



Dear USHL Member,

We are supplying you with the attached Internal Revenue Service (IRS) Form 1095-B in compliance with the Affordable Care Act individual shared responsibility provision. Providers of health coverage meeting Minimum Essential Coverage (MEC) standards must supply this reporting to both the IRS and covered individuals beginning with the 2015 tax year.

The following information further details this reporting requirement and taxpayer responsibilities:

- The individual shared responsibility provision calls for each individual to have qualifying health care coverage (defined as satisfying MEC standards) for each month of the year, or otherwise qualify for an exemption or make an individual shared responsibility payment when filing his or her federal income tax return.
- IRS 1095 Forms document the number of months during the tax year in which qualifying health care coverage was possessed by the taxpayer and any covered dependents.
 - Form 1095-A is supplied by the Marketplace to individuals having obtained coverage there.
 - Form 1095-B is supplied by the insurer to those covered under a group health plan. This is the form USHL supplies to its members.
 - Form 1095-C is supplied by large employers with 50 or more employees.
 - *Depending how a large employer's plan is set up, it is possible that an employee could receive both Forms 1095-B and 1095-C.*
- The individual shared responsibility provision applies to individuals of all ages, including children. Those not possessing qualified health coverage for one or more months may be required to pay an individual shared responsibility payment. Form 1095-B, Section IV, includes check boxes for documenting months of coverage for covered individuals; this information is to be used as the first step in calculating any applicable payment required.
- The individual shared responsibility payment will not apply in certain circumstances including exemptions and gaps in coverage under the maximum allowable duration.

Additional information regarding the individual shared responsibility provision is provided by the IRS:

- Individual shared responsibility provision general information: <http://tinyurl.com/zek8b4q>
- Individual shared responsibility payment exemptions: <http://tinyurl.com/jkdnqgg>

If we can answer any questions or assist with your USHL coverage, contact us toll free at (800) 211-1534.

Regards,

Michael McCollom

Michael McCollom
Vice President Sales and Underwriting
US Health and Life Insurance Company