



Local 513 - Fringe Benefit Funds

International Union of Operating Engineers, AFL-CIO

3449 Hollenberg Drive
Suite 150
Bridgeton, MO 63044
(314) 739-2973
Fax (314) 739-8059
(800) 511-0101



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Pat Kammer
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Lealon Vaughn

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To: **All Participating Employers in the
Welfare Fund of Engineers Local 513**

From: **Fund Office**

RE: **Affordable Care Act - Reporting Requirements under Internal Revenue Code
Sections 6055 and 6056**

Date: **November 2015**

This memo provides information regarding the Welfare Fund of Engineers Local 513 ("Fund") that may be useful to contributing employers as they prepare for the filing requirements mandated by the Patient Protection and Affordable Care Act of 2010 ("ACA") concerning health coverage provided to employees in 2015. Please note that this notice contains the Fund's understanding of its ACA reporting obligations, but is not intended and should not be relied on as advice to employers concerning their responsibilities. **We caution that employers should consult with their own attorneys regarding their own reporting obligations and the applicability of the information provided in this memo.**

The Fund is a self-insured group health plan that is a multi-employer plan under ERISA. Consequently, the Fund is required to perform reporting on coverage of individual employees and their dependents enrolled in the Fund. Members who are eligible for coverage but not enrolled will not be reported. **The Fund will report coverage information about enrolled individuals to the IRS on Forms 1094-B and 1095-B. The Fund will also provide each enrolled employee with a copy of that employee's Form 1095-B, setting forth the employee's and dependents' months of coverage in the Fund.**

It is our understanding that the Fund's reporting outlined above may relieve or simplify reporting obligations of many employers with respect to those employees covered by this Fund. However, employers may have other or additional reporting responsibilities, which may depend in part on whether an employer is an "Applicable Large Employer" as defined in the ACA. It is the responsibility of each employer to determine the nature and extent of its own reporting and other obligations under ACA. The following additional information is provided to assist in complying with reporting requirements.

Name of the Fund: Welfare Fund of Engineers Local 513
EIN: 43-6071748
Plan Number: 501

1. Coverage is available to those employees who satisfy the eligibility requirements set forth in the Fund's Plan Document.
2. The Fund does provide "Minimum Essential Coverage" as defined in the ACA for those employees that meet the eligibility requirements of the Fund.
3. The Fund does provide "Minimum Value" as defined in ACA for those employees who meet the eligibility requirements of the Fund.

4. The Fund offers coverage to eligible dependents of employees that meet the eligibility requirements of the Fund.
5. The Fund is in compliance with the maximum waiting period under the ACA.

If you have any questions regarding any of the information, please call the Fund Office at 314-739-2973.