



DEPARTMENT OF FINANCE  
CITY OF CHICAGO

To: Full Time Employees and Non Medicare Retirees

Re: **New 2015 Tax Form - IRS 1095**

This year, for the first time, all employees offered City healthcare coverage and retirees enrolled in retiree healthcare coverage (other than Medicare supplemental coverage) will receive a 1095-C or 1095-B form. This mailing answers some questions you may have about this form, and tells you where you can get more information.

### Key Points

- **You'll use the information on the 1095 to help you complete your tax return.**
- **You don't need to attach this form to your tax return.**
- **If you and your tax dependents had healthcare coverage all 12 months of 2015, there is a simple box that you will need to check on your tax return.**
- **If you or your tax dependents did not have healthcare coverage for any month, you'll need to read the instructions to your tax return or consult with your tax advisor.**

### Why am I getting a 1095 form?

You are receiving this tax form because it is required by the Federal government. The City is required to send this form to full time employees and certain others provided healthcare coverage (other than retirees receiving Medicare supplemental coverage) during 2015.

### When will I get my 1095 form?

You should receive your printed 1095 form, via a separate mailing, between February 1, 2016 and March 31, 2016.

### What do I do with my 1095 form?

- Your 1095 form will contain information that you will transfer to your tax return (IRS Form 1040, 1040A, or 1040EZ).
- You do not need to submit the 1095 form with your tax return.
- Most people will only have to check a box on their tax return that states that they (and their dependents, if applicable) were covered for all months of 2015. *Additional information on the form and what it means can be found below.*
- You should keep your 1095 form for your records.

See Reverse Side

***What if I already filed my 1040, 1040A, or 1040EZ?***

- If you have already filed your return, please make sure the information you reported on your taxes as to which months you had healthcare coverage matches the information in your 1095s.
- If the information matches, you do not need to take any other action.
- If the information on months of coverage in your City 1095 form does not match what you provided on your tax return, you may need to amend your tax return.

***What if the information on my 1095 form is incorrect?***

Please review your 1095 form for accuracy. If you believe the form from the City is incorrect, please contact the Benefits Service Center at 1-877-299-5111.

***How can I get more information about my 1095 form?***

Visit [www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Understanding-Form-1095C](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Understanding-Form-1095C).

## **Information on the 1095 Forms**

### **IRS Tax Form 1095-C**

- **Part I - Employee Info.** Provides basic information about you and the City.
- **Part II - Offer Info.** Provides details about the type of healthcare coverage the City offered you. The IRS will use this information to verify the City meets the requirements of the Affordable Care Act (ACA).
- **Part III - Coverage Info.** Provides information about you and your dependents who had City healthcare coverage during the year. The “all 12 months” box may be checked, or a box will be checked for each month that you and each of your dependents were enrolled in healthcare coverage for at least one day of that month. You will use this information to complete your tax return, and the IRS will use this information to determine if you or your dependent(s) incurred a tax penalty for failure to have minimum essential healthcare coverage.

### **IRS Tax Form 1095-B**

- This form is similar to the 1095-C, but does not provide information on the type of healthcare coverage you were offered. It does provide coverage information.