

# Northwest Insulation Workers Welfare Trust

2815 2nd Avenue, Suite 300 • P.O. Box 34203 • Seattle, Washington 98124-1203  
Phone (844) 811-6789 • Fax (206) 505-9727 • Website [www.nwinsulationtrust.com](http://www.nwinsulationtrust.com)

Administered by  
Welfare & Pension Administration Service, Inc.

## EMPLOYEE QUESTIONS ABOUT IRS FORM 1095

### What are these forms for?

Form 1095-B – This form is a health insurance tax form which reports the type of coverage you have, dependents covered by your insurance policy, and the period of coverage for the prior year. This form is used to verify on your tax return that you and your dependents have at least minimum qualifying health insurance coverage. The Affordable Care Act requires taxpayers who do not have health insurance coverage to pay a penalty when they file their tax returns.

Form 1095-C – The Affordable Care Act requires certain employers to offer health insurance coverage to full-time employees and their dependents. Further, those employers must send an annual statement to all employees eligible for coverage describing the insurance available to them. The Internal Revenue Service (IRS) created the Form 1095-C as that statement.

Your employer and/or health plan sends one copy to the IRS and one copy to you.

### What am I supposed to do with these forms?

Keep it for your tax records. You **do not** need this form in order to file your taxes, but when you do file, you will have to tell the IRS whether or not you had health insurance for each month of 2016. The Form 1095-B or 1095-C shows if you had health insurance through your employer. Since you don't actually need this form to file your taxes, you don't have to wait to receive it if you already know what months you did or did not have health insurance. When you receive the form(s) keep it with your other 2016 tax information in case you should need it in the future to help prove you had health insurance.

### Who is sending it to me and when?

Your employer (if the employer has 50 or more employees) will send you a 1095-C and your health plan will send you a 1095-B. You should receive the forms by the first week of March 2017.

### 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-C from each employer. Some employees may receive a 1095-B from more than one health plan if you had different health plan coverage throughout the year. Keep these forms – you do not need to send them in with your 2016 taxes.

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

If you believe you should have received a 1095-B from the Health Plan and have not received one by **the first week of March 2017**, contact the Administration Office at:

- Phone: 1-844-811-6789, option 4
- E-mail: [forms@wpas-inc.com](mailto:forms@wpas-inc.com) *(please indicate NW Insulation 1095 in the subject line)*

If you believe you should have received a 1095-C from your employer and have not received one by **the first week of March 2017**, contact your employer's human resources or benefits department.

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