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Facts on the Affordable Care Act

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An overview of what the new ACA information form means for you

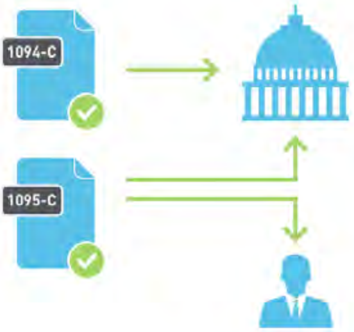
What is the Affordable Care Act?

The Affordable Care Act (ACA) is a law designed, in part, to extend access to affordable health care coverage to more Americans. It enables consumers—you—to be more in charge of your health care options than ever before.

2016 Marks the First Year for Required Employer Annual Health Care Reporting to the Government

Starting in 2016, large employers, meaning employers with 50 or more full-time and full-time equivalent employees, are required to report information to the IRS about whether or not they offered full-time employees affordable health care coverage and information about that coverage.

What This Means for Large Employers



Beginning in 2016, large employers are required to submit Forms 1094-C and 1095-C to the IRS. Full-time employees may also receive a copy of the Form 1095-C. In some instances, you may also receive a Form 1095-B from your insurance carrier that will contain information similar to Form 1095-C.*

What This Means for You

Be on the Lookout for Your Form 1095-C

The Form 1095-C, unlike a W-2, does not need to be filed with your taxes for 2015, however, you may need information from the Form 1095-C to complete your income tax return and it should be retained for your reference.

For more information about Form 1095-C, contact your Human Resources, Benefits, or Payroll representative.

Additional information about Form 1095-C can be found on ADP's website at www.adp.com/1095Cemployeeguide. ACA compliance requirements can be found at www.hhs.gov/healthcare/rights/ or www.irs.gov.

**Part-time employees and even some non-employees also may receive a Form 1095-C if such employees are covered under a self-insured plan.*