CHAD BOULTON, 108 RICHMOND STREET, PHILADELPHIA,PA,USA 19125

Dear Employee,

As you may know, the Affordable Care Act (ACA) includes the Individual Shared Responsibility provision and the premium tax credit that may affect your tax return; this provision requires you, your spouse, and your dependents to have qualifying health insurance for the entire year, report a health coverage exemption, or make a payment when you file.

You are receiving this letter and the enclosed Form 1095 because your employer is required to furnish information under the shared responsibility provision of the Affordable Care Act (ACA):

• The form provides information that you (and your spouse and dependents, if applicable) had qualifying health coverage for some or all months during the year. Please note, if you filed your federal income tax return before receiving the enclosed Form 1095 – you will not be required to amend such income tax return; however it is advisable that you keep this form with your tax records.

Additional information regarding the Shared Responsibility under the ACA is available on the IRS website at: <u>https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families</u>