

What the heck
is a 1095-C?

Why am I
getting a
1095-C?

What do I need to
do with my 1095-C?

Your 5-step guide to the 1095-C

What is the 1095-C? It's a new tax document that's coming soon to your mailbox! Find out what it is, when you'll get yours and what to do with it after that—all in the five easy steps below.

1. Know the lingo.

Our national health care law requires all Americans to have health insurance. The 1095-C is a tax form that proves to the IRS that you're covered. It's also how we show that the health insurance we offer meets government standards. The great news is that our plans exceed government standards—and we're proud to say so to the IRS!

2. Watch your mailbox.

You'll receive your 1095-C in the mail at home. Watch for it in an envelope marked as a tax document. When you get it—keep it! Without it, you may not be able to fully file your 2015 income taxes and may have to pay a fine to the IRS.

If you don't receive yours by March 2016, please contact us. We'll make sure it gets to you immediately.

3. Keep ALL documents.

Since all Americans must have health insurance, all Americans will get a 1095 Form! There are three different versions—A, B and C. The one(s) you get depends on where/if you work and where you got your health insurance in 2015. That means you, your spouse and other dependents may all get one or more versions of the 1095 Form. Keep them ALL. There are resources to help you use the forms to file your taxes accurately.

4. Check for accuracy.

When you receive your 1095-C, there are a few parts of the form you should double check:

- Your name, address and Social Security number.
- The name, dates of birth and Social Security numbers for anyone that you cover through your health insurance at work—yourself, spouse/domestic partner, children or other dependents. If you didn't cover anyone through work, the "Covered Individuals" part of the form should be blank.
- The months during 2015 that each person was covered by our company's health insurance.

5. Ask questions, find answers.

If you have general questions about the 1095, or specific questions about which version(s) to use when filing your 2015 taxes, contact the IRS at irs.gov.

If you see errors on your 1095-C Form or don't receive yours by March 2016, please contact us:

Phone: 440-437-6531

Email: lisa.moodt@grandvalley.school

Find additional resources at:

- <https://www.irs.gov/uac/About-Form-1095-C>
- <https://www.irs.gov/pub/irs-pdf/i109495c.pdf>