITY** and likely be marked as a tax document. When you get it, here are four important things to do:

1. **Keep it!** Just like your W-2, you'll need the 1095-C Form when you file your taxes.
2. **Verify your personal information** in Part 1.
3. **Verify your family members' information in Part 3**—the names, dates of birth, Social Security numbers and "Months of Coverage" all of you had our health insurance in 2015. If you and your family got health insurance from another company, Part 3 should be blank.
4. **Report any errors to K.C. Linkous or Angie Vermillion** at kc.linkous@scottschools.com or angie.vermillion@scottschools.com.

If you don't receive your 1095-C Form by March 2016—don't panic! With millions of these forms going out at the same time, yours could be delayed a bit. However, contact **K.C. Linkous or Angie Vermillion**. They'll help you confirm that the form is already on the way, or make sure it gets sent to you immediately.

Additional details

The 1095 Form comes in three different versions—A, B and C. Since all Americans must have coverage, all Americans will receive at least one version of the 1095 Form.

The **1095-A** gets sent to Americans who got their health insurance through one of the insurance marketplaces, or exchanges.

The **1095-B** goes to two groups:

1. Americans who work at a company that offers a fully insured health insurance plan (one where the claims are paid by an insurance company) and has 50 or more full-time employees.
2. Americans who work at a company that offers health insurance and has fewer than 50 employees.

The **1095-C** goes to Americans who work at a company that offer a self-insured health insurance plan (one where the claims are paid by the company, not an insurer) and has 50 or more employees. We meet those standards, so you will receive one—even if you didn't get your health insurance through us in 2015.

However, your spouse or another family member/dependent may get a 1095-C as well, and/or the A or B version, depending on where they work and where they got their health insurance in 2015. For recordkeeping purposes, save **all** 1095 Forms that you and your family members receive.

When you file your income taxes, you will use the 1095 Form that applies to the company that provided your health insurance for 2015. You can get help from the IRS and/or a private tax advisor to determine which form(s) to use.