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To: All Participants in the Washington Farm Bureau Health Care Trust
From: The Board of Trustees
Date: December 1, 2015
Re: Mandated Reports Concerning Your Health Coverage

The Affordable Care Act requires the entity that provides your health coverage to send you a report identifying the months you and any enrolled dependents had coverage during 2015. The report, called Form 1095-B, will be sent to you by February 1, 2016. For individuals enrolled in the Trust health plans between January 1, 2015 and October 1, 2015, you will receive a report from Regence Blue Shield or Asuris Northwest. For individuals enrolled in a Trust health plan between October 1, 2015 and January 1, 2016, you will receive a report from Premera Blue Cross. Federal law also requires that a copy of these reports be sent to the IRS.

The IRS will use Form 1095-B to determine if you and your dependents had health coverage in 2015 and if there are months you did not, whether you or a family member are subject to a tax penalty. If you have adult dependents who have Trust coverage through you, they may also need the information on this form to complete their taxes. Accordingly, you should share this information with your covered adult dependents.

In 2015, if you worked for a large employer (50 or more full-time employees), you will receive a separate form labeled Form 1095-C. If you worked for multiple large employers in 2015, you will receive multiple 1095-C Forms. The IRS will also receive a copy of the Form 1095-C from each large employer. The IRS will use the Form 1095-Cs to determine if an employer is subject to an employer responsibility penalty under the Affordable Care Act.

While 1095-C looks similar to 1095-B that you will receive from the Trust's group health insurer, it provides different information. Form 1095-B tells you the months you actually had coverage. Form 1095-C indicates the months your employer made you an offer of coverage, regardless of whether you actually have health coverage.

If you have questions about the form you received from the Trust's insurer(s) (1095-B) call the Trust Office or the insurance company identified on the 1095-B. If you have questions about the form you received from your employer(s) (1095-C), call the number listed in Box 10 of the forms.