

# Form 1095-C – For the 2023 Tax Year



## Do I need my Form 1095-C to file my taxes?

No, individuals do not need to send a copy of their 1095-C to the IRS when filing their tax returns. However, some states require individuals to provide proof of medical coverage. The Form 1095-C may meet the state requirement. Please contact your tax preparer for assistance.

The health care law, also called the Affordable Care Act, requires employers to send a tax form called the Form 1095-C to certain employees. This form contains detailed information about your health care coverage offered by your employer that you may need when you file your individual income tax return. This information also may be used to help determine your eligibility for a premium tax credit (subsidy).

Tetra Tech's Human Resources Benefits team put together this quick FAQ sheet to help you understand your Form 1095-C.

## If I don't have my Form 1095-C, but I want to file my taxes, what should I do?

If your tax preparer requests it, you can use other forms of documentation as proof of your insurance coverage in lieu of a Form 1095-C including:

- Insurance cards
- Explanation of benefits
- Statement from your insurer
- W-2 or payroll statements reflecting health insurance deductions

## When will I get my Form 1095-C?

You should expect to receive your form no later than March 2, 2023.

## What information is included in the Form 1095-C?

The form includes three separate parts:

- Information about you and Tetra Tech
- Information about the coverage offered to you by Tetra Tech, the affordability of the coverage offered, and the reason why you were or were not offered coverage
- Information about you and your dependents if you were covered under any of Tetra Tech's self-insured medical plans including all metallic levels of Aetna, Anthem, Cigna, and UnitedHealthcare plans

## What is the difference between Forms 1095-A, 1095-B, and 1095-C?

The forms are very similar. The 1095 forms you receive depend on what organization provides you with health insurance. For instance:

- You will receive a Form 1095-A if you were covered by a federal or state marketplace (also called an exchange) plan
- The 1095-B form is issued by your insurance carrier if you are enrolled in a Tetra Tech sponsored fully insured plan, including Blue Cross Blue Shield, Dean/Prevea 360, Geisinger, Health Net, Kaiser, Medical Mutual, Priority Health, or UPMC. Please see the insurance carrier's website if you require a 1095-B form for the 2023 tax year. Some carriers will generate them for all members, while others will generate them upon your request
- You will receive a Form 1095-C if you were a full-time employee or if you were a part-time employee offered coverage and you enrolled in any medical plan sponsored by Tetra Tech

If you are covered by a Tetra Tech fully insured plan, you will receive a Form 1095-C from Tetra Tech and a Form 1095-B from your insurance carrier.



## Why was Part 3 of my Form 1095-C left blank?

Part 3 of your Form 1095-C will be left blank if:

- You were not covered by one of Tetra Tech's self-insured medical plans for any part of the year
- Your coverage is through one of Tetra Tech's fully insured medical plans
- You are a union employee

## Why did I get more than one Form 1095?

If you worked at more than one company or operating unit, you may receive a Form 1095-C from each company or operating unit.

If you are covered by a Tetra Tech sponsored fully insured plan, you will receive a Form 1095-C from Tetra Tech and a Form 1095-B from your insurance carrier.

## How will the Form 1095 impact my taxes?

Some states require individuals to provide proof of medical coverage. The Form 1095-C may meet the state requirement. Under the Tax Cuts and Job Act, the IRS no longer imposes the individual shared responsibility payment effective January 1, 2019. Please contact your tax preparer for assistance.

## The information on my Form 1095 isn't correct, how can I get it corrected?

Please contact the ACA Help Desk by email at [TES.ACAQMM@tetratech.com](mailto:TES.ACAQMM@tetratech.com) or by phone at +1 (626) 470-2400 for assistance.

## I have not received my Form 1095-C or I misplaced my form, what should I do?

You may print a Form 1095-C by following the directions below:

- Login to *Tetra linx*
- On the left side of the screen, select **Tt US iStatement**
- Under the drop down menu, select Payroll Self-Service Portal
- On the *Your Tax Statements Are Ready* bar, click on the Review button
- Under the Tax Statements section located to the far right of the page, click on the 1095-C "View Statement" link to view and print your form

If you have moved, it is important to update your address through Tt US Employee Self Service in *Tetra Linx*. Please contact your HR Representative if you don't have access to *Tetra Linx* or need further assistance.



If you have additional questions about your Form 1095-C, please contact our ACA Help Line by phone at +1 (626) 470 2400 or by email at [TES.ACAQMM@tetratech.com](mailto:TES.ACAQMM@tetratech.com). You also may visit [www.irs.gov](http://www.irs.gov) or [www.healthcare.gov](http://www.healthcare.gov) to learn more.