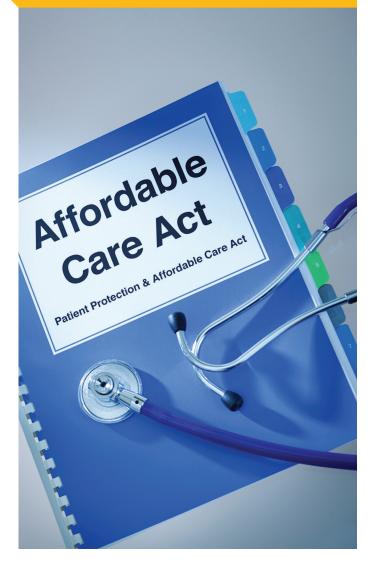
# TAX INSIGHT

## **Important Tax Dates**

- First quarter individual estimated tax payments are due April 18.
- The deadline for filing Form 1040 or an extension and paying any tax due is April 18.

### **Gathering Your Health Coverage Documents**



The health care law has brought some changes to the 2015 federal income tax return that you'll file this year. This is the first time that you may receive multiple information forms needed to complete your tax return.

- Form 1095-A, *Health Insurance Marketplace Statement*. If you enrolled in coverage through the Marketplace, you'll receive this form showing coverage details, such as the effective date, amount of the premium, and the advance payments of the premium tax credit or subsidy.
- Form 1095-B, *Health Coverage*. Health insurance providers will send this form to you with information about who was covered and when. I'll use the information on this form to determine whether you and your family members had health coverage that satisfies the individual shared responsibility provision of the *Affordable Care Act*.
- Form 1095-C, *Employer-Provided Health Insurance* Offer and Coverage. Certain employers send this form to certain employees, with information about what coverage the employer offered. Employers that offer health coverage referred to as "self-insured coverage" send this form to individuals it covers, with information about who was covered and when.

I'll use Form 1095-C to help determine your eligibility for the premium tax credit. In addition, I'll use Form 1095-C for information on whether you or any family members enrolled in certain kinds of coverage offered by your employer.

## **Did You Know?**

According to the Harvard Health Publication, an apple a day may not keep the doctor away, but it's a healthy choice anyway.



#### **Quote Corner**

"A healthy outside starts from the inside."

~ Unknown