IRS Form 1095-C for Calendar Year 2018
Statement of Employer-Provided Health Insurance Offer and Coverage

As part of the Patient Protection and Affordable Care Act applicable large employers (ALE) are required to send Form 1095-C to employees who meet specified criteria. The form will contain detailed information about your health care coverage. It is important to keep the form with your tax records.

Frequently Asked Questions and Answers about the Form 1095-C
On or before January 31, 2019, some employees will receive the 1095-C form that will contain detailed information about their health care coverage. We have created this FAQ document to provide a better understanding of the form and what to do when/if you receive one.

1. What is a Form 1095-C?
The Form 1095-C contains detailed information about the health care coverage provided by UT Dallas. If you enrolled in health care coverage from UT Dallas or worked an average of 30 or more hours per week, or you were a full-time employee at any point in 2018, then you should receive a Form 1095-C. The information from the Form 1095-C will 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” or “Benefits W2” for the IRS.

2. Who receives a Form 1095-C?
Employees who worked an average of 30 or more hours per week or enrolled in the health insurance plan through UT Dallas at any time during 2018 should receive a Form 1095-C. The information on the form will be your documentation to prove your insurance coverage status and will serve as your supporting documentation for your records. You do not need to send this form with your tax return.

3. When will I receive the Form 1095-C?
The forms will be available online on or around January 28, 2019. Printed forms will be distributed by Equifax, a UT Dallas vendor, on or before the January 31, 2019 deadline imposed by the Internal Revenue Services (IRS). If you believe you should have received a Form1095-C but did not, please send an email to benefits@utdallas.edu.

4. How will I receive the Form 1095-C?
UT Dallas is providing Form 1095-C online access through our 3rd party administrator, Equifax. If you wish to receive your Form 1095-C electronically, you must provide your consent by January 13, 2019. To provide your consent, login to Galaxy. From the UT Dallas Single Sign-On page, type your UT Dallas NetID and Password. Then go to Staff Tools and select ACA Form 1095-C and follow the on-screen instruction. If you do not provide the consent, you will receive your form via U.S. Mail at your home address. Written instructions and FAQs are available on the HR website.
5. Why did I get more than one Form 1095-C?
If you worked at more than one company or organization during 2018 and were full time or enrolled in health insurance at each company, you may receive Form 1095-C from each company/employer.

6. Why didn’t I get a Form 1095-C?
If you were not full-time (worked an average of 30 or more hours per week) and not eligible or enrolled in health care coverage through UT Dallas at any time during 2018, you should not receive a Form 1095-C. You may also not receive a Form 1095-C if you were not the primary insured.

7. Will I be fined if I did not receive a Form 1095-C?
In some cases you can claim a health care coverage exemption for the months without coverage if you or any family members did not have coverage for the entire year. You can use the IRS Health Coverage Exemptions Form 8965 to find out if you qualify. If you or any family members did not have coverage or an exemption, you may have to make an individual shared responsibility payment. Please visit www.irs.gov or www.healthcare.gov to learn more.

8. 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 UTD, the affordability of the coverage offered, and the reason why you were or were not offered coverage.
• Part 3 reports information about the individuals (dependents) covered under your plan

9. How will the Form 1095-C impact my taxes?
If you did not have health care coverage during 2018 and do not qualify for an exemption, you may be subject to a fine when you file for your 2018 tax return. 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.

10. Do I need my Form 1095-C and my W-2 to file my taxes?
IRS confirms that taxpayers do not need to wait until they receive a 1095-C form to file their taxes. Taxpayers comply with minimum essential coverage filing requirements if they simply check a box on their 1040 if they had coverage for the year; they do not need to file any evidence of coverage with their tax forms. However, you should keep the Form 1095-C for your income tax records.

11. What if I have questions?
If you have any questions, email benefits@utdallas.edu or contact the Office of Human Resources - Employee Benefits Team. If you have additional questions about your Form 1095-C, you may also visit the IRS Website and/or the UT System Office of Employee Benefits Website.