Communications Workers of America Local 4250/CTU#16, Chicago IL
18225 Burnham Ave. Suite 11, Lansing, IL 60438

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Important New Tax Forms for Tax Year 2015

The Affordable Care Act (ACA) requires a new tax form, Form 1095, be provided to all employees, former employees and dependents with health coverage (including HRA's) beginning with tax year 2015. You will need this form to complete your 2015 tax return.

There are three versions of this Form – 1095-A, 1095-B and 1095-C. Depending on your employment situation and medical coverage (or eligibility for coverage) during 2015, you may receive more than one Form 1095.

The Form(s) are applicable to active represented employees, individuals with COBRA coverage, and retirees or dependents of retirees who are NOT Medicare eligible and who are eligible for coverage. The Form(s) for the 2015 tax year must be mailed to you no later than February 1, 2016.

The Form(s) 1095 will a) provide details about the type of healthcare coverage the company offered to you to ensure they met the employer mandate of the ACA and b) provide information about you and your dependent(s) who received healthcare coverage during the year and for how long.

The IRS will use this information to determine if you or your dependent(s) would incur a tax penalty for failure to have minimum required healthcare coverage.

Neither CWA nor your employer can offer tax advice, so you may want to consider consulting a tax advisor for guidance on these Forms.

Download IRS Form 1095 Instructructions and Forms 1095A, 1095B & 1095C Under "Article Files" Below: