

2015 Tax Guide for Peace Corps Volunteers

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Overview

* If your only income in 2015 was from your Peace Corps service, you are not required to file a federal tax return. Every state makes its own rules in respect to who is required to file. Check your state's website for more information.

- You should file your return by April 18, 2016. If you are living overseas on April 18, 2016, you have until June 15, 2016 to file and pay your taxes, but you must include a statement indicating you live outside the US and your primary place of business or post of duty is outside the US. If you are receiving a refund, you have three years to file your return and claim your refund. Late filing and late payment penalties only apply to those who owe taxes.

- The 2015 W-2 includes five types of taxable allowance earnings; the readjustment allowance earned monthly, the taxable portion of your living allowance, leave allowance, any special leave payments received, and walkaround

allowances received between December 1, 2014 and November 30, 2015. This is what is reported on the tax return, not the actual payment of this allowance after a Volunteer's close of service.

- You will also receive a 1095-C that is sent to you in a separate envelope; the 1095-C is a reporting and filing requirement of the Affordable Care Act. 1095-C reports certain information to the IRS and to the taxpayers about individuals who are covered by minimum essential coverage. We report to the IRS that you were covered by Peace Corps medical services for each month or partial month that you were in service either as a trainee or a volunteer. The health insurance coverage Peace Corps provides during service meets the minimum essential coverage requirement of the Affordable Care Act. AfterCorps coverage purchased by returning members of the Peace Corps does not meet the minimum essential coverage.
- If your name or Social Security number is incorrect on your Peace Corps W-2, cross out the error and write in the correction. You can still submit the W-2 with a marked correction to the IRS, however you need to immediately notify us of the error so we could ensure the file we submit to IRS matches the correction you make. You may not correct any dollar amounts on the W-2.
- You can file on paper or use tax software. You may use the 1040EZ, 1040A, or 1040 to complete your return. Go to <http://www.irs.gov> to get tax forms and instructions. The IRS has a Free File program that you may want to use. You can get to the program from the main IRS website.
- Do not send your paper tax forms to Peace Corps. Send them directly to the IRS.
- If you have questions and cannot find answers in the FAQ, email taxhelp@peacecorps.gov. You can also call toll-free at 1-855-855-1961, option 1, ext. 1770. You can also call 202-692-1770 (long distance rates apply).

Frequently Asked Questions

FILING TAX RETURN

Do I have to file a federal tax return?

If your total income was above these amounts, you MUST file a tax return.

Use your age on **December 31, 2015**

Filing Status	Age & Income			
	<i>Under 65</i>	<i>65 & Over</i>	<i>Both spouses 65 & Over</i>	<i>Not living with spouse at end of year</i>
Married Filing Separately *	\$4,000	\$4,000		
Single	\$10,300	\$11,850		
Head Of Household	\$13,250	\$14,800		
Qualifying Widow(er)	\$16,600	\$17,850		
Married Filing Jointly	\$20,600	\$21,850	\$23,100	\$4,000

Source: <https://www.irs.gov/publications/p54/ch01.html>

Do I have to file a state tax return?

If your only income is from Peace Corps, you may not need to file a state return. Generally, if you file as a non-resident or part-year resident, you can exclude income earned outside that state. However, each state has its own rules for who must file a tax return. Consult your state income tax authority for more information. Most states have online guides for taxpayers.

Even though I don't have to file a tax return, should I file?

You may want to file, even if you are not required to file. For Volunteers planning to enroll in graduate school following their Peace Corps service, it is often helpful to file state taxes each year of your service. This will assist you when it comes to documenting your in-state status for admissions and tuition payments.

You risk losing your refund if you don't file your return. If you are due a refund for withholding or estimated taxes, you must file your return to claim it within 3 years of the return due date. The same rule applies to a right to claim tax credits such as the Earned Income Credit.

When should I file my return?

