

This communication is provided for general informational purposes only, as a courtesy by Nippon Life Insurance Company of America (Nippon Life Benefits) and is not intended to offer legal, tax, benefits, medical or any professional advice. Law is subject to change, and therefore, for confirmation of current rules, details and guidance on how they may impact particular employer groups or individuals, please contact your subject matter expert counselors.

**Affordable Care Act Information Reporting (Section 6055) by  
Nippon Life Insurance Company of America: Questions and Answers**

The Affordable Care Act (ACA) requires that every provider of Minimum Essential Coverage (MEC), including Nippon Life Insurance Company of America (Nippon Life Benefits), report certain information about covered individuals to the Internal Revenue Service (IRS) and furnish a statement to those individuals directly. The information furnished and reported is used by individuals and the IRS to verify the months, if any, in which individuals were covered by MEC.

These ACA information reporting requirements were first effective for MEC provided in 2015. The due date for furnishing to individuals the 2017 Form 1095-B, Health Coverage, is January 31, 2018. With respect to calendar year 2017 fully-insured major-medical group coverage issued by us, Nippon Life Insurance Company of America, we will mail statements to covered individuals by January 31, 2018 and file information returns with the IRS by the required deadline established by the IRS.

*Please note that employers and/or individuals may also have reporting and/or other obligations under ACA and/or other applicable law, and should consult with their qualified legal and/or tax advisors for guidance with respect to these laws/requirements and how it may impact them. Please refer to the revised letter posted on our internet site*

**Employer FAQs**

Questions	Answers
1) What is the purpose of the Affordable Care Act Information Reporting letter from Nippon Life Benefits?	The letter is to inform you of the actions Nippon Life Benefits is taking regarding the ACA 6055 reporting requirements for health insurers.
2) What do I (as HR) need to do about the letter and the reporting?	The letter is to inform you of the actions Nippon Life Benefits is taking regarding the ACA 6055 reporting requirements for health insurers. As an employer, you may also have reporting obligations under the ACA and/or other applicable law and should consult with your qualified legal and/or tax advisors for guidance.
3) Will you provide the employer with a list of the employees' necessary for any applicable reporting?	Monthly coverage information can be obtained from the Nippon Life Benefits' Employer website in "csv" excel format in the Premium Statement section; click on "download"

**This communication is provided for general informational purposes only, as a courtesy by Nippon Life Insurance Company of America (Nippon Life Benefits) and is not intended to offer legal, tax, benefits, medical or any professional advice. Law is subject to change, and therefore, for confirmation of current rules, details and guidance on how they may impact particular employer groups or individuals, please contact your subject matter expert counselors.**

<p>4) What resources are available to help me understand the employer's responsibilities about ACA reporting?</p>	<p>There is an informational FAQ on the IRS webpage, available here: <a href="https://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Reporting-of-Offers-of-Health-Insurance-Coverage-by-Employers-Section-6056">https://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Reporting-of-Offers-of-Health-Insurance-Coverage-by-Employers-Section-6056</a></p> <p><b>Please consult with your own qualified legal and/or tax advisors regarding these requirements and how they may impact you.</b></p>
<p>5) How do I access the Nippon Life Benefits Employer website?</p>	<p>Login to: <a href="https://secure11.nipponlifebenefits.com/employer/login/">https://secure11.nipponlifebenefits.com/employer/login/</a></p> <p>If you have not previously logged in, one of our Administrative team members can help you gain access. Please call 800-374-1835, extension 43780.</p>
<p>6) Will you provide me with the Form 1095-B information returns Nippon Life Benefits files with the IRS? 7) Can I verify the information on the Form 1095-B that Nippon Life Benefits files with the IRS?</p>	<p>Form 1095-B is filed with the IRS and furnished to employees who were covered under a Nippon Life Benefits fully-insured medical plan in 2017. The employer of these employees will not receive copies of the Forms 1095-B that are furnished to their employees by Nippon Life Benefits, as applicable. Insurers are not required to furnish copies of Forms 1095-B to the employer.</p>
<p>8) When will the Form 1095-B be sent to our employees who were covered under a Nippon Life Benefits fully-insured medical plan in 2017?</p>	<p>The Form 1095-B will be sent by Nippon Life Benefits by January 31, 2018.</p>
<p>9) Why did we receive the Form 1095-B for certain employees and not all employees?</p>	<p>All Forms 1095-B were mailed to the current applicable employee address registered in our system. The employee in question had registered your company address as their contact address, so the Form 1095-B was sent to your company's address.</p> <p>If you have the employee's current mailing address, please send it to us and destroy the copy of the Form 1095-B that you have. We will send a new Form 1095-B to the employee-member.</p>
<p>10) Does our fully insured medical coverage issued by Nippon Life Benefits meet the ACA Minimum Essential Coverage (MEC) requirements?</p>	<p>Yes, all Nippon Life Benefits' fully insured medical plans meet the ACA Minimum Essential Coverage (MEC) requirements.</p>

