



What is a form 1095-C?

The 1095-C contains detailed information about the health care coverage provided by your employer(s). If you were a benefit-eligible employee at any point in the 2021 calendar year, then you should receive a 1095-C.

You are not required to file your 1095-C form with your yearly tax return. The [IRS website](#) has specifically addressed this information regarding 1095-Cs under the question, "Must I wait to file until I receive these forms?"

Employers with 100 or more full-time equivalent employees are required to send 1095-Cs to any employee who was enrolled in their health insurance plan in 2021.

Why did I get a Form 1095-C?

If you were a benefit-eligible employee, even if you waived that coverage, or had elected coverage at any point in 2021 then you should receive a 1095-C.

Why did I get more than One Form 1095-C?

If you worked for more than one employer, you may receive a 1095-C from each employer.

Why didn't I get a Form 1095-C?

If you were not a benefit-eligible employee at any point in 2021 then you should not receive a 1095-C. You also may not receive a 1095-C if you were not the primary insured.

Also, if you are a retiree participating in a Medicare plan, you will not receive your 1095-C from the College.

What should I do with my Form 1095-C?

When you receive your 1095-C, keep it for your records.

What information is on the Form 1095-C?

There are three parts to the form:

- Part 1 - reports information about you and your employer.
- Part 2 - reports information about the coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage.
- Part 3 - the College is not required to report individuals covered under your plan, including dependents.

What do the dollar amounts represent on the form?

The dollar amount on line 15 of your Form 1095-C represents **the lowest cost that an employee pays for employee-only health coverage** that we offer under our plan that also provides minimum value.

Do I need my Form 1095-C and my W-2 to file my taxes?

You will need your W-2 to complete your 2021 tax return. The [IRS website](#) has specifically addressed this information regarding 1095-Cs under the question, "Must I wait to file until I receive these forms?". Taxpayers do not need to send a copy of their form 1095-C to the IRS when filing their 2021 taxes.

What if I have questions?

If you have additional questions about your 1095-C, please contact MCC's Human Resource Office at (585) 292-2048. You may also visit www.irs.gov or www.healthcare.gov to learn more.