New Tax Form for the 2015 Tax Year: 1095-C
Frequently Asked Questions

1. What is a Form 1095-C?

The 1095-C contains detailed information about the health care coverage provided by your employer(s). If you were a benefits-eligible employee at any point in 2015, then you should receive a 1095-C. You will need this form to complete your 2015 tax return. The information you report from the form will be used to determine whether you will pay a penalty for failing to have health care coverage as required by the Patient Protection and Affordable Care Act (PPACA). You should consider this form as your "proof of insurance" for the IRS.

2. Who receives a Form 1095-C?

If you were a benefits-eligible employee at any point in 2015, then you should receive a 1095-C. The form is required to complete your 2015 tax return.

3. How will I receive Form 1095-C?

The Form 1095-C will be delivered to you by U.S. Postal Mail to your current home mailing address.

4. Why did I receive more than one Form 1095-C?

If you worked for more than one employer in 2015, then you may receive a 1095-C from each company/employer.

5. Why didn't I receive a Form 1095-C?

You will only receive a 1095-C from the University if you were eligible for health benefits in 2015. If you were not a benefits-eligible employee at any point in 2015, then you should not receive a 1095-C. You also may not receive a 1095-C if you were not the primary insured. If you believe you should have received a 1095-C, but did not, please contact your Human Resources office.

6. When will I receive my Form 1095-C?

You should receive your 1095-C at your home address for the 2015 tax year in early February 2016. If you believe you should have received a 1095-C, but did not, please contact your Human Resources office.

7. Can I get the Form 1095-C electronically?

No. For 2015 taxes, all Form 1095-Cs will be mailed to your current home address on file with the University. You can update your current home address with the University through PAWS or visit your Human Resources office.

8. What should I do with my Form 1095-C?

When you receive your 1095-C, keep it for your records. You will need it to complete your 2015 tax return.

9. What information is on the Form 1095-C?

There are three parts to the form:
• Part 1 reports information about you and your employer.
• Part 2 reports information about the coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage.
• Part 3 reports information about the individuals covered under your plan, including dependent.

10. Do I need my Form 1095-C and my W-2 to file my taxes?

Yes. If you receive a Form 1095-C, you will need both your W-2 and your 1095-C to complete your 2015 tax return.

11. What is the difference between a Form 1095-A, Form 1095-B, and Form 1095-C?

The forms are very similar. The main difference is who sends the form to you. The entity that provides you with health insurance will be responsible for sending a Form 1095.

- You will receive a Form 1095-A if you were covered by a federal or state marketplace (also known as an exchange).
- You will receive a Form 1095-B if you were covered by other insurers such as small self-funded groups or employers.
- You will receive a Form 1095-C if you received your health care coverage through your employer.

12. Will the dependents I cover on my health plan each receive their own Form 1095-C?

No. The University will only provide a Form 1095-C to individuals who were eligible for health benefits in 2015, although the form includes information about dependents. Covered dependents will not receive their own Form 1095-C from the University.

13. The dollar amounts shown on Form 1095-C do not match what I paid for my health benefits in 2015. Is there a mistake?

Line 15 of Form 1095-C shows how much you would have paid per month for single coverage under the least expensive health plan option available to you in 2015. The IRS requires the University to report this information to demonstrate the affordability of your health plan options. It will not reflect your actual monthly premium in 2015 if you chose a higher-cost plan or covered any dependents.

14. How do I request a replacement copy or a correction to the Form 1095-C?

If you need to request a reprint or a correction to your Form 1095-C, please contact your Human Resources office. Replacement or corrected forms will be mailed to the employee’s home address.

DISCLAIMER: Tax information is provided for informational purposes only. The University of South Alabama does not provide tax advice. Questions or concerns should be addressed to a qualified tax advisor.

For more information, visit www.irs.gov/Affordable-Care-Act or consult with a qualified tax advisor.