**Student**Resources
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On March 10, 2014, the Final Rule was published by the Department of Treasury, Internal Revenue Service regarding Reporting of Minimum Essential Coverage. This Rule outlines the responsibilities of the insurance company to provide information to the insured member so that they may avoid the penalty (fee) for not complying with the mandate that insurance coverage is maintained throughout the year.

In order for insured members to avoid the penalty for the 2017 calendar/tax year, UnitedHealthcare will send the following demographic information to the Department of Treasury, Internal Revenue Service at the end of January 2018: first and last name, insured member Social Security Number/International Tax Identification Number, date of birth and mailing address. A statement of coverage will be provided to the insured member, referred as the Form 1095-B. Insured members will have access to this form through ***My Account*** by January 31, 2018. This form will serve as proof the insured member carried minimum essential coverage.

Prior to submitting the information to UnitedHealthcare, UnitedHealthcare **Student**Resources will send a communication- to all insured members missing the required information and needing to select their Form 1095-B delivery method (mail or electronic). The email communication will be sent to the email address provided during enrollment. It will describe the information needed with instructions and a link to the Tax Information page in ***My Account***, where the insured member may quickly and easily provide the requested information. If the member does not have an SSN/ITIN, there is a selection available for them to denote they do not have one, which will remove them from future communications.

If an insured member does not respond to any of the notifications, UnitedHealthcare will send the insured member’s first and last name along with their date of birth to the Department of Treasury, Internal Revenue Service. The missing information may result in an error in the Internal Revenue Service system and generate a letter or cause a refund delay to the insured member when he/she files his return.

UnitedHealthcare, as an insurance carrier, is required by Federal and State laws to protect the privacy, confidentiality, integrity and availability of the data it maintains.  We have a comprehensive program comprised of privacy, information security, risk management, data retention/destruction and disaster recovery planning, and each of these areas has dedicated personnel who are continually evaluating and testing both our existing controls as well as monitoring industry best practices and emerging technologies.   As a result we are continually updating our policies, procedures, and systems to ensure the safety and security of our client’s data.

Sincerely,

UnitedHealthcare **Student**Resources