

In January 2016, benefit-eligible employees will receive a new tax form called the 1095-C that will contain detailed information about their health care coverage. It is important to keep the form for your records because you will need it to file your taxes for 2015. We have created this FAQ document to provide a better understanding of the form and what to do when/if you receive one.

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 benefit-eligible employee at any point in 2015 then you should receive a 1095-C. You will need it 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. Think of the form as your “proof of insurance” for the IRS.

Who receives a Form 1095-C?

Employers with 100 or more full-time equivalent employees are required to send 1095-Cs to any employee who was enrolled in their health insurance plan in 2015.

Why did I get a Form 1095-C?

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

Why did I get more than one Form 1095-C?

If you worked at more than one company or franchise, you may receive a 1095-C from each company/employer.

Why didn't I get a Form 1095-C?

If you were not a benefit-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.

When will I get my Form 1095-C?

You should receive your 1095-C for the 2015 tax year on or before February 1, 2016. Employees may sign up to receive their form electronically by setting up an account through our online vendor PaperlessEmployee.com.

Current Employees:

1. Log on to Wavenet.

2. Click on **Staff Services** and select **Employee Self Service** (Faculty may need to change to View as Staff).
3. Click on **Benefits**.
4. Click on **1095-C Information**.
5. Create your account information and set your delivery options.

Former Employees or Current Employees Away from Office:

1. Log on to: www.paperlessemployee.com/pepperdine.
2. Enter your user ID and password from your prior registration or click **Create an Account** and follow the instructions.
3. Follow the steps to sign up for online delivery.

You will receive an email notification when your ACA statement is available for download in January 2016. If you believe you should have received a 1095-C but did not, please contact Human Resources at (310) 506-4397.

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.

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 dependents. Since Pepperdine's plans are fully-insured plans, this section will be blank. You will receive a separate 1095-B form from your Pepperdine carrier that will report this information.

How will the Form 1095-C impact my taxes?

If you do not have health care coverage and do not qualify for an exemption, you may be subject to a fine when you file for your 2015 tax return. Or, if there is a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be delayed.

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

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

What is the difference between forms 1095-A, 1095-B, and 1095-C?

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

- You will receive a 1095-A if you were covered by a federal or state marketplace (also called an exchange).
- You will receive a 1095-B if you were covered by an insurance company under an employer fully-insured arrangement or other insurers such as small self-funded groups or employers who use the Small Business Health Options Program (SHOP).
- You will receive a 1095-C if you received health care coverage through your employer.

What if I have questions?

If you have additional questions about your 1095-C, please contact Human Resources at (310) 506-4397. You may also visit www.irs.gov or www.healthcare.gov to learn more.