

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

Form 1095-B – Health Coverage		CMS & Health Plan Providers	
<p>Form 1095-B is a tax form (like a W-2 or 1099-R) that employees will receive from the State Employees Group Insurance Program (SEGIP) medical coverage provider as proof that they (and their tax dependents, if applicable) had the required medical coverage during calendar year 2017.</p>			
<p><b>Who will get this form?</b> 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 2017 will receive a 1095-B form. In addition, Retirees, Survivors and COBRA participants will also receive this form.</p>			
<p><b>Purpose of Form:</b> 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.</p>			
<p><b>Who will I get the Form from?</b> Employees will receive the form based on what type of coverage you had – see below.</p>			
Health Plan Type	Provided By	Mail Date	Additional Comments
<p>Employees enrolled in <b>fully insured health plans</b> will receive the 1095-B form <u>directly from the Health Plan Administrator</u> – see list of fully insured health plans under the “Provided By” column directly to your right</p>	<p><u>State Plans:</u>  <i>Blue Advantage HMO</i>                      800-868-9520</p> <p><i>Aetna HMO</i>                      855-339-9731</p> <p><i>Health Alliance HMO</i>                      800-851-3379</p> <p><i>HMO Illinois</i>                      800-868-9520</p> <p><u>ACA GAP Plan:</u>  <i>Reliance Standard</i>                      TBA</p>	<p>By March 2, 2018</p>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Employees should keep your 1095-B form with their tax documents.</li> <li>• <u>Questions about the Form or Requests for Duplicates:</u> Employees should contact the Issuer or Coverage provider listed in Section III of the form. Phone number is on line 18.</li> <li>• 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.</li> </ul>
<p>Employees enrolled in <b>self-insured health plans</b> will receive this form from the State of Illinois MyBenefits Service Center – see list of self-insured health plans under the “Provided By” column directly to your right</p>	<p><u>(All State Plans)</u>  <i>MyBenefits Service Center</i>                      844-251-1777</p> <p><u>Self-Insured Plans:</u>  <i>Aetna OAP</i>  <i>HealthLink OAP</i>  <i>Quality Care Health Plan (Aetna)</i></p>	<p>By March 2, 2018</p>	<ul style="list-style-type: none"> <li>• Refer to Additional Comments section above</li> </ul>

**FORM 1095-C - Employer-Provided Health Insurance Offer and Coverage****SIU Carbondale**

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 2017.

**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

Form 1095-C	Provided By	Mail Date	Additional Comments
	Southern Illinois University Carbondale Human Resources 618-453-6668	By March 2, 2018	<ul style="list-style-type: none"> <li>• 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</li> <li>• Parts I and II of the Form 1095-C will be completed. <u>Section III will NOT be completed</u>, however, employees will also receive a Form 1095-B, which will verify medical coverage for any of their dependents.</li> <li>• Employees should keep their 1095-C form with their tax documents.</li> <li>• Questions about the Form should be directed to the Benefit Staff. Part I of the form contains the contact information and phone number.</li> <li>• Requests for Duplicates: Duplicates will not be issued until after March 17, 2018 to allow already mailed forms time to be delivered.</li> <li>• Eligible employees who declined health plan coverage will still receive a 1095-C.</li> </ul>

**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 either contact **Aetna Student Health at 866-746-6590** or log in to their website at <http://www.gallagherstudent.com/siu>. **Please note:** In 2015, Aetna printed the student's dawg tag number instead of the social security number in box 2. This generated a number of calls to the payroll office with the impression we had their SSN wrong. Students should be referred to the contact information in Section III of the 1095-B for SSN or any other issues or questions. Student Health Services has reported that 1095-B's are targeted to be mailed March 2, 2018.