April 18, 2016 – If you are living in the US on this date, you must file your return and pay any tax, if applicable, by this date.

June 15, 2016 – If you are living outside of the US on April 18th, you must file your return and pay any tax, if applicable, by this date.

If you are living outside of the United States and Puerto Rico and your main place of business or post of duty is outside of the United States and Puerto Rico, you are allowed an automatic 2-month extension until June 15 to file your return and pay any tax due. If you use this automatic 2-month extension, you must attach a statement explaining the above situation which qualifies you for the extension.

Generally, **interest** accrues on any unpaid tax from the due date of the return until the date of payment in full. The interest rate is determined quarterly and is the federal short-term rate plus 3 percent. Interest compounds daily.

In addition, if you file a return but don't pay all tax shown as due on time, you will generally have to pay a late payment penalty. The **failure to pay penalty** is one-half of one percent for each month, or part of a month, up to a maximum of 25% of the amount of tax that remains as unpaid from the due date of the return until paid in full. The one-half of one percent rate increases to one percent if the tax remains unpaid 10 days after the IRS issues a notice of intent to levy property. If you file your return by its due date and request an installment agreement, the one-half of one percent rate decreases to one-quarter of one percent for any month in which an installment agreement is in effect. Be aware that the IRS applies payments to the tax first, then any penalty, then to interest. Any penalty amount that appears on your bill is the total amount of the penalty up to the date of the notice, not the penalty amount charged each month.

If you owe tax and don't file on time, there is a penalty for not filing on time. The **failure to file penalty** is usually five percent of the tax owed for each month, or part of a month that your return is late, up to a maximum of 25%. If your return is over 60 days late, there is also a minimum penalty for late filing; it is the lesser of \$135 or 100 percent of the tax owed unless your failure to file was due to reasonable cause and not willful neglect.

Generally, there are no penalties for late filing if you are due a refund or owe no taxes.

What if I need more time?

If you still need more time to file, file for an extension using IRS Form [4868](#), Application for Automatic Extension of Time to File U.S. Individual Tax Return. This form can be filed electronically if you use tax software. Please be aware that an extension of time to file is NOT an extension of time to pay.

What information do I need to complete my tax return?

In addition to any other tax documents you may have, you'll need your Peace Corps W-2 and 1095-C.

Which tax form should I use - 1040EZ, 1040A, or the 1040?

You may use any of these forms to report Peace Corps income.

How can I file my tax return?

There are many ways to file.

Paper—Get the forms from your local library or www.irs.gov. Fill them out and mail them in according to the instructions for that form.

Free e-file— You can e-file for free using a variety of tax software or IRS online forms that can be filled in and e-filed. IRS helps taxpayers find free file software programs through its [freefile](#) program and well known tax preparation software programs such as TurboTax and H&R Block are available through this program.

Free tax prep clinics—The IRS supports the VITA program (Volunteer Income Tax Assistance). This program provides free tax preparation services to low-income taxpayers all across America. To find a site near you, call 1-800-TAX-1040 or visit IRS [website](#).

How do I sign my return electronically?

To file your return electronically you must sign the return electronically using a personal identification number (PIN).

If you are filing online using software, you must use a Self Select PIN. The Self Select PIN method allows you to create your own PIN. If you are married filing jointly, both you and your spouse will each need to create a PIN and enter these PINs as your electronic signature.

A PIN is any combination of five digits you choose, except five zeros. If you use a PIN, there is nothing to sign, and nothing to mail, not even your W-2s.

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2014 federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X) or a math error correction made by IRS.

AGI is the amount shown on your 2014 Form 1040, line 37; Form 1040A, line 21; or Form 1040EZ, line 4. If you did not file a 2014 return, enter \$0.