**This communication is provided for general informational purposes only, as a courtesy by Nippon Life Insurance Company of America (Nippon Life Benefits) and is not intended to offer legal, tax, benefits, medical or any professional advice. Law is subject to change, and therefore, for confirmation of current rules, details and guidance on how they may impact particular employer groups or individuals, please contact your subject matter expert counselors.**

11) What does Form 1095-B look like?	Form 1095-B is a Federal Tax Form and an example can be found on the IRS webpage at: <a href="https://www.irs.gov/pub/irs-pdf/f1095b.pdf">https://www.irs.gov/pub/irs-pdf/f1095b.pdf</a>
12) Why did we get the Affordable Care Act Information Reporting letter from Nippon Life Benefits? Our group terminated coverage with Nippon Life Benefits.	Nippon Life Benefits is required to report coverage verification on Form 1095-B for any individual insured under a Nippon Life Benefits fully-insured medical plan during the 2017 calendar year.
13) How do I request Form 1095-B for an employee?	If the employee has a United States mailing address, please provide the address and we will mail the Form 1095-B directly to the employee.
14) Why would the dependents of my employees receive multiple versions/copies of Form 1095-B?	There are various reasons why this may occur, for example: <ol style="list-style-type: none"> <li>1) A dependent may have become an employee of an employer insured by a Nippon Life Benefits fully-insured medical plan. Therefore, each Form 1095-B would show the specific coverage period; or</li> <li>2) A dependent may have elected COBRA, in which case the dependent would have become a member and would therefore receive a separate Form 1095-B showing the specific coverage period.</li> </ol>
15) Will a covered dependent over 18 years of age also receive a separate Form 1095-B from Nippon Life Benefits?	No, the subscriber needs to provide the dependent with a copy of the Form 1095-B.
16) Why does the information on Form 1095-B need to be reported to the IRS by Nippon Life Benefits?	The information reported to the IRS on Form 1095-B by Nippon Life Benefits is used by individuals and the IRS to verify the months, if any, in which individuals were covered by Minimum Essential Coverage (MEC).
17) If an employer terminates their fully-insured medical plan with Nippon Life Benefits off-renewal, is Nippon Life Benefits required to report coverage under Section 6055?	The IRS requires that Nippon Life Benefits issue a Form 1095-B for any fully-insured Minimum Essential Coverage (MEC) that we provide to an individual during a calendar year, even if it is just for one day.
18) Are Section 6055 reporting requirements based upon the plan year or calendar year?	Section 6055 reporting is based on the tax (calendar) year regardless of a plan's policy year.
19) How come all employees did not receive a Form 1095-B from Nippon Life Benefits?	Form 1095-B was furnished to employees who had fully-insured medical coverage with us during 2017. Employees who waived coverage would not receive a Form 1095-B from Nippon Life Benefits.

This communication is provided for general informational purposes only, as a courtesy by Nippon Life Insurance Company of America (Nippon Life Benefits) and is not intended to offer legal, tax, benefits, medical or any professional advice. Law is subject to change, and therefore, for confirmation of current rules, details and guidance on how they may impact particular employer groups or individuals, please contact your subject matter expert counselors.

