

EDMOND PUBLIC SCHOOLS

Empowering all students to succeed in a changing society

To: All Full Time Employees

From: Lori Smith, Chief Financial Officer

Re: How to Read Your 1095-C

Date: January 26, 2016

If you were a full time employee of EPS in 2015, you will receive a form 1095-C for health coverage reporting on your federal tax return. Depending on your circumstances, you may also receive a 1095-B from your insurance provider and/or additional 1095-Cs if you worked full-time for other employers during the year. ***These forms will be needed to complete your 2016 federal tax return.*** Below are links to internet resources I found that may be helpful to you.

This link is a 3 minute video that provides an easy-to-understand overview of the forms, why you are receiving them, and what information they provide.

http://players.brightcove.net/390587143001/39c4aedc-6698-440a-9208-9dd97f7b70c5_default/index.html?videoId=4463983252001

This link provides frequently asked questions and answers.

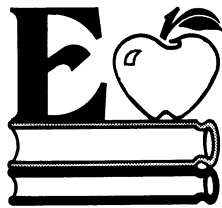
<http://www.mytaxform.com/form-1095-faq>

The 1095-C we are providing shows the coverage we **offered** to you, whether you took coverage through us or not. If the information was the same each month, it is entered on one line, "All 12 Months." If you were hired during 2015 or had any change in status during the year, each month will have an entry to reflect the status that month. The codes used on the form are defined by the IRS on the back of the form, but here is a summary

Column 14, Offer of Coverage

Code What it means

- 1A We offered coverage to you, your spouse and dependents that is affordable based on the federal poverty line.
- 1B We offered coverage to you but not to your spouse or dependents.
- 1C We offered coverage to you and your dependents but not your spouse.
- 1D We offered coverage to you and your spouse but not your dependents.
- 1E We offered coverage to you, your spouse, and dependents. (All of our plan options include available spouse and dependent coverage.)



EDMOND PUBLIC SCHOOLS

Empowering all students to succeed in a changing society

- 1F We offered coverage to you, your spouse, and dependents, but it did not provide “minimum value.” (All EGID insurance options provide minimum value, as defined.)
- 1G You were not a full-time employee the entire month, but were offered health care coverage.
- 1H You were not offered healthcare coverage during the month.
- 1I You were not offered coverage under “Qualifying Offer Transition Relief” rules. (N/A at EPS.)

Column 15, Employee Share of Lowest Premium Cost for Self-Only Coverage

Under our plan, full time employees are offered free employee-only coverage so this will be \$0.

Column 16, Applicable Safe Harbor (i.e. did you take the insurance offered and if not, was it affordable?)

Code What it means

- 2A You were not employed during the month.
- 2B You were employed during the month, but not full-time.
- 2C You were enrolled in coverage during the month.
- 2D You were in a waiting period and not yet eligible for coverage.
- 2E You were covered by a Union plan. (N/A at EPS.)
- 2F We offered coverage to you that was considered affordable based on your W-2 wages, but you did not enroll.
- 2G We offered coverage to you that was considered affordable based on the federal poverty line, but you did not enroll.
- 2H We offered coverage to you that was considered affordable based on your rate of pay, but you did not enroll. (\$0 is affordable under 2F, 2G and 2H; EPS will use code 2H.)
- 2I Because your coverage plan year went into effect after January of 2015, we were not obligated to offer coverage. (N/A for EPS)

Covered Individuals

This section will be blank on your 1095-C from EPS. Since our coverage is provided under a fully-insured plan, the insurance provider (EGID) will provide this information on a 1095-B.

If you have questions or corrections, for the 1095-C form, contact Laura Potter in the benefits department 340-2824; for the 1095-B form, contact EGID at 717-8701.