

# KNOW YOUR BENEFITS.

From

## Forms 1095-B and 1095-C: What You Need to Know

In early 2018, many employees will receive two important tax forms. In general, you will receive a **Form 1095-B** if you were enrolled in your employer's health plan in 2017. You will receive **Form 1095-C** if you were a full-time employee of a large employer at any time during 2017.

In most cases, Form 1095-B will be sent to you by your health insurance company, while your employer will send you Form 1095-C. However, in some cases, you may receive only one form, provided by your employer.

You do not need to file these forms with your tax return. However, it is important that you save these forms, because they provide key information about your health coverage and can help you when filling out your tax return.

### **Form 1095-B**

This form provides information about your health insurance coverage that can help when you fill out your income tax return, and serves as proof that you and your family had minimum essential coverage (MEC) during the 2017 tax year. Failure to have MEC may result in tax penalties for you.

This form contains a few specific pieces of information:

- Whether you had MEC in 2017
- Which dependents were covered, if applicable
- Which months you and any covered dependents had coverage

Only one copy of Form 1095-B will be provided for all of your covered family members. Spouses and dependents who received coverage under your plan in 2017 will not receive their own forms. If necessary, you may provide copies of the form to your spouse and dependents for their own records.

**It is important that you save these forms, because they provide key information about your health coverage and can help you when filling out your tax return.**

### **Form 1095-C**

This form provides proof of the health insurance coverage your employer offered to you and your family during the 2017 tax year, if any. If you purchase health insurance coverage through the Health Insurance Marketplace and wish to claim the premium tax credit, this information will assist you in determining whether you are eligible.

This form 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 2017

This form will be provided to you if you were a full-time employee in 2017, regardless of whether you opted to enroll in health insurance benefits through your employer.

### **Filing Your 2017 Tax Return**

The information provided on these forms can help you complete your tax return. Once your tax return is filed, save the forms for your records. The IRS will receive their own copy of each of the forms for comparison purposes. If you obtained health insurance coverage from more than one employer in 2017, you will receive a separate Form

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## **Forms 1095-B and 1095-C**

1095-B and 1095-C from each employer and health insurance company that offered or provided coverage.

If you have additional questions about Form 1095-B or Form 1095-C, contact .

A photograph of a family in a living room. A man is sitting on a grey sofa, holding a mug and reading a book. Two young children are sitting on the floor in front of the sofa, playing with toys. A large blue speech bubble with white text is overlaid on the image.

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