



**IBEW LOCAL UNION NO. 22/NECA  
HEALTH and WELFARE TRUST FUND**

[www.ibew22benefits.com](http://www.ibew22benefits.com)

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Re: Tax Information

In a couple weeks, the IBEW Local 22/NECA Health and Welfare Plan ("Plan") will send you an Internal Revenue Service Form 1095-B ("Form 1095-B"). **You will need this Form 1095-B to complete your 2018 federal tax return.** The purpose of the letter is to provide you information about the Form 1095-B and explain why it is important for you to save the Form 1095-B that you receive from the Plan.

The Affordable Care Act ("ACA") requires health plans to submit information to plan participants and the Internal Revenue Service ("IRS") regarding health coverage provided to plan participants during the prior calendar year. This information is submitted on the Form 1095-B and is used by the IRS to enforce the ACA's "individual mandate," which requires most individuals to either have qualifying health coverage or pay a penalty.

*In a couple weeks, the Plan will send you a copy of the Form 1095-B that it will submit to the IRS.* The Form 1095-B will indicate the months in which you and your dependent(s) had coverage from the Plan. You will need this Form 1095-B to complete your 2018 federal tax return, which will ask whether or not you and your dependent(s) had qualifying health coverage during the 2018 calendar year. **Therefore, it is important for you to keep the Form 1095-B with your tax documents and provide it to your tax preparer.** It is also important for you to review the Form 1095-B to ensure that the information is correct. If you find a discrepancy, please contact the Fund Office.

The ACA also requires certain employers to submit information to participants and the IRS regarding health coverage provided to employees during the prior calendar year. The employers subject to these ACA reporting requirements are referred to as Applicable Large Employers ("ALEs"). Generally, an employer is an ALE if it had an average of at least 50 full-time employees (including both union and non-union employees) in the prior calendar year. This means that if you worked for an ALE during the 2018 calendar year, you will receive a form from that employer called an IRS Form 1095-C ("Form 1095-C"). If you receive a Form 1095-C, you should keep it with your tax documents in case your tax preparer asks to review the information while (s)he is preparing your federal tax return.

If you have any questions, please do not hesitate to contact the Plan's Fund Office at 402-592-3753.