

## **REVISED 12/15/2017**

### **What is a 1095-C form?**

The Affordable Care Act, ACA, includes both an individual mandate and an employer mandate. The individual mandate requires that most Americans have qualifying healthcare coverage or potentially face a fine. The employer mandate requires employers with 50 or more full-time equivalent employees to offer healthcare coverage to their full-time employees or potentially face a fine. Much like the Form W-2 is used to determine whether or not you owe taxes, the IRS will use the information reported from your Form 1095-C to determine whether you (or your employer) may have to pay a fine for failing to comply with the Affordable Care Act.

The Form 1095-C contains information about your healthcare coverage that will be required when completing your tax return. Think of the form as your “proof of insurance” for the IRS. Effective for the 2015 calendar year, Temple University is required to distribute a 1095-C to eligible employees.

If at any time during a calendar year you were a full-time Temple University employee and were eligible to enroll in the University’s health insurance, then you will receive a 1095-C from the University.

### **Do I need my 1095-C to file my taxes?**

For 2016 and 2017 tax returns, the IRS issued a notice that taxpayers may just check a box on their tax return to indicate that each family member had qualifying health insurance during the year. You will not be required to submit your 1095-C when you file your taxes, but it is a good idea to keep the form with your tax records.

The University’s health insurance does provide minimum essential coverage and is considered affordable under ACA requirements.

### **Where can I get more information about the 1095-C form?**

Temple University engaged the vendor, Equifax, to produce our 1095-C forms. There is a comprehensive set of FAQ’s on their site, at <http://www.mytaxform.com/form-1095-faq>. You do not have to log into the site to view the FAQ’s. You may also contact the HR Benefits Department at 7-2270 (215-926-2270) or at [benefits@temple.edu](mailto:benefits@temple.edu).

### **What is reported on 1095-C?**

There are three parts to the form:

- Employee and Employer Information (Part 1) reports information about you and your employer.
- Employee Offer and Coverage (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 by your employer.
- Covered Individuals (Part 3) reports information about the dependents covered under your self-insured health plan.

### **How do I log into my account at Equifax?**

For active employees, we have implemented single sign on through the TU portal. Active employees can access Equifax by logging onto the portal and going to the Staff Tools tab and then in the Benefits Information channel, located on the right side, click 1095-C Tax Form.

For security purposes, entry to the Equifax site is protected by a two-step level of verification. You will need to have signed up for the University's Two-Step Verification process. Instructions and information about the verification process may be found on the Computer Services web site at: <https://computerservices.temple.edu/two-step-verification>.

Note – Active employees can **only** access the Equifax site by logging onto the TU portal. If you no longer work for the University and do not have access to the Staff Tools tab, then you will need to go directly to the Equifax site located at <http://www.mytaxform.com/home>.

### **Can I receive my 1095-C form electronically?**

Yes, you can. You can elect to receive both your 1095-C and W-2 electronically by electing to *Go Paperless* on the Equifax website. To sign up for electronic delivery, follow the instructions on the Equifax site. A PDF of the instructions may be found [here](#).

### **I received my 1095-C form electronically last year. Do I need to register again?**

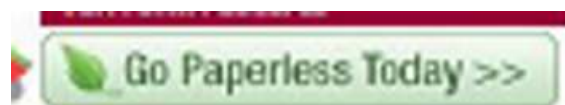
No. Your paperless election remains in force unless you change it.

### **I don't remember if I elected to receive my tax forms electronically. How do I check?**

You can check by logging into your account at Equifax. If you are elected to go paperless, you will see a confirmation message on the home page.

**You are already enrolled to receive your original W2 and 1095 electronically.**

If you did not elect electronic delivery, then you will see the message below.



### **How do I know the Equifax site is secure?**

The Equifax Security statement is as follows:

"This site has security measures in place to protect against the loss, misuse or alteration of the information under our control. Portions of our site make extensive use of Secure Sockets Layer (SSL) encryption, the Internet's leading encryption standard, as well as password-like identifying information. SSL is used to encrypt the information being sent between a visitor's computer and our Web site.

In addition, we take great care to safeguard all information that is transmitted to us and stored by us on our computers, servers, and databases. This protection includes the use of network intrusion prevention and detection technology as well as other industry accepted security

practices. We protect the physical location of our systems through the use of access control and monitoring technologies. We take extensive measures to limit the risk of damage or loss of any data due to hazards like fire, water damage, power loss, etc.”

**Why are the dollar amounts in Part 2 not matching what I contribute towards my Temple University health coverage?**

Line 15 is used to report your share for the lowest-cost monthly premium for single coverage. If you enrolled in a plan that costs more than the lowest cost plan, or if you cover dependents, then the amount reported on line 15 will not match the amount you contribute for coverage.

**I am a bargaining unit employee that has health coverage through the National Benefits Fund. Will I get a 1095-C from Temple?**

The National Benefits Fund offers insurance through what is called a multi-employer plan. Under IRS regulations, Temple is required to issue you a 1095-C because you are employed by the University, but the form will not list any dependent or cost information because Temple does not have that detail. Bargaining unit members insured by the National Benefits Fund should receive an additional 1095-C directly from the Fund.

**I am a Graduate Assistant with health benefits. Will I get a 1095-C from Temple?**

The student insurance plans are fully insured by Independence Blue Cross. People who are covered by health plans that are fully insured will receive a 1095-B directly from the insurance company.

**Why do I have \$0.00 reported on line 15?**

You may have \$0.00 reported if you are a COBRA participant, a retiree of the University, or an 1199C or PTEA member insured by the National Benefits Fund.

1199C and PTEA employees who are enrolled in National Benefits Fund benefits are considered to be covered by a multi-employer health plan. Therefore, it is the National Benefits Fund that has the cost and dependent data. The Fund will be distributing a completed 1095-C to members to report data.