If you do not have your 2014 income tax return, call the IRS at 1-800-829-1040 to get a free transcript of your return. (If you filed electronically last year, you may use your prior year PIN to verify your identity instead of your prior year AGI. The prior year PIN is the five-digit PIN you used to electronically sign your 2014 return). You will also be

prompted to enter your date of birth (DOB). Make sure your DOB is accurate and matches the information on record with the Social Security Administration by checking your annual social security statement.

See more from the IRS on the [Self Select PIN](#).

Can my Power of Attorney sign my return for me?

Any unsigned return will be immediately rejected by the IRS.

The IRS has a form for power of attorney relating to filing your income tax return. Form [2848](#) and instructions are available on the IRS [website](#).

This may not solve your problem easily as the person giving the power of attorney needs to sign that form. In addition the person you are designating has to *Practice Before the IRS* and if your Privacy Act Waiver Designee is not a Practice Before the IRS then you will not be able to designate that person to sign your returns with form 2848. If you are interested in learning more about Practice Before the IRS please visit this [link](#).

Can my Privacy Act Waiver designee sign my return for me?

The Privacy Act Waiver form you may have signed is not a Power of Attorney. It is simply a document that informs Peace Corps that you are willing to let us release financial information to your designee. A Privacy Act Waiver designee has no standing with the IRS and will not be recognized as a Power of Attorney. The Privacy Act Waiver designee may be able to prepare the return and have the Volunteer sign electronically.

When should I pay any taxes I owe?

Pay any taxes by your filing due date, April 18, 2016, or June 15, 2016 if you are living outside the US. Filing for an extension gives you an extension of time to file, not an extension of time to pay. Failure to pay by the due date makes you subject to penalties and interest.

I have to pay taxes. How can the Peace Corps help?

If you have a tax debt and are still in service, a payment can be made from your readjustment allowance. Up to 50% of your readjustment balance is available to make a one-time payment. Contact your Director of Management & Operations to set up this payment.

PEACE CORPS INCOME

What is my Peace Corps income?

There are several types of Peace Corps allowances. Not all Peace Corps Volunteers will have all of these types of income. Peace Corps income includes:

Readjustment allowance: All PCVs earned \$325/month. Volunteers on a service extension or serving in Peace Corps Response earned \$425/month

Pre-Service Training Walk-Around Money: The money you received during PST to cover small expenses

Living Allowance: Money to provide for a PCV's basic needs in their country of service

Leave Allowance: All PCVs earn \$35/month for leave. It is paid with your living allowance.

Special Leave Allowance: \$35/day for up to 30 days paid to PCVs who extend their service for a year

Per diems: Money paid to PCVs while away from site (ISTs, conferences, etc.)

Evacuation Allowance: Money paid to a PCV during a time of country evacuation

Medical Leave Allowance: Money given to a PCV on medical leave out of country

Please note that per diems (staging, in-service training, volunteer conference, evacuation, medical, etc.), evacuation, medical leave, and settling-in allowance are NOT taxable and do not need to be reported on your tax return.

Is my Peace Corps income taxable?

Some Peace Corps income is fully taxable; some is partially taxable; some is not taxable. Some income is subject to FICA taxes (Social Security & Medicare taxes).

See the table for more information.

Peace Corps Income	Income Tax	FICA Taxes	On W-2?	1040-EZ Line	1040/1040A Line
Re-adjustment Allowance	100% Taxable	100% Taxable	Yes	1	7
PST Walk-Around Money	100% Taxable	Not taxable	Yes	1	7
Living Allowance	Partially Taxable	Not taxable	Yes	1	7
Leave Allowance	100% Taxable	Not taxable	Yes	1	7
Special Leave Allowance*	100% Taxable	Not taxable	Yes	1	7
Untaxed Allowances					
Per Diems	Not Taxable	Not Taxable	No	n/a	n/a
Settling-in allowance	Not Taxable	Not Taxable	No	n/a	n/a
Evacuation Allowance	Not Taxable	Not taxable	No	n/a	n/a
Medical Leave Allowance**	Not Taxable	Not taxable	No	n/a	n/a

* \$35 per day for up to 30 days paid to volunteers who extend service for 1 year and take special leave.

