



# IRS Form 1095-C

## Frequently Asked Questions

- **What is this form I'm receiving?** A 1095 form is similar to a W-2 form. While a W-2 form reports annual earnings, a 1095 form includes coding indicating whether you were eligible for health care coverage or not. Then if eligible for health care coverage whether you were enrolled or not throughout the tax year.
- **Who is sending it to me, when, and how?** The City mails a Form 1095-C to all employees; full-time, part-time, under age 65 retirees and COBRA participants. The City also provides a copy of each Form 1095-C directly to the IRS.
- **Why are you sending it to me?** The 1095 forms will show that you and your family members either did or did not have health coverage during each month of the past year. Under the Affordable Care Act (ACA) regulations, every person must obtain health insurance or pay a penalty to the IRS.
- **What am I supposed to do with this form?** Keep it for your tax records. You don't actually need this form in order to file your taxes, but when you do file, you'll have to tell the IRS whether or not you had health insurance for each month of the year. Since you don't actually need this form to file your taxes, you don't have to wait to receive it before filing your income tax return. When you do receive the form, keep it with your other annual tax return information in case you should need it in the future.
- **What if I get more than one 1095 form?** Someone employed at more than one company in a tax year may receive more than one 1095 form. Just keep these with you annual tax return information.
- **What if I did not get a Form 1095-C?** If you believe you should have received a Form 1095-C from the City of Arlington but did not, contact us at 817-459-6869 or email us at:

**Employees:** [EmployeeBenefitsQ&A@arlingtontx.gov](mailto:EmployeeBenefitsQ&A@arlingtontx.gov)

**Retirees:** [RetireeBenefitsQ&A@arlingtontx.gov](mailto:RetireeBenefitsQ&A@arlingtontx.gov)