

# 2015 Tax Filing Notice

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## Important Notice Regarding IMG Products and 2015 Tax Filings

We have received inquiries from customers covered by IMG's individual international medical insurance products regarding tax filings for 2015, and the individual shared responsibility provisions of the Affordable Care Act (ACA).

IMG's individual international insurance products are designed for persons living and traveling outside of their home country. The individual products are not "minimum essential coverage" under ACA. As of January 1, 2014, ACA requires U.S. citizens, U.S. nationals and resident-alien to obtain minimum essential coverage under ACA, **unless they are exempt**. A tax penalty may be imposed on persons who are required to maintain minimum essential coverage but do not do so. Please note that it is solely your responsibility to determine if ACA is applicable to you and IMG does not have liability for any penalties that you may incur for your failure to obtain required minimum essential coverage.

IMG does provide certain expatriate group products that are considered to be minimum essential coverage under

IMG has published and updated a series of FAQs regarding ACA and IMG's insurance products. Please see <http://www.imglobal.com/faq/-in-category/categories/faqs/topics/insurance/>, which may answer many of your questions regarding ACA, IMG's products and any responsibility you may have to make an individual shared responsibility payment.

The 2015 IRS Form 1040 includes Line 61 asking whether you had minimum essential coverage for 2015. Please see IRS Form 1040 at <http://www.irs.gov/pub/irs-pdf/f1040.pdf>. Instructions for completing the 2014 IRS Form 1040, including Line 61, can be found at <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf>. If you had minimum essential coverage for 2015, simply check the box on IRS Form 1040 at Line 61. If you did not have minimum essential coverage for 2015, you will owe a shared responsibility payment for any month which you did not have minimum essential coverage, **unless you are exempt**. Exempt individuals include US citizens that are expatriates residing/working in a foreign country and non-resident aliens. Please see our FAQ on these issues at <http://www.imglobal.com/faq/-in-category/categories/faqs/topics/insurance/>. If you are exempt, you should complete and file IRS Form 8965 (see <http://www.irs.gov/pub/irs-pdf/f8965.pdf> to claim the exemption. Please see <http://www.irs.gov/pub/irs-prior/i8965--2014.pdf> for instructions on completing and filing IRS form 8965.

According to the IRS instructions for Form 8965, expatriates and non-resident aliens (described in the instructions for Form 8965 as "not an individual lawfully present in the U.S.") should complete Part III of Form 8965, "Coverage Exemptions for Individuals Claimed on Your Return" and provide your name, social security number and mark "C" for exemption type.

***The information provided above is for general informational purposes only. While we have attempted to provide current, accurate and clearly expressed information, this information is provided "as is" and IMG makes no representations or warranties regarding its accuracy or completeness. The information provided should not be construed as legal or tax advice or as a recommendation of any kind. External users should seek professional advice from their own attorneys and tax advisers with respect to their individual circumstances and needs.***