** Allowance paid while Volunteers are on medical leave in or out of their country of service.

Please note that per diems (staging, in-service training, volunteer conference, evacuation, medical, etc.), evacuation, medical leave, and settling-in allowance are NOT taxable and do not need to be reported on your tax return.

I received \$5,600 in readjustment allowance. How do I report that on my tax return?

The readjustment allowance amount you received at the end of your service does not need to be reported on your tax return. It has already been on your W-2 during your years of service. It was reported as you earned it, not when it was paid.

I received some money while I was receiving medical care. Is this taxable?

Any money you received from Peace Corps in your country of service or in the US is not taxable and does not need to be reported on your tax return. Non-taxable amounts are not reported on the tax forms. They are reported on the FAFSA as [untaxed income](#) if you are completing that form in order to qualify for financial aid.

How do I enter my Peace Corps income on my tax return?

All taxable Peace Corps income should be reported on the wages line. This is line 1 of the 1040-EZ or line 7 of the 1040A or 1040.

I took a travel stipend instead of a plane ticket home. Is that taxable?

No, it is not taxable and will not show up anywhere on your tax return.

W-2 ISSUES

What's on my W-2?

The 2015 W-2 includes earnings from 5 types of allowances:

- 1) The readjustment allowance earned monthly from December 1, 2014 – November 30, 2015. For example, a volunteer ending service in May would show five full months of readjustment allowance (December – April) plus a partial allowance for the days of service in May. All PCVs earned \$325/month and Volunteers on a service extension or serving in Peace Corps Response earned \$425/month. The W-2 also shows the applicable FICA taxes that were withheld for the readjustment allowance earned during the year: Income Tax withheld (\$0), Social Security taxes (6.20%) and Medicare taxes (1.45%).
- 2) The taxable portion of your living allowance between December 1, 2014 – November 30, 2015.
- 3) The leave allowance earned monthly between December 1, 2014 – November 30, 2015.
- 4) Any special leave payments received between December 1, 2014 – November 30, 2015.

When will I get my W-2?

If you have not received your W-2 by mid-February, contact Peace Corps. If you are an active PCV, contact your Director of Management & Operations to see if they have been delivered to your country. If you are an RPCV, write to taxhelp@peacecorps.gov with your name, country of service and address. W-2s can be sent to your home of record, current address, or Privacy Act Waiver designee. Electronic versions are not available. Privacy Act Waiver designees can write to taxhelp@peacecorps.gov to request a W-2. Include the volunteer's name and country of service.

I received e-mail containing a Summary of Taxable Allowance, could I use the information from this document to file my tax returns in lieu of the W-2?

Yes and no; you could use the Summary of Taxable allowance to file your taxes electronically but you do need the paper copy of the actual W-2 if you are filing by paper.

My W-2 was damaged. What should I do?

If you are an RPCV, write to taxhelp@peacecorps.gov with your name, country of service and address. W-2s can be sent to your home of record, current address, or Privacy Act Waiver designee. Privacy Act Waiver designees can write to taxhelp@peacecorps.gov to request a W-2. Include the volunteer's name and country of service.

My W-2 was sent to my old address. What should I do?

If you are an RPCV, write to taxhelp@peacecorps.gov with your name, country of service and address. W-2s can be sent to your home of record, current address, or Privacy Act Waiver designee. Please note that this will not update your address in the Peace Corps system. To update your address, go to:

<https://rpcvportal.peacecorps.gov/login/?returnurl=%2f>

My W-2 has an error. What should I do?

