

APEA-AFT Health and Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

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EMPLOYEE QUESTIONS ABOUT THE 1095 FORMS

What is this form and why do I need it?

A 1095 form is a little like a W-2 form. Your employer and/or health plan sends one copy to the Internal Revenue Service (IRS) and one copy to you. A W-2 form reports your annual earnings. A 1095 form reports your health care coverage throughout the year.

Who is sending it to me and when?

Your employer (if the employer has 50 or more employees) will send you a 1095-C and your health plan will send you a 1095-B. You should receive the forms by March 31, 2016. Starting in 2017, you will receive it each year by January 31, just like your W-2.

Why are you sending it to me?

The 1095 forms will show that you and your family members either did or did not have health coverage during each month of the past year. Because of the Affordable Care Act, every person must obtain health insurance or pay a penalty to the IRS.

What am I supposed to do with this form?

Keep it for your tax records. You **do not** need this form in order to file your taxes, but when you do file, you will have to tell the IRS whether or not you had health insurance for each month of 2015. The Form 1095-B or 1095-C shows if you had health insurance through your employer. Since you don't actually need this form to file your taxes, you don't have to wait to receive it if you already know what months you did or did not have health insurance. When you receive the form(s) keep it with your other 2015 tax information in case you should need it in the future to help prove you had health insurance.

What if I get more than one 1095 form?

Someone who had health insurance through more than one employer during the year may receive a 1095-C from each employer. Some employees may receive a 1095-B from more than one health plan if you had different health plan coverage throughout the year. Keep these forms – you do not need to send them in with your 2015 taxes.

What if I did not get a Form 1095-B or a 1095-C?

If you believe you should have received a 1095-B from the Health Plan and have not received one **by March 31, 2016**, contact the Administration Office at:

- Phone: 1-800-732-1121, option 4
- E-mail: forms@wpas-inc.com (please indicate APEA-AFT Health and Welfare Trust 1095 in subject line of your e-mail)

If you believe you should have received a 1095-C from your employer and have not received one **by March 31, 2016**, contact your employer's human resources or benefits department.