INFORMATION FOR EMPLOYEES

Q1. What is Form 1095-C?
A: Under health care reform, employers with more than 50 full-time employees (called Applicable Large Employers, or ALEs) are required to report to the IRS what, if any, health insurance they offered to full-time employees (FTEs) and their dependents during the previous year. The law also requires that these employers send copies of that information to their FTEs and, in some instances, non-FTEs that are covered under the employer’s plan.

Q2. Why did I receive a Form 1095-C?
A: You will receive a Form 1095-C if, in 2015, you are or were an FTE of our organization. If you were an FTE of more than one ALE (e.g., left employment with one ALE and began employment with another) you’ll receive multiple Forms 1095-C. If you are not or were not an FTE of an ALE, you will receive a Form 1095-C if you received coverage through a self-insured employer-sponsored health plan.

Q3. What am I required to do with the Form?
A. If you purchased health insurance coverage through a state or federal exchange and want to claim the premium tax credit, the Form 1095-C will help determine if you’re eligible.

If you received coverage through a self-insured employer-sponsored health plan, the employer will complete Part III of Form 1095-C. This information proves that you and any dependents/family members had qualifying health coverage (referred to as “minimum essential coverage”) for some or all months during the year. This is important to prove compliance with health care reform’s individual mandate. You may need to file the form with your individual tax return to prove you had minimum essential coverage during the year.

Note: If you received coverage through a government program, you’ll receive a Form 1095-A, and if you received coverage through a fully insured employer-sponsored health plan, you’ll receive a Form 1095-B from the insurer. You may need to file the Form 1095-A, -B or -C with your individual federal income tax return to prove compliance with the individual mandate.

Q4. When should I receive a Form 1095-C?
A. Employers are required to distribute Forms 1095-C by March 31, 2016. The form provides information relating to the 2015 calendar year.
Q5. What does Form 1095-C look like?

Q6. What information is included on the three different parts of the form?

PART I

• Lines 1 – 6 report information about you, the employee.

• Line 2 is your Social Security number (SSN). For your protection, the form you receive may only show the last four digits of your SSN. Your employer is required, however, to report your entire SSN to the IRS.

• Lines 7 – 13 report information about your employer.

• Line 10 includes the telephone number to call if you have questions about the information reported on the form or to report errors in the information on the form and ask that they be corrected.
**PART II**

- This part of the form describes the health coverage and cost offered to you and your dependents, if applicable.

- If you have questions about the health coverage you were offered, call the number listed on Line 10 of Part I of the form. The cost is based on the cost of self-only coverage under the least expensive option offered to you. This may not be the same cost you actually paid if you elected a more expensive plan option or family coverage.

![Employee Offer and Coverage Table](image)

**Part III**

- This part of the form lists information about individuals covered under your employer’s health plan, and will be completed only if your employer sponsors a self-insured plan. If your employer sponsors a fully insured plan, the insurance company will send you a separate form (Form 1095-B) with this information.

- Lines 17 – 22 in Part III report the name, SSN/DOB and coverage information for each individual, including the employee and his or her dependents, covered under the employer’s health plan.

- Column (d) will be checked if the individual was covered for at least one day in every month of the year.

- For individuals who were covered for some but not all months, information will be entered in column (e) indicating the months for which these individuals were covered.

![Covered Individuals Table](image)

**Q7. What should I do if I don’t receive my Form 1095-C?**

A: First, contact your employer’s HR department to find out if and when the form was distributed. If forms were mailed, yours may have been returned to your employer due to an incorrect or incomplete address.

**Q8. The information on my Form 1095-C is incorrect. What should I do?**

A: Contact your HR department to request that the form be corrected. Examples of incorrect information include incorrect names, SSNs or coverage information.
ADDITIONAL RESOURCES

About PPI

PPI Benefit Solutions, working exclusively through benefits brokers, helps smaller, mid-sized employers relieve the day-to-day challenges of managing an employee benefits program.

With over 40 years of benefits administration experience, PPI leverages strategic relationships with a broad array of nationally recognized insurance carriers and powerful, web-based technology to provide a single solution for multiple carrier enrollments and eligibility processing (including online enrollment and employee self-service), electronic eligibility data and discrepancy management, true premium billing and payments, COBRA administration, and member advocacy services, all at little or no cost to the employer.

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