

# What You Should Know About Form 1095

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**Form 1095 is a tax form required under the Affordable Care Act (ACA). This form will play an important role in your annual tax filings. The following questions and answers will help you understand the form, why it's important, and how it affects you.<sup>1</sup>**

## **Form 1095—the Basics**

### **What's Form 1095?**

Form 1095 is a tax form that shows the months of the year that you and/or your dependents were offered or enrolled in medical coverage. (This form will not replace any state forms you may receive providing proof of medical insurance.)

You should know that there are three versions of this form—1095-A, 1095-B, and 1095-C. Depending on your employment situation and medical coverage during the year, you may receive more than one of these forms. Please see “Form 1095—in Detail” to learn more.

### **Who will receive this form?**

You will receive Form 1095 if, for at least one day in the calendar year, you were any of the following:

- A full-time employee of an employer with more than 50 full-time employees
- A part-time employee who was enrolled in medical coverage
- An individual with COBRA coverage
- A retiree or dependent of a retiree under the age of 65 who was enrolled in medical coverage

Forms sent by mail will arrive in their own envelope, separate from other tax forms.

## **Choose Electronic Notification for Immediate Access to Your Form 1095**

It's easy to sign up for this convenient option. Please see “Accessing Your Form(s)” to learn more.

<sup>1</sup>This document provides only summarized information about Form 1095; it does not cover all circumstances. Aon Hewitt does not give legal or tax advice. For specific information about Form 1095, see [irs.gov](https://www.irs.gov) and/or speak with your legal or tax advisor.

### **Why do I need a Form 1095?**

In short, you'll need it to file your taxes. Proving that you're adequately insured each year is required under the ACA. If you aren't covered, you could face tax penalties—which is why it's important to keep this form with other important tax documents you'll need for the current tax year.

### **When should I expect to receive my form(s)?**

Forms must be mailed no later than January 31. Please allow seven to ten business days for delivery. Or, if you'd like to receive your Form 1095 two to three weeks earlier, you can sign up for electronic notifications, as described in the following section.

### **What if I lose my form or don't receive it? How can I get another one?**

If you signed up to be notified when Form 1095 is available online, you can access the form by logging on to your benefits website as soon as you receive your notification (by January 31). All other individuals can log on to the benefits website after February 7 to access the form electronically. In either case, we recommend that you securely print Form 1095 from your personal printer.

## **Accessing Your Form(s)**

### **What's electronic notification?**

When you consent to electronic notification, you agree to be notified by email or text when Form 1095 is available online. Once you've been notified, you can log on to your account through your benefits website to view and print the form. **Please note that Form 1095 will not be sent to you by email or text.** The only electronic communication you'll receive is the notice informing you that you can access the form online.

### **How do I sign up for electronic notification?**

Simply log on to your benefits website and access information related to the Medical Tax Form 1095.

Once you've reached the tax form website, go to the Manage Electronic Tax Statement Options section:

- Under **Contact Information**, enter your email or phone number where you'd like to receive notification.
- Under **Notification Options**, indicate how you'd like to be notified—via email or text—when Form 1095 is available.
- Select **Save Notification Option Settings**.

When your request is processed, you'll receive an electronic confirmation.

### **What's the latest date I can sign up for electronic notification?**

Sign up for electronic consent and ensure contact information is up to date by December 31<sup>st</sup> to receive electronic notification by the end of January.

### **Do I need to sign up for electronic notification every year?**

No. Once you sign up for electronic notification, your consent will remain in place unless you revoke it through your benefits website.

### **How long can I access my online tax forms?**

Your tax forms will be available online for three years.

## **Why Social Security Numbers Are Required**

### **I received a letter asking for my dependent's Social Security number. Why?**

The IRS requires that employers and medical carriers make their best effort to obtain the missing Social Security number (SSN) of any covered individual or dependent(s).

### What happens if I don't provide this information?

The IRS may impose a \$50 tax penalty to the employee for each missing SSN. Failing to provide this data may also negatively impact your dependent's coverage. Plus, you can expect to receive requests for the missing SSN(s) at least once a year.

### How do I update this information?

Log on to your benefits website to edit your dependent information and add the required SSN(s) to your account.

## Form 1095—in Detail

### I understand there are three versions of Form 1095. How do they differ?

The main difference among the three forms is the party responsible for providing your coverage and sending out the corresponding version of Form 1095, as shown in the table below.

If You...	Then You...
Were, at any time during the calendar year: <ul style="list-style-type: none"><li>• A full-time employee,</li><li>• A part-time employee enrolled<sup>2</sup> in medical coverage, An individual with COBRA coverage,</li><li>• Or a retiree or dependent of a retiree under the age of 65 who was enrolled in coverage</li></ul>	Will receive Form 1095-C from your employer or the employer sponsoring the plan you participate in
Enrolled in other medical coverage during the calendar year (e.g., through your spouse's employer and not through your employer)	Will <b>not</b> receive a 1095-B from your employer; might receive a Form 1095-B from your medical carrier, if your coverage is fully insured
Enrolled <sup>2</sup> in fully insured plan (e.g., Kaiser Permanente HMO) during the calendar year	Will receive Form 1095-B from your medical carrier
Enrolled in medical coverage during the calendar year through the federal or state marketplace, and <i>not</i> an employer	Will receive Form 1095-A from the marketplace you enrolled through
Fell into more than one of the categories above during the calendar year	Could receive multiple versions of Form 1095 (e.g., possibly more than one Form 1095-C if you worked for more than one employer or worked in different departments for the same employer)

If you have questions about any of these forms, please call the phone number listed in the top right corner of your tax form. You can also learn more at [irs.gov](https://www.irs.gov).

### Part III of my Form 1095-C is blank. Why isn't my medical coverage showing?

If you enrolled in coverage **other than** your employer's medical plan (e.g., through your spouse's employer), Part III will intentionally be left blank, and you will not receive any other form from your employer to prove your medical coverage for the year.

## Still Have Questions?

If you have other questions or see something on Form 1095 that you believe is incorrect, call the phone number listed in the top right corner of your tax form.

<sup>2</sup>Whether you get a Form 1095-B, a Form 1095-C, or both, may depend on how your employer buys or provides medical coverage. On these forms, you may see references to “fully insured” and “self-insured” plans. In general, employers with fully insured plans purchase coverage from an insurance company, which pays employee health care claims and administers their plan(s). Employers with self-insured plans act as their own insurer by paying employee claims and only requiring outside assistance to help administer the plan(s).