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Employee questions about Form 1095:

1. **What is this form I'm receiving?**

The 1095 is a new IRS required annual filing form, similar to a W-2. Your employer or insurer sends one copy to the Internal Revenue Service (IRS) and one copy to you. A W-2 form reports your annual earnings. A 1095 form reports your health care coverage throughout the year.

2. **Who is sending it to me, when, and how?**

Your employer and your Health Insurance Company should send one to you either by mail or in person. They may send the form to you electronically if you gave them permission to do so. You should receive it by March 31, 2016. (Starting in 2017, you should receive it each year by January 31, just like your W-2.)

3. **Why are you sending it to me?**

The 1095 forms will show that you and your family members either did or did not have health care coverage during the past year. Because of the Affordable Care Act, every person must obtain health insurance or pay a penalty to the IRS.

4. **What am I supposed to do with this form?**

Keep it for your records. You don't actually need this form in order to file your 2015 taxes. The Form 1095-B or 1095-C shows whether you had health insurance through your employer. Keep it with your other 2015 tax information in case you need it in the future to help prove you had health insurance. Beginning next year, in January 2016, you will need to file a 1095 with your annual tax return.

5. **What if I get more than one 1095 form?**

Someone who had health insurance through more than one employer during the year may receive a 1095 from each employer. Some employees may receive a Form 1095-A and/or 1095-B reporting specific health coverage details.

6. **Why aren't my Dependents listed on the 1095-C?**

Troy Schools is not required to list dependents on Form 1095-C. You should have received a 1095-B from your health insurance carrier and this should include information about your dependents health care coverage.

7. **What if I did not get a Form 1095-B or a 1095-C?**

If you believe you should have received one but did not, contact the Benefits Department by phone or e-mail.

8. **I have more questions-who do I contact?**

If you have further questions, please contact Employee Services/Benefit Department. You can also go to the IRS website and find more detailed questions and answers. [An IRS website called Questions and Answers about Health Care Information Forms for Individuals \(Forms 1095-A, 1095-B, and 1095-C\) covers most of what you need to know.](#)



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