

---

---

**MOUNTAIN VIEW SCHOOL DISTRICT  
FISCAL SERVICES**

---

---

**DATE: APRIL 6, 2016**  
**TO: ALL EMPLOYEES**  
**FROM: LISA S. LOOP, DIRECTOR OF FISCAL SERVICES**  
**RE: AFFORDABLE CARE ACT UPDATE**

---

By now everyone who has health care coverage should have received a **1095-B** from their insurance carrier. This form verifies that you had health coverage in 2015 which is mandated by federal law. If you had health coverage and did not receive a 1095-B, please contact your insurance carrier.

Some of you have also received a **1095-C** form. This form indicates whether or not you were offered health coverage by Mountain View School District. **NOT ALL EMPLOYEES WILL RECEIVE A 1095-C.** The Affordable Care Act is quite complex and only employees who worked an average of 30 hours a week ALL year will receive a 1095B. We initially thought all full-time employees would receive a 1095-C but learned from the IRS that only those who met the 30 hour per week average would receive one. The purpose of this form is for us to communicate with the IRS that we met the requirement of offering health insurance to all employees who worked an average of 30 hours a week throughout 2015. Because of school holidays, most employees who work at the school site do not meet the 30-hour average for a full year.

Please know that this does *not adversely affect you in any way*. All permanent employees at MVSD who work 20 hours a week or more are offered health coverage. If you **DID** receive a 1095-C, all you have to do is verify that the Health Coverage Offer Code is correct (see page 2). If it is incorrect, please go to the website listed below or call us. If you did not receive a 1095-C and you believe you should have, call us at 626-652-4066 or email us at [gpayne@mtviewschools.net](mailto:gpayne@mtviewschools.net). I have included a list of code definitions and website address on the next page.

For basic information on the new Affordable Care Act forms, go to our district website at [https://www.mtviewschools.com/departments/business/fiscal\\_services/affordable\\_care\\_act\\_a\\_c\\_a](https://www.mtviewschools.com/departments/business/fiscal_services/affordable_care_act_a_c_a). You can see previous communications, a link to our 1095-C Website called [Paperless Employee Website \(1095-C Online\)](#), directions on how to use the website, and other helpful links describing the affordable care act. You can also visit IRS.gov (<https://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals>) for questions and answers related to these forms. You can also see an example of the form there.

## Code Definitions for the 1095-C Employer-Provided Health Insurance

1A	Minimum essential coverage providing minimum value offered to you with an employee contribution for self-only coverage equal to less than 9.5% of the 48 contiguous states single federal poverty line and minimum essential coverage offered to your spouse and dependents.
1B	Minimum essential coverage providing minimum value offered to you and minimum essential coverage NOT offered to your spouse or dependents.
1C	Minimum essential coverage providing minimum value offered to you and minimum essential coverage offered to your dependents but NOT your spouse.
1D	Minimum essential coverage providing minimum value offered to you and minimum essential coverage offered to your spouse but NOT your dependents.
1E	Minimum essential coverage providing minimum value offered to you and minimum essential coverage offered to your spouse and dependents.
1F	Minimum essential coverage NOT providing minimum value offered to you, or you and your spouse and dependents, or you, your spouse and dependents.
1G	You were NOT a full time employee for any month of the calendar year but were enrolled in self-insured employer-sponsored coverage for one or more months of the calendar year.
1H	No offer of coverage.
1I	Your employer claimed “Qualifying Offer Transition Relief” for 2015 and for at least one month of the year you (and your spouse or dependents) did not receive a qualifying offer.

If you have any questions at all, please do not hesitate to contact me at 626-652-4057 or [lloop@mtviewschools.net](mailto:lloop@mtviewschools.net).