Employee Notification about the IRS 1095-C Form:
Your Organization’s Responsibilities

If your organization had employed at least 50 full-time and full-time equivalent employees in 2014, then it was an applicable large employer (ALE) obligated to offer Affordable Care Act (ACA)-compliant healthcare coverage in 2015 or pay a penalty. ALEs are obligated to report information about healthcare coverage offered to full-time employees to the IRS using Forms 1094-C and 1095-C.

You must also distribute Form 1095-C to your full-time employees annually. This form contains information they may need to report as part of their income tax submission for the 2015 tax year.

What Must Employers Do Next?

1. Distribute Form 1095-C to your full-time employees annually, no later than February 1, 2016, for the 2015 calendar year, and no later than January 31 for every year thereafter.

2. File Form 1095-C and Form 1094-C with the IRS no later than February 28 (or March 31 if filing electronically) for the previous calendar year, starting in 2016 for 2015.

The IRS will use the information from Form 1095-C to administer the Employer Shared Responsibility provisions of the ACA. The Form assists the IRS toward the administration of premium tax credits for employees who qualified and enrolled in healthcare coverage at a government exchange rather than enrolling in your plan. For this first year of mandatory compliance with these reporting requirements, employers may want to notify their employees about the Form 1095-C and why they are receiving it, even though employers are not required to provide employees with any such communication.

Sample Employee Communication for Your Use

We are providing content on the following page to make it easy for you to communicate information about the 1095-C and these reporting requirements to your employees. Simply copy the blue text and provide it to your employees:
Form 1095-C: Coming Soon to Your Mailbox!

There is a new government form coming your way that you need to be on the lookout for: Form 1095-C. The Form 1095-C confirms if your employer offered you healthcare coverage during the previous year, and if so, whether you had coverage under your employer’s plan.

What Employees Need to Know About the Form 1095-C

Why am I receiving this form?

You will receive Form 1095-C as part of the new requirements under the Affordable Care Act (ACA). The ACA created two new mandates:

1. The individual mandate that requires all individuals to have healthcare coverage.
2. The employer mandate that requires applicable employers to offer coverage to all full-time employees.

The purpose of Form 1095-C is to verify the months in which you and your dependents were offered or covered by your employer’s healthcare plan, which satisfies the individual coverage requirement.

What is the form for?

Form 1095-C is an official document that employers are required to submit to the IRS each year. You also receive a copy.

When should I expect to receive the form?

You should receive your previous year’s 1095-C the beginning of February (around the same time that your annual W-2 arrives).

What do I do with the form?

Like your W-2, your 1095-C contains information that will be collected when you file your tax return. Be sure to store the form in a safe place where you can locate it when you are ready to do your taxes.
What do I do if I do not receive the form?

If you have not received your 1095-C by the end of February, contact Human Resources to request a copy. If you recently moved and did not update your address with HR in time, it might have been sent to your previous address. Keeping your contact information up-to-date will help prevent delivery issues.

Whom should I call if I have questions about the form?

Contact your Human Resources or Benefits department.

Want to learn more?

Employers can join our live Compliance Bootcamp webinar on Thursday, February 4th at 2 pm:

ACA Information Reporting: Last Minute Review of Key Rules & Requirements

corpsyn.com/events

Corporate Synergies will continue to provide updates and guidance as necessary. For a deeper understanding of healthcare reform, we encourage you to visit corpsyn.com for articles and eAlerts on this subject. If you have questions regarding the information within this eCommunication, please call Corporate Synergies at 866.CSG.1719 or CLICK HERE to contact.