Dear Employee,

The Affordable Care Act (ACA) requires most Americans to maintain minimum essential coverage. By March 2, 2026, you will receive information about [Company Name]’s health coverage on the following form.

You may receive **Form 1095-B** from [Insurer Name]. The 1095-B provides information showing whether you and your family had minimum essential coverage during the year. Instead of furnishing the 1095-B to each employee individually, the insurer may simply post a clear and conspicuous notice on its website stating that individuals may receive a copy of their Form 1095-B upon request. The notice will include an email address, a physical address to which a request may be sent, and a telephone number that individuals may use to contact the insurer with any questions.

If you have any questions, please contact [Company Contact].