



Electricians Health & Welfare Plan

I.B.E.W. LOCAL UNION NO. 995
8111 TOM DRIVE BATON ROUGE, LOUISIANA 70815
(225) 927-6340 FAX (225) 927-6344



November 26, 2025

RE: ACA Employer Reporting Requirements

Dear Contributing Employer:

Our records indicate that you contributed to the Electricians Health and Welfare Plan, IBEW 995 ("Plan") in 2025 on behalf of your employees. The purpose of this letter is to inform you of the possible obligations of your company to file tax forms (IRS Forms 1094-C and 1095-C) to be compliant with the Affordable Care Act (ACA).

The Internal Revenue Service (IRS) requires each "applicable large employer" ("ALE"), which is generally an employer with at least 50 full-time or full-time equivalent employees in the previous year, to file forms about health coverage provided in 2025. The reporting must be made on IRS Forms 1094-C and 1095-C. They must be provided to the IRS by February 28, 2026 (or March 31, 2026, if filed electronically). These forms must also be provided to full-time employees on or before March 3, 2026.

The Plan is a self-insured multiemployer health plan. As the sponsor of the Plan, the Board of Trustees also must file IRS Forms 1094-B and 1095-B about health coverage provided in 2025. These Forms must be provided to participants and the IRS by the same due dates that apply to IRS Forms 1094-C and 1095-C. The purpose of these reporting requirements is to help the IRS enforce the coverage mandates and premium tax subsidy.

To assist our contributing employers that are "ALEs", we provide the following information about the Plan's 2025 health coverage: (a) it was provided to eligible employees, spouses and children through the end of the month in which they reach age 26; (b) it qualifies as "minimum essential coverage" and meets the minimum value standard; and (c) it is "affordable" (as defined under the ACA) since no employee contributions are required.

The Plan will file IRS Forms 1094-B and 1095-B as required. It will not file IRS Forms 1094-C and 1095-C for any contributing employers. We encourage you to consult with your legal and tax advisors or to visit www.irs.gov to determine if you are affected by these reporting requirements. We also refer you to the Instructions for Forms 1094-C and 1095-C. They explain simplified reporting that is available to ALEs that are required to contribute to a multiemployer health plan (the multiemployer arrangement interim guidance). For Form 1095-C, these ALEs should not have to complete Part III, and should only have to complete Part I and Part II, line 14 (using code 1H) and line 16 (using code 2E)), for each month the employer is required to contribute to the Plan on behalf of the employee.

Sincerely,

Board of Trustees,
Electricians Health and Welfare Plan, IBEW 995