

## 1095-C Information

The Form 1095-C was created as part of the Affordable Care Act or “ACA”. The ACA requires that employers provide a form 1095-C to show health insurance coverage was offered during the calendar year. This form should be presented along with your W-2 when filing your income taxes for the year. If you have further questions regarding this form, please reference the Q & A’s below, if you have additional questions, you can contact the Payroll Department at payroll@u-46.org.

1. ***What is this form I’m receiving?***

A 1095 form reports health care coverage for you and your dependents throughout the calendar year.

2. ***Who is sending it to me, when, and how?***

Your employer will send one to you either by mail or electronically. You should receive your 1095 form by March 31, 2016. The forms will also be available electronically in Munis Self Service. To update your delivery method, simply log into Munis Self Service, select personal information and update your delivery options.

3. ***Why are you sending it to me?***

The Affordable Care Act requires every person must obtain health insurance or pay a penalty to the IRS.

4. ***What am I supposed to do with this form?***

Keep it for your tax records. You don’t actually need this form in order to file your taxes, but when you do file, you’ll have to tell the IRS whether or not you had health insurance for each month of the year. Since you don’t actually need this form to file your taxes, you don’t have to wait to receive it if you already know what months you did or didn’t have health insurance in the year. When you do get the form, keep it with your other tax information for the year, in case you should need it in the future to help prove you had health insurance.

5. ***What if I get more than one 1095 form?***

Someone who had health insurance through more than one employer during the year may receive a 1095-B or 1095-C from each employer. Some employees may receive a Form 1095-A and/or 1095-B reporting specific health coverage details. Just keep these—you do not need to send them in with your tax return.

6. ***What if I did not get a Form 1095-B or a 1095-C?***

If you believe you should have received one but did not, contact the Payroll Department.

7. ***I have more questions—who do I contact?***

Please contact Payroll at ext. 2179. You can also go to an IRS website called [Questions and Answers about Health Care Information Forms for Individuals \(Forms 1095-A, 1095-B, and 1095-C\)](#). This website covers most of what you need to know.