## Member FAQs

**Contact Information:** Nippon Life Benefits Customer Service phone number:

English/Spanish line – 800-374-1835 Japanese – 800-971-0638 Korean – 877-827-8713

Questions	Answers
1) What is the purpose of the Affordable Care Act Information Reporting letter from Nippon Life Benefits?	The letter is to inform you of the actions Nippon Life Benefits is taking regarding the ACA 6055 reporting requirements and to make you aware that Form 1095-B will be mailed to you later this month.
2) What does Form 1095-B look like?	Form 1095-B is a Federal tax form, and an example can be found on the IRS webpage at: <a href="https://www.irs.gov/pub/irs-pdf/f1095b.pdf">https://www.irs.gov/pub/irs-pdf/f1095b.pdf</a>
3) I received a 1095-B form. What is it for?	The information reported to the IRS on Form 1095-B by Nippon Life Benefits is used by individuals and the IRS to verify the months, if any, in which individuals were covered by fully-insured Minimum Essential Coverage (MEC).  Additional information can be found on the IRS webpage via: <a href="https://www.irs.gov/affordable-care-act/individuals-and-families/individual-shared-responsibility-provision">https://www.irs.gov/affordable-care-act/individuals-and-families/individual-shared-responsibility-provision</a>  <b>Please consult with your own qualified legal and/or tax advisors regarding these requirements and how they may impact you.</b>
4) Is the Form 1095-B available electronically?	Form 1095-B will be provided by Nippon Life Benefits to applicable employees via paper-copy.
5) Does the insurance plan from my employer meet the ACA MEC requirements?	All Nippon Life Benefits fully insured medical plans meet the ACA Minimum Essential Coverage (MEC) requirements.
6) I never received my Form 1095-B. How do I get a copy?	Please contact us and verify your current address. We will then send you a copy of the Form 1095-B, if applicable.
7) I lost my Form 1095-B. How do I get a copy?	Please contact us and verify your current address. We will then send you a replacement copy of your Form 1095-B.
8) Can I get my Form 1095-B before 1/31/18?	No, the Form 1095-B will be mailed to the address we have on file by 1/31/18.

**This communication is provided for general informational purposes only, as a courtesy by Nippon Life Insurance Company of America (Nippon Life Benefits) and is not intended to offer legal, tax, benefits, medical or any professional advice. Law is subject to change, and therefore, for confirmation of current rules, details and guidance on how they may impact particular employer groups or individuals, please contact your subject matter expert counselors.**

9) Why does my Form 1095-B not include my social security number?	It appears that we did not receive this information from you. Please provide us with your social security number and we will provide an updated Form 1095-B.
10) Why aren't all of my dependents listed on the Form 1095-B provided by Nippon Life Benefits?	If a dependent was not covered under your Nippon Life Benefits fully-insured medical plan in 2017, the names of those dependents will not be listed on the Form 1095-B. Please contact us if your covered dependents are not listed on your Form 1095-B.
11) My name or my covered dependent's name is spelled incorrectly on the Form 1095-B provided by Nippon Life Benefits. How do I obtain a corrected form?	Please contact us and verify the correct spelling. We will then update our records and send you a revised Form 1095-B. Customer Service: English/Spanish - 800-374-1835. Japanese – 800-971-0638 Korean – 877-827-8713
12) Will you send my Form 1095-B to my tax accountant directly?	No, the Form 1095-B will be mailed by Nippon Life Benefits to the primary insured, as applicable, at the address on file by 1/31/18.
13) How do I submit a corrected Form 1095-B after my tax return has been filed?	<b>Please consult with your own qualified legal and/or tax advisors.</b>
14) Why did I receive a Form 1095-B? I am not currently covered by a Nippon Life Benefits medical plan.	The Affordable Care Act (ACA) requires that every provider of minimum essential coverage, including Nippon Life Insurance Company of America (dba Nippon Life Benefits), report certain information about covered individuals to the Internal Revenue Service (IRS) and furnish a statement to those individuals directly. If you were covered under a Nippon Life Benefits fully-insured medical plan, even for one day in 2017, you will receive a Form 1095-B.
15) Will my covered dependent(s) over 18 years of age also receive a separate Form 1095-B?	No, you (the employee) will need to provide a copy to your covered dependent(s).
16) Are Section 6055 reporting requirements based upon the plan year or calendar year?	ACA Section 6055 reporting requirements are based on the tax (calendar) year regardless of a plan's policy year.
17) Why did I not receive a Form 1095-B from Nippon Life Benefits?	If you waived coverage, or did not have fully-insured medical coverage with Nippon Life Benefits for other reasons during 2017, you will not receive a Form 1095-B.

**Contact Information:**

**Nippon Life Benefits Customer Service:**

English/Spanish line – 800-374-1835

Japanese – 800-971-0638

Korean – 877-827-8713

NC 20238-2 (12/17)