# Affordable Care Act (ACA) Form 1095-B and 1095-C Information

<table>
<thead>
<tr>
<th>Form 1095-B – Health Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who will get this form?</strong></td>
</tr>
<tr>
<td>University employees who were actively working and enrolled in either the State Employee Group Insurance Plan (SEGIP) or the ACA GAP Plan (also known as Mercer/Reliance Standard) anytime during calendar year 2023 will receive a 1095-B form. In addition, Retirees, Survivors and COBRA participants will also receive this form.</td>
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</tbody>
</table>

**Purpose of Form:** Employees will use Form 1095-B to verify medical coverage (including covered dependents, if applicable) on their federal income tax filing.

This form is used to report minimum essential coverage. The form details the type of coverage, the months of the year the coverage was provided and the names of those covered by the plan.

**Who will I get the Form from?** Employees will receive the form based on what type of coverage you had – see below.

<table>
<thead>
<tr>
<th>Health Plan Type</th>
<th>Provided By</th>
<th>Mail Date</th>
<th>Additional Comments</th>
</tr>
</thead>
</table>
| Employees enrolled in any State of Illinois health plan will receive this form from the State of Illinois CMS MyBenefits Service Center. | (All State Plans) MyBenefits Service Center 844-251-1777 | By February 29, 2023 | • Employees do not need to wait to receive these forms before filing their tax returns. Employees can prepare and file their returns using other information about their health insurance.  
• Employees should keep your 1095-B form with their tax documents.  
• Questions about the Form or Requests for Duplicates: Employees should contact the Issuer or Coverage provider listed in Section III of the form. Phone number is on line 18.  
• Employees (primary policy holders) are responsible for providing a copy of the form to any other people on their plan, such as adult children. Employees should make copies of the form, as needed, for them to prepare their tax returns. |

02/23/2024
FORM 1095-C - Employer-Provided Health Insurance Offer and Coverage

Form 1095-C is a tax form which reports to the IRS if employees were offered and enrolled in minimum essential coverage under the ACA and which months of the year they had the coverage. Applicable Large Employers (ALE’s), or employers with 50 or more full-time equivalent employees are required to send out Form 1095-C to all full-time employees defined by the Affordable Care Act (ACA) regulations (those who work an average of 30 or more hours per week).

Who will get this form? Form 1095-C will be issued to all full-time (as defined by ACA) university employees who were actively working during calendar year 2018.

Purpose of Form: Employees will use Form 1095-C, in combination with their Form 1095-B, for IRS and tax purposes. Form 1095-C describes what coverage was made available to the employee.

The form identifies:
- The employee and the employer
- The type of coverage offered and which months during the year employees were eligible for coverage
- The cost of the cheapest monthly premium the employee could have paid under the plan
- The reason why the employee was or was not offered coverage

<table>
<thead>
<tr>
<th>Form 1095-C</th>
<th>Provided By</th>
<th>Mail Date</th>
<th>Additional Comments</th>
</tr>
</thead>
</table>
|             | Southern Illinois University Carbondale Human Resources 618-453-6668 | By February 29, 2023 | • Employees do not need to wait to receive these forms before filing their tax returns. Like last year, employees can prepare and file their returns using other information about their health insurance  
• Parts I and II of the Form 1095-C will be completed. Section III will NOT be completed, however, employees will also receive a Form 1095-B, which will verify medical coverage for any of their dependents.  
• Employees should keep their 1095-C form with their tax documents.  
• Questions about the Form should be directed to the Benefit Staff. Part I of the form contains the contact information and phone number.  
• Requests for Duplicates: Duplicates will not be issued until after March 15, 2023 to allow already mailed forms time to be delivered.  
• Eligible employees who declined health plan coverage will still receive a 1095-C. |

1095-A Forms - Health Insurance Marketplace Statement

This form is for people who have health insurance through the Health Insurance Marketplace, often called an exchange. These form will be sent by the Marketplace.

1095-B’s for Students

Students covered by the student health insurance plan should contact United Healthcare at 866-948-8472 or log in to their website at http://www.gallagherstudent.com/siu.