

ALL ABOUT THE 1095-C

YOU CAN FIND YOUR 1095-C FORM EACH YEAR IN THE PAYROLL PORTAL ON THE 1095C TAB TO THE RIGHT OF YOUR W2.

YOU SHOULD HAVE THESE ON HAND FOR YOUR TAXES EACH YEAR.

This is the first year that the new health care law, also called the Affordable Care Act or Obamacare, requires employers to send a new tax form called the 1095-C to certain employees. If you're not sure why you are receiving this form or unsure of what to do next, keep reading for answers to frequently asked questions.

What is a Form 1095-C?

- The 1095-C contains detailed information about the health care coverage offered by your employer that you may need when you file your individual income tax return. Information from the form may also be used to help determine your eligibility for a premium tax credit. As with any important tax document, you should keep the form(s) for your records.

Why did I get a Form 1095-C?

- If you were full-time (worked an average of 30 or more hours per week) or were enrolled in health insurance through your employer at any time during 2015 you should receive a 1095-C.

Do I need my Form 1095-C to file my taxes?

- No, individuals do not need to send a copy of their 1095-C to the IRS when filing their tax returns. However, you should keep the form with your tax records.

Why did I get more than one Form 1095-C?

- If you worked at more than one company or franchise, you may receive a 1095-C from each company/employer.

What should I do with my form 1095-C?

- Keep your 1095-C with your other important tax documents. While you will not need to attach your 1095-C to your tax return or send it to the IRS, you may use information from your 1095-C to help complete your tax return.

Who receives a Form 1095-C?

- Employers with 50 or more full-time equivalent employees are required to send 1095-C's to any employee who was full-time (worked an average of 30 or more hours per week) or who was enrolled in their health insurance plan for any month in 2015.

What if I have questions?

- If you have additional questions about your 1095-C please contact Cheri Anderson at canderson@pemb.org. You may also visit www.irs.gov or www.healthcare.gov to learn more.