
**MOUNTAIN VIEW SCHOOL DISTRICT
FISCAL SERVICES**

DATE: JANUARY 27, 2016
TO: ALL EMPLOYEES
FROM: LISA S. LOOP, DIRECTOR OF FISCAL SERVICES
RE: AFFORDABLE CARE ACT ANNUAL STATEMENTS

Mountain View School District will be sending out a new IRS form to anyone who was a full-time employee for one or more months of the calendar year 2015. This form, called the *1095-C* Form, is an annual statement that describes the insurance available to eligible employees. If you have health insurance through us or any other carrier, you will also receive a *1095-B* form verifying that coverage from your *health insurance carrier*.

What is the purpose of Form 1095-C? (This form is sent to you from MVSD)

The Affordable Care Act requires affected employers to provide identified full-time employees with an annual summary of employer-sponsored health benefits offered.

- *Part I* lists information about you and your employer.
- *Part II* lists codes for each month to show if you were eligible for health benefits. The back of the form lists what each code means.
- *Part III* will be blank. Because MVSD is not self-insured, you will receive a *1095-B* from your health care provider verifying health coverage.

What is the purpose of Form 1095-B? (This form is sent to you by your health care provider)

The Affordable Care Act requires verification of health care coverage for every US citizen.

- If you do have coverage, you will receive verification from your health care service agency on Form *1095-B*.
- This form will also show coverage for spousal, dependent and other qualifying individuals on your policy.

What do I do with the form?

This form is for your information only and does not need to be filed with your taxes. *Please read it and verify that it is correct.* Most taxpayers simply need to check a box indicating they had qualifying health care coverage for the entire year. Although tax preparation professionals may ask for a copy, you do not need to wait to receive the form in order to file your 2015 tax return. You should to keep it with your income tax documents in case you have any questions.

What if I think the form is incorrect?

Form 1095-C: You can either notify us directly or go to the following Tax Form User Site where you can make corrections, request reissued copies of the 1095-C form or opt in for electronic notification. You can access that form at www.paperlessemployee.com/mvsd. You may also access a helpful Paperless Employee User Guide on our District website at <http://mtviewschools.com/Page/3249> that explains how to create an account, request corrections, opt in for electronic notification, and access your year-end tax statements if you need a copy. If you have any other questions or concerns, please contact Geri Payne at 626-652-4066 or gpayne@mtview.k12.ca.us.

Form 1095-B: If you have health care coverage for all or part of 2015 and do not receive this form or think it is incorrect, please contact your health coverage provider.

When will I receive my statements?

Employers and health plans must issue statements to you by March 31, 2016 for the 2015 tax reporting year.

Must I wait until I receive the statement(s) before I file my federal taxes?

No. You may not have received Form 1095-B or 1095-C by the time you are ready to file your 2015 federal tax return. While the information on these forms may assist in preparing a tax return, the forms are not required. Like last year, you can prepare and file your federal return using other information about your health insurance. You should not attach either of these forms to your tax return.

Why didn't I receive both statements?

Employers will provide statements (1095-C) to ACA identified full-time employees as defined in the law. If you are not a full-time employee you will not receive this statement even if you are enrolled in a health insurance program. Health plans will provide statements (1095-B) to each subscriber enrolled in a health insurance program. If you do not have health insurance, you will not receive a 1095-C.

More information about the statements:

- Box #15 on Form 1095-C contains your share of the lowest cost monthly premium available to you for self-only coverage, not necessarily the premium for the coverage in which you are enrolled.
- Part III on Form 1095-C is purposefully blank. The health plan will report actual enrollees, including dependents, on Form 1095-B.
- Form 1095-B may be used to show that you meet the ACA's individual mandate regarding health coverage and should be retained with your income tax.

Visit IRS.gov (<https://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals>) for questions and answers related to Forms 1095-C and 1095-B. You can also see an example of the form there.