



Millville Board of Education
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To: All Millville Board of Education Employees
From: Bryce Kell, School Business Administrator
Subject: Employee Information Reports – 1095C (Health Insurance Coverage)
Affordable Care Act

The Affordable Care Act requires all citizens to obtain minimum essential health care protection for themselves and their dependents. Accordingly, all employees that are offered health coverage are receiving an *Employee Information Report (1095C)* from the Board of Education. This form confirms whether you had or did not have minimum essential health insurance coverage for the twelve months of 2015 pursuant to the individual mandate requirements of the Affordable Care Act.

A copy of this 1095C report will be forwarded to the Internal Revenue Service in a way similar to our filing of W2 wage statements. This documentation is very important because it will support your declaration when filing your federal tax return with respect to having health insurance coverage for 2015. It is possible that you may receive more than one 1095 report if you were an employee for more than one employer for 2015. If married, your spouse may also receive a similar report. You should check that these forms accurately reflect your family's health coverage for all 12 months of the year. You need this report, just like you need a W2, when preparing your federal tax return.

Individuals that did not have health insurance coverage for any month of 2015 may be subject to a penalty when filing their federal income taxes.

Please Note: Line 15 reports what your monthly cost was if you had single coverage for our least expensive minimum essential health plan. In most cases, it will not be what you are actually contributing toward your health insurance coverage.