

IMPORTANT MEMORANDUM

January 2022

To: All Health Fund Participants

From: Wilson-McShane Corporation

Re: Internal Revenue Service (“IRS”) – Form 1095-B

All Health Fund Participants,

Since 2015, your health fund has issued to you IRS Form 1095-B. This form summarizes the months of health insurance coverage you and your eligible dependents had under the health fund for the previous calendar year. You previously needed this form for personal income tax return purposes. Beginning with the 2019 tax year and thereafter, federal law reduced the individual shared responsibility payment (tax penalty) to \$0 if there were months in which you failed to maintain health insurance coverage. **In other words, you do not need Form 1095-B to complete and file your 2019, 2020 or 2021 personal income tax return and will no longer automatically receive Form 1095-B from the Fund.**

The health fund is still required to allow participants the ability to request a Form 1095-B and the Fund is providing that option through the following method:

- Go to the following link <https://www.speiasec.org/> and on the upper right side of the page click the red link titled “MyBenefits”.
- Log into your MyBenefits Participant Portal with your email address and password.
- Once logged in, there is a new link on the left side of the navigation menu under “Health Plan” that’s labeled “View ACA 1095-B”.
- Clicking on that link will take you to a page where you can select a desired year (Currently 2018 – 2020) and click “Download 1095-B” to retrieve the form for that year.
- Clicking download “1095-B” will open a PDF of the selected 1095-B form in a new browser tab.

Again, you do not need Form 1095-B to complete and file your 2019, 2020 or 2021 personal income tax return.

If you have any questions regarding this matter, please call Wilson-McShane Corporation at 952-851-5949.