Q1. What is Form 1095-C?
A. Form 1095-C contains detailed information about the health care coverage provided by The University of Toledo. If you were enrolled in health care coverage or were eligible for benefits but waived medical coverage at any point in 2015, then you will receive a Form 1095-C. The information included on the form will assist you in completing your 2015 tax return. The information reported from the form will be used to determine whether you will be required to pay a penalty for failing to have health care coverage in accordance with the Patient Protection and Affordable Care Act, also called Obamacare. Think of the Form 1095-C as your “proof of insurance” for the IRS.

Q2. Who receives a Form 1095-C?
A. Full-time employees and part-time benefit eligible employees receiving medical coverage, and COBRA participants enrolled in a University of Toledo medical plan will receive a Form 1095-C on or about March 31, 2016.

Q3. Can I receive my Form 1095-C electronically?
A. Yes, your Form 1095-C is available electronically using the same process used to electronically access your W2 on the employee portal. Instructions are also available online on the same website.

Q4. What should I do with my Form 1095-C?
A. When you receive your Form 1095-C, keep it for your records. Information contained on the form will be used in completing your 2015 tax return.

Q5. What information is on the Form 1095-C?
A. There are three parts to the form:
   - PART I includes information about you and the University.
   - PART II includes information about the coverage offered to you and your dependent(s).
   - PART III includes required information about individuals enrolled in coverage.

Q6. How will the Form 1095-C impact my taxes?
A. If you do not have health care coverage and do not qualify for an IRS exemption, you may be subject to a penalty when you file your 2015 tax return.

Q7. If my coverage started in the middle of the month, why is it not showing that I have coverage for that month?
A. For purposes of the Form 1095-C Part II, the IRS defines an employer offer of health coverage for a month only if health coverage was provided for every day of that month.

Q8. Where can I get more information about the Form 1095-C?
A. You can find more information about the Form1095-C on the IRS website or consult with your tax advisor.

Q9. Who can I contact if I have questions?
A. For more information and questions about your Form 1095-C, contact Human Resources at 419-530-4747 or via email at benefits@utoledo.edu