

# FORMS 1095-B & 1095-C: WHAT YOU NEED TO KNOW



In early 2016, many employees will receive two important tax forms. You will receive a Form 1095-B if you were covered under your employer's health plan in 2015. You will receive Form 1095-C if you were a full-time employee at any time during 2015.

In most cases, Form 1095-B will be sent to you by your health insurance company, while your employer will send you Form 1095-C. It is important that you save these two forms, as you may need them as supporting documentation for information you put on your tax return.

## Form 1095-B

This form provides information that you will need to report on your income tax return and serves as proof that you and your family had minimum essential coverage (MEC) during the 2015 tax year. Failure to have MEC may result in tax penalties.

**This form contains a few specific pieces of information:**

- Whether you had MEC in 2015
- Which dependents were covered, if applicable
- Which months you and any covered dependents had coverage

Only one copy of Form 1095-B will be provided for all of your covered family members. Spouses and dependents who received coverage under your plan in 2015 will not receive their own forms. If necessary, you may provide copies of the form to your spouse and dependents for their own records.

## Form 1095-C

This form provides proof of the health insurance coverage your employer offered to you and your family during the 2015 tax year. If you purchased health insurance coverage through the Health Insurance Marketplace and wish to claim the premium tax credit, this information will assist you in determining whether you are eligible.

**This form contains the following information:**

- Whether coverage was offered to you, your spouse and dependents
- The lowest monthly premium for self-only coverage offered to you in 2015

This form will be provided to you regardless of whether you opted to enroll in health insurance benefits through your employer.

## Filing Your 2015 Tax Return

The information provided on these forms can help you complete your tax return. Once your tax return is filed, save the forms for your records. The IRS will receive their own copy of each of the forms for comparison purposes. If you obtained health insurance coverage from more than one employer in 2015, you will receive a separate 1095-B and 1095-C form from each employer and health insurance company that offered or provided coverage.

If you have additional questions about Form 1095-B, contact your health insurance company. For questions about Form 1095-C, contact your HR Department.