

February 2017

TO: CUNY Employees
FROM: University Benefits Office
SUBJECT: FORM 1095-C 2016 INFORMATION

The following information is prepared to help employees better understand their 1095-C forms.

A. What is the Form 1095-C that I am receiving?

Form 1095-C is a tax form under the Affordable Care Act (“ACA”) which contains information about your healthcare insurance coverage. It serves as an “offer of coverage” statement that shows the Internal Revenue Service (“IRS”) that the City University of New York (CUNY) offered coverage to its “full-time” employees. See **Question C** for the IRS definition of a “full-time” employee.

Note: The Form 1095-C shows the IRS that CUNY offered coverage to its full-time employees. Therefore, if you were a full-time employee during any part of calendar year 2016, you will receive a 1095-C even if you did not elect health insurance through the City.

B. What do I do with this form?

You do not have to file the Form 1095-C with your taxes. This form will be filed for you by CUNY. You may need the information contained in the Form 1095-C to use in your tax filing. Please consult a tax specialist or accountant or visit www.irs.gov/aca to determine if you are required to use this information in your tax filing.

C. Who will receive a Form 1095-C?

As defined by the IRS, a “full-time employee” is one who works, on average, at least 30 hours per week, or 130 hours per month. All full-time employees will receive a Form 1095-C.

D. Is this the only form that I will receive?

In addition to the 1095-C, each employee covered by a city health plan will also receive a Form 1095-B from his/her health insurance provider. If you do not receive a 1095-B form, please contact your health insurance provider. For health provider contact information you can visit the Employee Health Benefits (EHB) website at nyc.gov/hbp.

E. What do the codes mean on the Form 1095-C?

The specific coding contained in Lines 14-16 on the 1095-C is for IRS purposes only. Please refer to the instructions located on the back of the Form 1095-C for further information.

F. Where can I find additional information regarding Form 1095-C?

Please visit www.irs.gov/aca to obtain additional information or contact the Benefits Officer at your campus. You can also send an email to ACAInfo@cuny.edu. NYSHIP participants should contact UniversityBenefits.NYSHIP@cuny.edu.

G. If I am a NYSHIP participant what will I receive?

NYSHIP participants will receive on 1095C form that will satisfy both the 1095C and 1095B requirement. Required information about dependents and monthly health insurance coverage will be included in one 1095C form. You will not receive a separate 1095B form from your carrier.