



**IBEW LOCAL UNION NO. 22/NECA
HEALTH and WELFARE TRUST FUND**
www.ibew22benefits.com

Electrical Industry Center
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INDIVIDUAL MANDATE PENALTY SUSPENDED

Dear Participant,

For several years the IBEW Local Union No. 22/NECA Health & Welfare Plan has prepared and mailed every participant a Form 1095-B listing the participant's months of health plan coverage during the applicable tax year. The 1095-B was mailed during tax preparation season as your proof of compliance with the individual mandate in the Affordable Care Act (ACA).

This year is different because the penalties for non-compliance with the individual mandate have been suspended for the 2019 tax year. Form 1040 will not have the "full-year health care coverage or exempt" box and Form 8965, Health Coverage Exemptions, will no longer be used.

Because there are no penalties, the IRS is not requiring qualifying health plans like the IBEW Local Union No. 22/NECA Health & Welfare Plan to print and mail paper copies of Form 1095-B to participants. The Fund will, therefore, not be mailing you a paper copy of your 1095-B. You do not need that form for your federal income taxes. There will be a notice on the Fund's website explaining how participants who still want to obtain their 1095-B can request one. Go to IBEW22CATeam@zenith-american.com. You can also contact the Fund Office in writing at 8960 L Street, Suite 101 Omaha, NE 68127 or by calling 402-592-3753.

The requirement to electronically file your Form 1095-B with the IRS is still in effect, and the Fund will comply with that requirement.

The current IRS requirements are different for employers, so your employer(s) may still send you a Form 1095-C to show compliance with the ACA's employer mandate. You will not need a 1095-C form for your taxes.

Sincerely,

IBEW Local 22 Fund Office
c/o Zenith American Solutions, Inc.