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Date: January 31, 2019
To: Eligible Employees
Subject: **Form 1095-C Employer-Provided Health Insurance Offer and Coverage**

The Affordable Care Act (ACA) requires US taxpayers to prove that they had health coverage in 2018 when filing their taxes for 2018.

You receive this Form 1095-C because you were a full-time employee with Alexandria City Public Schools (ACPS) at any time during 2018 or you were covered under an ACPS health plan in 2018. It is important that you save this form as you may need it as supporting documentation to complete your 2018 income tax return. If you have already filed your tax return for 2018, keep this form for your tax records.

Filing Your 2018 Tax Return

The information provided on Form 1095-C can help you complete your tax return. Once your tax return is filed, save the form for your records. The IRS will receive their own copy of the form for comparison purposes.

Form 1095-C contains three sections:

Part I - This section of the form shows your name, address, social security number and ACPS information.

Part II - This section provides proof of the health insurance coverage ACPS offered to you and your family during the 2018 tax year and 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 2018

Part III - This section 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 2018 tax year. Individuals who do not have MEC may incur tax penalties. This form contains the following information:

- Whether you had minimum essential coverage (MEC) in 2018 as required by ACA
- Which dependents were covered in 2018, if applicable
- Which months in 2018 you and any covered dependents had coverage

Only one copy of Form 1095-C is provided for all of your covered family members. Spouses and dependents who received coverage under your plan in 2018 do not receive their own forms. If necessary, you may provide copies of the form to your spouse and dependents for their own records.

Please contact Benefits Office at HRBenefits@acps.k12.va.us if you have any questions.

Frequently Asked Questions

- 1. Why do I receive health insurance coverage forms from both Alexandria City Public Schools (ACPS) and Kaiser Health Plan? Do I need to keep both forms for income tax filing?**

The Affordable Care Act requires ACPS to send you form 1095-C to let you know that you were offered health insurance coverage in 2018 because you were a full time employee. If you were a Kaiser member any time during 2018, Kaiser is required to send you a health coverage statement for 2018, to inform you and your dependents, if applicable, that you have the required basic health insurance. Both forms are needed as supporting documents for your 2018 income tax filing with the Internal Revenue Services (IRS).
- 2. Why are my dependents not listed on the form 1095-C that I receive from ACPS?**

If you were enrolled in Kaiser health insurance plan, your dependents are listed on the health coverage form sent separately by Kaiser.

Dependents are listed on form 1095-C only if you and your dependents were enrolled in the United Healthcare plan with ACPS. You do not receive a health insurance coverage form from United Healthcare.
- 3. Where on my income tax return do I have to report that I had health insurance coverage in 2018?**

If you file your income tax using IRS form 1040 EZ, it is line 11.
If you use IRS form 1040-A, it is line 38.
For form IRS1040, line 61 is where you report health coverage.
- 4. Do I receive a health insurance coverage form if I am a retiree?**

If you are a retiree enrolled in the United Healthcare POS plan, you will receive form 1095-C from ACPS. Retirees who retired prior to 2018 and are members of Kaiser HMO plan or a Medicare plan (Kaiser Medicare Plus or United Healthcare Medicare Advantage) will not receive form 1095-C from ACPS.
- 5. I do not have health insurance coverage with ACPS currently. When can I enroll for health insurance coverage?**

If you did not have health insurance coverage with ACPS in 2018 and you are a full time employee, you may be eligible for health insurance coverage and can enroll in the upcoming Health Insurance Open Enrollment in May for an effective date of July 1, 2019. Contact HRBenefits@acps.k12.va.us with questions.