



JOHN J. TECKLENBURG  
MAYOR

## City of Charleston

KAY CROSS  
DIRECTOR

### DEPARTMENT OF HUMAN RESOURCES & ORGANIZATIONAL DEVELOPMENT

Dear Employee,

At the City of Charleston, we value our employees and are committed to providing you and your family with affordable, substantial health benefits that meet the requirements of “minimum essential coverage” under the Affordable Care Act (ACA).

You are receiving a copy of Form 1095-C because you were either a full-time employee for all or some months of the prior calendar year or are a former employee enrolled in our health plan. Form 1095-C will show you what information has been reported to the IRS about the offer of health coverage to you and your family and the months you and/or your family members enrolled in coverage. This form reports the minimum essential coverage we provided to you for the 2018 tax year. As a recipient of this Form 1095-C, you should provide a copy to any family members listed in Part III if they request it for their records.

Under the ACA, individuals must have qualifying health insurance for themselves and their dependents or face penalties. You should retain your Form for your records to demonstrate that you satisfied the ACA’s obligation to have health insurance. In addition, the IRS will also receive copies of your Form so that it can verify the information you report on your federal income tax return about your health coverage for 2018. Refer to the IRS website (<https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families>) for more information about the individual shared responsibility provision.

If you have questions, please contact Human Resources at 843-724-7388.

Sincerely,

Kay Cross  
Human Resources Director