

Sign Up to Receive your Electronic 1095-C Tax Document

A 1095 tax form will be made available for associates completing their 2018 tax returns. As required by the Affordable Care Act (ACA), you will be asked if you had health insurance in 2018. A 1095 tax form will serve as proof that you were offered or enrolled in health insurance coverage through the company in 2018.

Associates can sign up to receive their 1095 tax form electronically. **Sign up now to receive your 1095 tax form!** You can sign up by visiting <https://www.healthefxforms.us/Kroger> by Monday, December 31, 2018.

Associates enrolled in the company consolidated health plan and that enroll in their benefits via MyLifeatKroger.com can sign up to receive their form electronically by going to the Enroll Now/Change Benefit Quick Link on the MyLifeatKroger.com home page, then selecting the “View My 1095-C” link. You can change or verify your current delivery option by selecting your email address in the right corner of the page and selecting settings. On the settings page, you’ll be able to select your 1095 delivery method.

Kroger will provide the tax form to all associates who were eligible to receive health care coverage through the company at any time in 2018, regardless of whether the associate enrolled in the company’s health plan or not. If an associate was not offered coverage, he or she will not receive or need to receive a 1095 form. For associates receiving the 1095-B tax form (including Taft Hartley, consolidated and non-consolidated), the trust fund office will provide the tax form for 2018.

The 1095 tax form will be available January 22 for those receiving electronically and early February for those receiving via mail and will be filled out with your information, much like a W-2. Associates will not need to wait to receive this form before filing their 2018 tax return as this form is not mandatory. However, it’s important to save this tax document because you may be asked by the IRS to provide it at a later date.

Some of you may receive two forms and here’s why: all associates who were eligible for health insurance benefits from the company at any time during 2018 will get the 1095-C, whether you enrolled in benefits or not. Associates who were eligible for and/or enrolled in benefits during 2018 through an HMO (e.g., Kaiser and Select Health) or our collective bargaining groups (e.g., Taft Hartley) will also be mailed a 1095-B. Here are other important details:

Tax Form	1095-C	1095-B
How You Will Receive the Form	<p>Electronically</p> <ul style="list-style-type: none"> To receive your tax form electronically, go to https://www.healthefxforms.us/Kroger You must sign up by Dec. 31, 2018. Associates who are enrolled in the company consolidated health plan and that enroll in their benefits via MyLifeatKroger.com can sign up to receive their form electronically through their enrollment portal. Detailed instructions are in above article. 	<p>By Mail ONLY</p> <ul style="list-style-type: none"> This form is not available electronically. Be sure to update your home address in ExpressHR. The trust fund office will provide the tax form for 2018.

**When You Will
Receive the Form**

By Mail

- Be sure your home address is accurate in [ExpressHR](#) .

Electronically

- You will receive email notification if you elect to receive the form electronically on January 22, 2018

By Mail

- Early February 2018

Early February 2018

What's Next

Remember: Save this form with your 2018 tax records.