If your name or Social Security number is incorrect on your Peace Corps W-2, cross out the error and write in the correction. You can still submit the W-2 with a marked correction to the IRS; you do not need a new W-2 issued by Peace Corps. However If you do have a change to your name or Social Security number, please contact Peace Corps immediately so we could update our records and the file we submit to Social Security Administration and IRS. You may not correct any dollar amounts on your W-2. If you feel the amounts listed on our W-2 are incorrect, please immediately contact Peace Corps Office of Volunteer and PSC Financial Services at taxhelp@peacecorps.gov to allow us to investigate and reissue, if needed.

My Close of Service was in December 2014. Why did I get a 2015 W-2?

The Peace Corps tax year runs from December 1, 2014 – November 30, 2015. Volunteers who COS in December 2014 are considered to have income in the following tax year for the purpose of readjustment allowance earnings. That's why you received a 2015 W-2, even though you actually served in 2014. You should include the information from your 2015 W-2 in your 2015 tax return.

What is Peace Corps' Employer Identification Number (EIN) and address?

- Employer EIN: 53-0261522
- Address: Peace Corps: 1111 20th Street NW, Washington, DC 20526

TAX BENEFITS

Am I eligible for the Earned Income Credit?

The EIC has several tests. You must meet all the tests to qualify. The test that is most difficult for PCVs to meet is that you must have been physically present in the United States for more than half the year. Just maintaining a home in the US does not count as being in the US. There is a special rule for military which counts overseas service as being in the

United States. That rule does not apply to Peace Corps Volunteers. If you would like to find out more about the EIC please visit IRS's [website](#).

How much can I contribute to my IRA?

The limit for contributions to an IRA (Roth or Traditional) is the lower of:

- \$5,500 (\$6,500 if 50 or older by December 31st), or
- Your taxable compensation for the year

For instance, if your readjustment allowance was \$2,250 and your taxable living allowances were \$1,300, your maximum IRA contribution is \$3,550. IRA contributions can be made until April 18 and counted as a contribution for the prior year. If you wish to do this, be sure to specify with your broker that it is a prior year contribution.

Some volunteers choose to convert their existing 401k savings to a Roth IRA while they are serving in Peace Corps. Converting to a Roth IRA requires that you pay income tax on the amount of the conversion. As a volunteer, your income is low and you will pay taxes at a lower rate, making this conversion less costly. Peace Corps offers no advice on this subject. Consult your financial advisor for full information on Roth conversion.

MISCELLANEOUS

I collect Social Security benefits. Will my Peace Corps income affect my benefits?

Under federal law, people who are receiving Social Security benefits, who have not reached full retirement age, are entitled to receive all of their benefits as long as their earnings are under certain limits. In 2015 if your earnings are above \$15,720 and you have not reached full retirement age, your Social Security benefits will be reduced by \$1 for every \$2 earned above the earning limit. If you reach full retirement age, \$1 in benefits will be deducted for every \$3 you earn above the limit, but we only count earnings before the month you reach your full retirement age. If you will reach full retirement age in 2015, the limit on your earnings for the months before full retirement age is \$41,880. Starting with the month you reach full retirement age, you can get your benefits with no limit on your earnings. The full retirement age for Social Security benefits is found [here](#). See the full Social Security Administration article [here](#) and 2015 earnings limits are found [here](#). In conclusion, if your only earnings are from Peace Corps you do not have to fear losing any portion of your Social Security benefits.

Taxable Social Security Benefits

Some people must pay taxes on part of their Social Security benefits and others do not pay taxes on their benefits. A quick way to find out if any of your benefits may be taxable is to add one-half of your Social Security benefits to all your other income, including any tax-exempt interest. Next, compare this total to the base amounts below. If your total is more than the base amount for your filing status, then some of your benefits may be taxable.

The three base amounts are:

\$25,000 - for single, head of household, qualifying widow or widower with a dependent child or married individuals filing separately who did not live with their spouse at any time during the year

\$32,000 - for married couples filing jointly

\$0 - for married persons filing separately who lived together at any time during the year

For additional information please visit IRS [website](#).

I'm a Massachusetts resident. What goes on the Massachusetts Schedule HC?

