



### **Important Information for Filing Your 2025 Federal Taxes**

The Affordable Care Act (ACA) allows you to request an annual notice summarizing your and your dependents' enrollment in PEBTF health coverage.

**The Form 1095-B will not be mailed to Active Employees, but a Form 1095-B can be mailed to you upon request.**

**Active Members Enrolled in PEBTF Health Coverage:** You can request a Form 1095-B and a Form 1095-C be mailed to you. The IRS no longer requires automatic distribution of these forms.

**Non-Medicare Eligible Members Enrolled in REHP/RPSPP Health Coverage and Retired Pennsylvania State Police Health Program (RPSPP) Members:** You will receive a Form 1095-B by mail. You will not be required to request one, it will automatically be mailed to you. The Form 1095-B will be mailed beginning February 2, 2026.

Medicare Eligible Members are not subject to the Form 1095-B. If you have a dependent with non-Medicare coverage, you will receive a Form 1095-B summarizing only that dependent's coverage. Again, the form is not required.

The following FAQs should help to answer questions you may have.

- Q. In the past I received a Form 1095-B and a Form 1095-C. Why did I receive these forms?**  
**A.** Employers and insurance carriers as well as entities like the PEBTF were previously required to send out these forms to report months of enrollment in health coverage. For the 2025 tax year, the IRS no longer requires automatic distribution of these forms.

The Commonwealth of Pennsylvania is responsible for the Form 1095-C to report offers of health coverage and the PEBTF is responsible for the Form 1095-B to report enrollment in health coverage.

Non-Medicare eligible retirees with Retired Employees Health Program (REHP) or Retired Pennsylvania State Police Health Program (RPSPP) coverage only are eligible for the Form 1095-B from the PEBTF. If you became eligible for Medicare during the year, this form does not reflect any months you were enrolled in Medicare in 2025.

**Q. What is the Form 1095-B?**

A. The Form 1095-B is the Health Coverage Form. The information shows whether or not you and your dependents were enrolled in qualifying health insurance coverage in 2025. The IRS refers to this as Minimum Essential Coverage. If you did not have Minimum Essential Coverage, you may have to pay a penalty when you file your annual federal tax return. The Form 1095-B reports the type of coverage you had, the dependents that were covered by your insurance and the period of coverage for the 2025 calendar year. The PEBTF is working with a company called BenefitScape who will mail the Form 1095-B to all eligible Retirees and any Active employees who requests one. If you have any questions, you may contact the PEBTF at 1-800-522-7279.

**Q. What is the Form 1095-C?**

A. The Form 1095-C is the Employer-Provided Health Insurance Offer & Coverage Form. The form contains information about the health insurance your employer offered to you and your dependents. The Commonwealth and all PEBTF supported agencies are not mailing the Form 1095-C to all employees, but you may request a form. The Commonwealth and all PEBTF supported agencies are providing instructions via email, on how to request the Form 1095-C. Non-Medicare eligible retirees enrolled in REHP/RPSPP coverage will not receive a Form 1095-C, since it contains information about health insurance offered to active employees.

**Q. Does the PEBTF/REHP/RPSPP provide Minimum Essential Coverage?**

A. Yes, the PEBTF and REHP/RPSPP plans offer Minimum Essential Coverage.

**Q. How do I include this information with my taxes?**

A. You do not have to include the Form 1095-C or Form 1095-B with your tax filing. Again, if you would like to receive a copy for your tax records, you may request one. When you do file, you must indicate on your return whether you and your family members had health coverage for each month of the year. Since you do not need these forms to file your taxes, you do not have to request one if you already know what months you did or did not have health coverage.

**Q. If I did receive a Form 1095-B and notice my information is incorrect, how do I correct the information?**

A. A PEBTF Benefit Services representative can help you with Form 1095-B corrections. Contact the PEBTF at 1-800-522-7279 or via email at [benserv@pebtf.org](mailto:benserv@pebtf.org).

**Q. Why didn't I get a Form 1095-B ?**

A. For tax year 2025, the IRS no longer requires automatic distribution of the Form 1095-B.

If you would like to request a Form 1095-B, contact the PEBTF at 1-800-522-7279 or via email at [benserv@pebtf.org](mailto:benserv@pebtf.org).

**Q. How do I get a replacement Form 1095-B?**

A. Contact the PEBTF at 1-800-522-7279 or via email at [benserv@pebtf.org](mailto:benserv@pebtf.org).

**Q. Who is BenefitScape?**

A. BenefitScape is the leading U.S. Employee Benefits company to focus exclusively on employer compliance under the ACA. The PEBTF has hired BenefitScape to produce employee forms, as requested, for PEBTF active employees and REHP/RPSPP non-Medicare eligible retirees.

**Q. What is BenefitScape's privacy policy?**

A. As a Business Associate of the PEBTF, BenefitScape must comply with all requirements of applicable law relating to the privacy and security of Protected Health Information, including but not limited to the security rules under HIPAA and the HIPAA Regulations and the privacy rules under HIPAA and the HIPAA Regulations to the extent that Business Associate is to carry out the PEBTF's obligations under the privacy rule.

**Q. How do I know if I have to pay the individual responsibility penalty?**

A. We are unable to give tax advice. Please contact your accountant or tax adviser and they will be able to assist with your questions.

**Q. I have more questions—who do I contact?**

A. For additional information about the 1095 Forms and filing your taxes, you can visit <https://www.healthcare.gov/taxes/job-based-insurance/> or <https://www.irs.gov/affordable-care-act/questions-and-answers-about-health-care-information-forms-for-individuals>

If you have any additional questions, you will need to speak to a tax accountant or tax advisor.

If you have any questions about the Form 1095-B,  
you may contact the PEBTF at 1-800-522-7279.

If you have any questions about the Form 1095-C,  
you may contact the Commonwealth's HR Service Center at 1-866-377-2672  
or your local HR office if your agency is not supported  
by the Commonwealth's HR Service Center.

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