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.

If at any time during 2015 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?
On January 19, 2016, 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. The University’s
health insurance does provide minimum essential coverage and is considered affordable under ACA
requirements. You will not be required to submit your 1095-C when you file your taxes.

Who receives a 1095-C?
Applicable Large Employers (ALEs), or employers with 50 or more full-time equivalent employees, are
required to send Form 1095-Cs to all full-time employees (those who work an average of 30 or more
hours per week) as well as any employee who was enrolled in their health insurance plan.
Temple University is an ALE, so if you were a full-time employee and/or were enrolled in the
University’s health insurance at any time during 2015, you should receive a Form 1095-C.

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.
Can I receive my 1095-C form electronically?

Yes, you can. The University has engaged Equifax as vendor for our tax form reporting. You can elect to receive both your 1095-C and W-2 electronically by registering at http://www.mytaxform.com/home. Detailed instructions on how to register for electronic consent may be found in the Benefits Channel located on the Staff Tools tab of the TU portal.

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 will 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 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, or if you enrolled in family coverage then the amount reported on line 15 will not be the amount you paid for coverage.

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 2015 data.