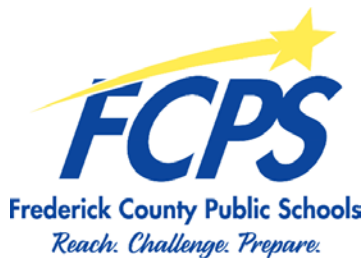


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**December 2016**

**TO:** FCPS employees, retirees and former employees enrolled in FCPS health coverage

**FROM:** Penny Opalka, Senior Benefits Manager

**RE:** **IMPORTANT INFORMATION ABOUT IRS TAX FORM 1095C**

Form 1095C is a tax form required under the Affordable Care Act (ACA). For the 2016 tax year, this form will play an important role in your annual tax filings. The following questions and answers are provided to help you understand the form, why it's important, and how it affects you.

#### **What is Form 1095C?**

Form 1095C is a tax form that shows the months of the year that you and/or your dependents were offered or enrolled in medical coverage offered by Frederick County Public Schools (FCPS).

#### **Who will receive this form?**

You will receive Form 1095C from FCPS if, for at least one month in 2016 you were:

- A full or eligible part time employee who was enrolled in medical coverage
- A retiree or dependent of a retiree under the age of 65 who was enrolled in medical coverage
- An individual with COBRA coverage

#### **Why do I need a Form 1095C?**

According to the Affordable Care Act (ACA) guidelines, you must prove you are adequately insured each year. **The IRS does not require you to file this with your taxes for 2016.** However, you may want to use this form when filing your taxes or maintain it in a safe place for future retrieval if necessary. If you aren't covered, you could face tax penalties. It is very important to keep this form with other important tax documents you'll need for the current tax year.

#### **When should I expect to receive my form?**

Forms for the 2016 tax year must be mailed no later than March 2, 2017. Forms sent by mail will arrive in their own envelope, separate from other tax forms.

#### **What if I don't get my Form 1095-C?**

- You might not receive a Form 1095-C by the time you are ready to file your 2016 tax return, and it is not necessary to wait for it to file.
- The information on these forms may assist in preparing a return. However, you can prepare and file your return using other information about your health insurance.

#### **Part III of my Form 1095C is blank. Why isn't my medical coverage showing?**

If you enrolled in coverage other than the medical plan offered by FCPS (for example, through your spouse's employer), Part III will intentionally be left blank and you will not receive any other form from FCPS to prove your medical coverage for the year. You can expect to receive an additional Form 1095 from your medical insurance carrier to prove your coverage.

**Still have questions?** If you have other questions, please call Penny Opalka at 301-644-5112.