

# BENEFITS TOOLKIT

## *1095 Reporting*

Provided by Clarke & Company Benefits, LLC



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## Introduction

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Due to the Affordable Care Act (ACA), some of your employees may receive unfamiliar tax forms regarding their health coverage at the beginning of 2018. The three types of forms that employees may receive are: Form 1095-A, Form 1095-B and Form 1095-C.

Health coverage providers, the Marketplace and applicable large employers will mail (or hand deliver) these 1095 forms to employees. These forms provide information to your employees about the health coverage they had or were offered in 2017, which can be used to help them when they file their individual tax returns.

Employees may have questions about why this information is being sent to them and how it should be used. Making sense of these forms, though, can be difficult. That's why Clarke & Company Benefits, LLC has put together this 1095 Reporting Toolkit to outline what you need to know about 1095 forms and guide you through employee communication efforts.

To access the resources mentioned in this guide, visit your client portal or contact Clarke & Company Benefits, LLC today.

# Form 1095 Educational Resources

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To guide you through the Form 1095 process, Clarke & Company Benefits, LLC has compiled a list of educational resources that can be distributed to your employees. Use the following resources to teach your employees what these new tax forms mean.

- **Forms 1095-A, 1095-B & 1095-C**
  - This Know Your Benefits article is designed for employees and features common questions and answers from the IRS regarding the new 1095-A, 1095-B & 1095-C tax forms. Note: This is a Q&A provided directly from the IRS and is not meant to be exhaustive.
- **Form 1095-A: What You Need to Know**
  - Use this Know Your Benefits article to take the mystery out of Form 1095-A, and explain to your employees how they can use this information to their benefit come tax time.
- **Form 1095-B: What You Need to Know**
  - Distribute this article to your employees to explain what information can be found on Form 1095-B, what employees may receive this information and how it can be helpful when filing individual tax returns.
- **Form 1095-C: What You Need to Know**
  - Employees may receive Form 1095-C if they were full-time employees of a large employer (generally, one that employs 50 or more full-time employees) at any time during 2017. This article discusses the purpose of Form 1095-C, and how it can be used to help employees complete their income tax returns for the year.
- **Forms 1095-B and 1095-C: What You Need to Know**
  - This article offers a high-level overview of scenarios in which your employees would receive a Form 1095-B and/or Form 1095-C, and why they should save these two forms for tax time.

## Employee Communication Pieces

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In addition to providing educational articles, you should distribute letters and emails outlining the new tax forms to your employees. These communication pieces should highlight what is changing, why 1095 forms are being provided and how employees can use them. Letters should be brief and avoid legal jargon.

Below is list of sample communication pieces from Clarke & Company Benefits, LLC that can be sent to employees. These letters may require some customization depending on your business needs.

- **Employee Letter for Form 1095-B:** Use this letter to explain Form 1095-B to your employees.
- **Employee Letter for Form 1095-C:** Use this letter to explain Form 1095-C to your employees.
- **Form 1095-B: Employee Communications Flyer:** Use this sample flyer to inform your employees about the new tax form.
- **Form 1095-C: Employee Communications Flyer:** Use this sample flyer to inform your employees about the new tax form.
- **Form 1095-B: Sample Employee Communications Email:** This short email sums up why your employees will receive a Form 1095-B, when it should be received and what employees should do with it.
- **Form 1095-C: Sample Employee Communications Email:** This short email sums up why your employees will receive a Form 1095-C, when it should be received and what employees should do with it.
- **Form 1095: Sample Employee Communications Email Reminder:** This email serves as a final reminder to you employees about Form 1095 and helps reinforce earlier communication efforts.

## Employee Communication Timeline

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Use the sample timeline below to ensure Form 1095 communications are being delivered to your employees in a timely manner. Customize your plan as necessary based on your business needs.

Communication Piece	Distributor	Delivery Method	Content	Implementation Date
Employee Letters 1095-B and 1095-C		Mail to your employees' homes or distribute handouts in the office	Serves as an introduction to Form 1095	12/29/17
Employee Educational Resources		Via email, post on intranet or distribute handouts in the office	In-depth look at Form 1095	1/5/18
Form 1095 Flyers		Post in breakroom or on intranet; distribute flyers in the office	Overview of Form 1095	1/12/18
Form 1095 Emails		Email	Reminder of Form 1095 information	1/19/18
Form 1095 Email Reminder		Email	Final reminder about Form 1095	1/26/18

## Additional Compliance Information

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For more information about reporting requirements, check out the following resources in your client portal or contact Clarke & Company Benefits, LLC today.

- Section 6055 & 6056 Reporting Workbook Instructional Guides
- Section 6055 Reporting Workbook Instructional Guide Video
- Section 6056 Reporting Workbook Instructional Guide Video – Part I & II
- Section 6055 & 6056 Reporting Workbooks
- Health Care Reform: Provider Reporting of Health Coverage – Code Section 6055
- Health Care Reform: Employer Reporting of Health Coverage – Code Section 6056
- Health Care Reform: Q&As on Reporting by Health Coverage Providers (Section 6055)
- Health Care Reform: Q&As on Employer Reporting of Health Coverage (Section 6056)

If you continue to have questions about reporting requirements, contact Clarke & Company Benefits, LLC and ask about the ACA Section 6056 Employer Reporting Guide. This guide provides practical guidance to help applicable large employers (ALEs) satisfy the reporting requirements under Section 6056.