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## December 2018

It is hard to believe that the winter break is looming on the calendar. When school resumes, no doubt one of your priorities will be 2018 W-2 reporting and the ACA mandated 1095 reporting. Check out the recent update below on some changes to filing dates and a brief Q&A regarding the forms for which you may receive questions from employees. As always, thanks for your trust and partnership. Be safe!

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### Zero to Sixty: Wage and Hour - Every Second Counts

California says de minimus time is compensable. Your state could be next. If so, you'll want to make sure you are prepared with these four best practices. Find out more in this [one minute video](#) from HUB International.



## Important ACA Filing Dates

February 28, 2019: Deadline for 2018 filing with the IRS in paper form

March 4, 2019: Deadline for furnishing 2018 Forms 1095-B and 1095-C to individual

April 1, 2019: Deadline for 2018 filing with the IRS electronically

On Nov. 29, 2018, the Internal Revenue Service (IRS) issued [Notice 2018-94](#) to:

- Extend the due date for furnishing forms under Sections 6055 and 6056 for 2018 from Jan. 31, 2019, to **March 4, 2019**; and
- Extend good-faith transition relief from penalties related to 2018 information reporting under Sections 6055 and 6056.

Notice 2018-94 does not extend the due date for filing forms with the IRS for 2018. The due date for filing with the IRS under Sections 6055 and 6056 remains **Feb. 28, 2019 (April 1, 2019**, if filing electronically, since March 31, 2019, is a Sunday).

The IRS is encouraging reporting entities to furnish statements as soon as they are able. No request or other documentation is required to take advantage of the extended deadline.



## Parents are on the Hook in More Ways Than One for Teenage Drivers

Proper auto insurance for teen drivers is imperative, but that doesn't mean there aren't ways to trim cost and reduce risks. Take appropriate steps to keep your family and finances safe from harm.

According to the Center for Disease Control and Prevention (CDC), teen drivers ages 16 to 19 are nearly three times more likely than drivers aged 20 and older to be in a fatal crash...[click here to keep reading](#).



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## Winter Weather Resource Center

Winter weather brings a multitude of dangers. Make sure you are prepared, safe, and able to respond to any harm wintry conditions bring with the help of guides, tips, and resources, located [here](#).

Also, click [here](#) to review Colorado state's guidelines and laws on Child Restraint Systems on School Buses, and the Colorado Child Passenger Safety Law.



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## Q&A: Tax Forms 1095-A, 109-B, & 1095-C

Because of the health care law, your employees may receive some new forms this winter providing them with information about the health coverage they had or were offered in 2018. The information below is intended to help individuals understand these new forms, including who should expect to receive them and what to do with them. *Please note that this is a Q&A provided directly from the IRS and is not meant to be exhaustive.*

### The Basics

#### Q1: Will I receive any health care tax forms in 2019 to help me complete my tax return?

A1: In early 2019, you may receive one or more forms providing information about the health care coverage that you had or were offered during the previous year. Much like Form W-2 and Form 1099, which include information about the income you received, these health care forms provide information that you may need when you file your individual income tax return. Also, like Forms W-2 and 1099, these forms will be provided to the IRS by the entity that provides the form to you. The forms are:

- **Form 1095-A**, Health Insurance Marketplace Statement. The Health Insurance Marketplace (Marketplace) sends this form to individuals who enrolled in coverage there, with information about the coverage, who was covered, and when.

- **Form 1095-B**, Health Coverage. Health insurance providers (for example, health insurance companies) send this form to individuals they cover, with information about who was covered and when.
- **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 they cover, with information about who was covered and when.

**Q2: When will I receive these health tax forms?**

A2: The deadline for the Marketplace to provide Form 1095-A is Jan. 31, 2019. The deadline for insurers, other coverage providers and certain employers to provide Forms 1095-B and 1095-C is also Jan. 31, 2019.

**Q3: Must I wait to file my taxes until I receive these forms?**

A3: If you are expecting to receive a Form 1095-A, you should wait to file your 2018 income tax return until you receive that form. However, it is not necessary to wait for Form 1095-B or Form 1095-C in order to file. Some taxpayers may not receive a Form 1095-B or 1095-C by the time they are ready to file their 2018 tax returns. While the information on these forms may assist in preparing a return, they are not required. If you do not receive a Form 1095-B or 1095-C by the time you are ready to file your 2018 tax returns, you should file your returns as you normally would.

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