If you are currently an active Volunteer, or a Returned Peace Corps Volunteer who purchased post-service insurance, use this information on Schedule HC:

- Name of insurance company or administrator: Seven Corners for Peace Corps
- FID number of insurance co. or administrator: 35-2025404
- Subscriber Number: Your Peace Corps Volunteer ID number

Can my parents claim me as dependent?

To claim a child as a dependent, the child must meet the **qualifying child test** or the **qualifying relative test**. To meet the qualifying child test, the child must be younger than the parent at the end of the calendar year, either be younger than 19 years old or be a student and younger than 24 years old or any age if permanently and total disabled. There is no age limit on claiming your child as a dependent if the child meets the qualifying relative test. In addition to meeting the qualifying child or [qualifying relative](#) test, you may claim a dependency exemption for your child as long as all of the following tests are met:

1. [Dependent taxpayer test](#)
2. [Citizen or resident test, and](#)
3. [Joint return test](#)

1095-C

Does Peace Corps provide health insurance coverage that meets the minimum essential requirement of the Affordable Care Act?

The individual shared responsibility provision of the Affordable Care Act requires you have a minimum health insurance coverage also known as minimum essential coverage. The health insurance that is provided to you, while you are in service, meets the minimum essential coverage provision of the Affordable Care Act. This insurance coverage is a government sponsored program. If you need more information about this, please visit the IRS website [here](#). When you prepare your tax return, and you had minimum essential coverage for each month of the tax year, you will indicate this on your federal income tax return by simply checking a box on line 61 of Form 1040, line 11 of 1040EZ, line 38 of 1040A.

Does the AfterCorps insurance meet the minimum essential requirement of the Affordable Care Act?

No, the AfterCorps Insurance doesn't meet the minimum essential coverage provision of the Affordable Care Act. Please find the information both on the 2nd page of the [AfterCorps](#) brochure provided by Seven Corners and IRS [website](#).

Do I have to file a tax return to report health insurance coverage?

If you are not required to file a federal income tax return for a year because your gross income is below your return filing threshold, you are automatically exempt from the shared responsibility provision for that year and do not need to take any further action to secure an exemption. Therefore, you do not need to file a return solely to report your coverage or to claim a coverage exemption. If your income is below the filing threshold for your filing status and you choose to file a tax return, use Part II of Form 8965, Coverage Exemptions for Your Household Claimed on Your Return,

to claim a coverage exemption. You should not make a shared responsibility payment if you are exempt from the coverage requirement because you have income below the filing threshold.

Do I qualify for the Affordable Care Act health insurance coverage exemption requirement?

If your earnings are below the return filing threshold then you would qualify for the individual shared responsibility provision of the Affordable Care Act. This exemption is commonly referred to as Income below the return filing threshold. You could also claim exemption for the following:

Short Coverage gap- You went without coverage for less than 3 consecutive months during the year.

Citizens living abroad and certain noncitizens – A U.S. citizen or a resident alien who was physically present in foreign country or countries for at least 330 full days during any period of 12 consecutive months; a U.S citizen who was a bona fide resident of a foreign country or countries for an uninterrupted period which includes an entire tax year; Resident of a state that did not expand Medicaid

Coverage is considered unaffordable - The minimum amount you would have paid for employer-sponsored coverage or a bronze level health plan (depending on your circumstances) is more than a certain percentage (8.05 percent for 2015) of your actual household income for the year as computed on your tax return.

If you want to learn more about claiming an exemption, you could take 15 minute interview on IRS [website](#).

I left service in December of 2014 and you sent me both a W-2 and 1095, however the 1095-C does not show any coverage for 2015, why?

Although we report your December 2014 income on your 2015 W-2, the 1095-C only looks at actual health insurance coverage for the calendar year 2015. You may have a 1095-C but since you were not an active volunteer in the calendar year 2015 you don't have any coverage in 2015.