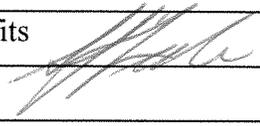


*Department of Human Resources
City of New Haven*

InterOffice Memo

To:	City of New Haven Employees
From:	Steve Librandi, Manager of Human Resources & Benefits 
Date:	Friday, January 20, 2017
Subject:	2016 1095-C Form Update

As you may be aware, under the Affordable Care Act (ACA) the City is required to furnish employees with a Form 1095-C each year as proof of the health coverage we offer you and your family. The form includes specific information as to which members of your family were covered in 2016 and the months of the year each person was covered.

On November 18, 2016, the IRS moved the deadline for providing these forms from January 31, 2017 to March 2, 2017. While the information on this form may assist in preparing your 2016 tax return, the form is not required to file your return. Individual taxpayers should not wait for this form and file their returns as they normally would.

What does this mean for you?

The City intends to furnish the required form 1095-C to all eligible employees by the March 2, 2017 deadline. Employees do not need to wait to receive Form 1095-C before filing their 2016 income tax returns. The IRS has made it clear that taxpayers need not send the information relied upon when filing their returns, but when the Form is received it should be kept with their tax records.

Below is some general information about the form itself, the ACA reporting requirements, what information is contained on the form and other related information. Hopefully this will answer any questions you might have.

Under the Affordable Care Act (ACA) and because we are an Applicable Large Employer (ALE) as defined by ACA, we are required to prepare and distribute **1095-C Forms** to employees eligible for benefits at any time in 2016. Here are some FAQs to explain what this form is and what you need to do with it.

1. What do you mean by “employees eligible for benefits”?

Any employees who work, on average, at least the minimum hours specified in their respective bargaining agreement and have completed the required waiting period would be eligible for benefits.

Any employees that are not part of a bargaining unit are eligible for benefits if they work on average 30 or more hours per week.

Each employee eligible for benefits will receive a 1095-C form.

2. What information must you furnish to me as a full-time eligible employee?

As your employer, we must furnish to each employee eligible for benefits a

completed Form 1095-C. This form must be furnished whether the eligible employee enrolled in benefits or declined the offered coverage. The form contains information regarding when we offered you coverage, the months you were covered if you elected coverage, and whether you accepted or waived the coverage.

3. How is the data reported on this form?

The data on this form is recorded on a monthly basis and is reported using codes provided by the regulators. Line 14 indicates what coverage we offered. In line 14 we will use code 1A because the CNH plans meet the coverage and affordability provisions of the health reform legislation. The codes in line 16 indicate your coverage status.

4. Why might I receive more than one 1095-C form?

If you work for more than one employer you may receive more than one **1095-C Form**. You will not receive more than one **1095-C Form** from the same employer unless the form is Corrected, which will be marked on the top of the form.

5. For which employees are we not required to file a Form 1095-C?

Form 1095-C is not required for part-time employees and employees not eligible for coverage at any time in 2016 because they did not complete their waiting period.

6. Where is the information regarding my dependents who took coverage through my plan?

This data is reflected on Part III of the 1095-C Form.

7. What am I supposed to do with the 1095-C Form?

For 2016 tax year simply keep it in your personal tax file. When you file your individual tax return for the 2016 tax year, you simply check Box 61 on your Form 1040 individual tax return **if you had medical insurance in 2016** which satisfied the Individual Mandate. (If you file using Form 1040-EZ, check box 11 on that Form.)

8. When should I expect to receive the 1095-C Form and how?

The deadline for us to provide eligible employees with the 1095-C Form has been extended until March 2, 2017. We will either mail the form to you or hand it to you by March 2, 2017.

9. What if the 1095-C Form you give me has errors?

We strongly encourage you to read over the Form to ensure the information is correct as we do have to file this information with the IRS by March 31, 2017. If something is in error, please let us know and we will have it corrected and send you a new form.