



University of New Haven

THE OFFICE OF HUMAN RESOURCES

Form 1095-C Frequently Asked Questions

Q: What is a Form 1095-C?

The Affordable Care Act requires employers with 50 or more employees to offer healthcare coverage or potentially face a fine. Form 1095-C provides documentation that the employer is satisfying this requirement.

Q: What information is on Form 1095-C?

Form 1095-C includes information of coverage offer (line 14), premiums for the lowest-cost plan available (line 15), information on election or declination of coverage (line 16), and participants covered under the plan (Part III).

Q: Who receives a Form 1095-C?

All benefit-eligible employees should receive a 1095-C, even if not covered under the University medical plan.

Q: When will I get the Form 1095-C?

Form 1095-Cs will be mailed to employees' permanent address on file on or before March 3, 2025. Electronic forms are available for download through Benefitfocus.

Q: Where can I find my Form 1095-C?

Once in Benefitfocus, click the Benefit tab at the top right then select 1095 tax documents under Benefit Reports. In the Your Documents section, click Download in the current Tax Year (2024).

Q: Do I need to wait for my Form 1095-C to file my income tax return?

Information from Form 1095-C can help employees determine eligibility for the premium tax credit, however it is not necessary to have the form to file your individual income tax return.

Q: Will I receive a 1095-C if I waive the University's health plan?

Yes. A Form 1095-C is required for any individual offered medical coverage, even if that offer is not accepted (waived).

Q: Why are the premiums reflected on my Form 1095-C different than what is deducted from my paycheck?

The premiums listed on Line 15 of Part II of your Form 1095-C are the monthly premiums for the lowest-cost plan offered to you. They may not reflect the premiums you pay for your plan.

Q: Who do I contact if I have questions on the information within my Form 1095-C?

Contact officeofhumanresources@newhaven.edu with any questions on your Form 1095-C.