# <u>Form 1075 – Frequently Asked Questions</u>

We have created this FAQ document to provide a better understanding of the form and what to do when/if you receive one.

#### • WHO RECEIVES A FORM 1095-C?

Employers with 50 or more full-time equivalent employees are required to send a 1095-C to any employee who was full-time (worked an average of 30 or more hours per week) or who was enrolled in their health insurance plan in 2015. The Casa Grande Elementary School District has more than 50 full-time employees and therefore must comply with this requirement.

# • WHY DID I GET A FORM 1095-C?

If you were full-time (worked an average of 30 or more hours per week) or were enrolled in health insurance through your employer at any time during 2015, you should receive a 1095-C. The form is required to complete your 2015 tax return.

#### WHY DID I GET MORE THAN ONE FORM 1095-C?

If you worked at more than one company or business, you <u>may</u> receive a 1095-C from each company/employer.

# • WHAT SHOULD I DO WITH MY FORM 1095-C?

When you receive your 1095-C, keep it for your records. You will need it to complete your tax return.

# • DO I NEED MY FORM 1095-C AND MY W-2 TO FILE MY TAXES? Yes, if you received a 1095-C, you will need both your W-2 and your 1095-C to complete your 2015 tax return.

# • WHAT IF I HAVE QUESTIONS?

If you have additional questions about your 1095-C <u>once you receive it</u>, please may contact the Administrative Services offices at district extension 3206. You may also visit <a href="https://www.irs.gov">www.mytaxform.com</a> to learn more.

# • WHEN WILL I GET MY FORM 1095-C?

The form 1095-C was initially required to be delivered no later than February 1, 2016; however, the government has provided an extension for employers that would extend the deadline to March 2016. The district is still trying to deliver the form 1095-C for the 2015 tax year on or before February 1, 2016 in accordance with the original deadline. If the forms are not delivered by February 1, 2016, a follow up communication will be sent to all employees. If you believe you should have received a 1095-C but do not, please contact the Administrative Services office at district extension 3206.

#### • WILL I BE FINED IF I DID NOT RECEIVE A FORM 1095-C?

If you don't have qualifying health insurance, in some cases you can claim a health care coverage exemption. You can use the IRS Health Coverage Exemptions Form 8965 to find out if you qualify. Please visit <a href="https://www.irs.gov">www.healthcare.gov</a> to learn more.

#### • WHY DIDN'T I GET A FORM 1095-C?

If you were not full-time (worked an average of 30 or more hours per week) and were not enrolled in health care coverage through your employer at any time during 2015, you should not receive a 1095-C. You may also not receive a 1095-C if you were not the primary insured.

# WHAT INFORMATION IS ON THE FORM 1095-C?

There are three parts to the form:

- Part 1 reports information about you and your employer.
- Part 2 reports information about the coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage.
- Part 3 reports information about the individuals (including dependents) covered under your self-insured plan.

#### • HOW WILL THE FORM 1095-C IMPACT MY TAXES?

If you do not have health care coverage and do not qualify for an exemption, you may be subject to a fine when you file for your 2015 tax return. Or, if there's a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be delayed.