

January 26, 2016

Dear CUNY Employee,

In the coming months, you may receive one or more of the new Federal income tax forms. The Senior Colleges will receive the Form 1095-C from CUNY. The Community Colleges will receive the Form 1095-C from the New York City Office of Labor Relations. The 1095-C will be sent to all full time employees which, for the purpose of the Affordable Care Act (ACA), the IRS defines as those who work an average of 30 hours or more per week. If applicable, the Form 1095-B will be sent by the health insurance providers and the appropriate welfare funds.

Why are These Forms Important?

Under the ACA, when you complete your 2015 tax return, you will be required to indicate whether or not you (and your dependents) had qualifying medical coverage for all of 2015. This year, CUNY will send you a new tax form, Form 1095-C, which includes information about the health coverage offered to you. Insurance providers will be sending the Form 1095-B. You may receive one or both of these forms.

It is not necessary for you to wait until you receive these Forms to file your tax return. While the information on the forms may assist you in preparing your return, the forms are not required to be attached to your tax returns. Similar to last year, you can prepare and file your return using other information about your health insurance. Also, if you are not considered a full-time employee under the ACA rules you may not receive these Forms; or you may only receive one of these forms.

Why am I Receiving Two Forms?

CUNY is required to send out the Form 1095-C to all full-time employees which includes information about the health coverage offered to you by CUNY. The insurance provider is required to send Form 1095-B which includes information about the coverage you and your dependents are enrolled in. You will receive the 1095-B only if you are enrolled in health coverage.

What Information Does the Form 1095-C Contain?

- Your name, Social Security number and address.
- The Employer's name, Employer Identification Number (EIN) and address.
- Information about the coverage that CUNY offered you during 2015.

Note that Part III of the 1095-C will not be completed: that information will be included in the Form 1095-B that the insurer will send if you or your dependents are enrolled in coverage.

What Information Does the Form 1095-B Contain?

- Your name, Social Security number and address, as well as your dependent's names and Social Security numbers or date of birth.
- Information about coverage you were enrolled in and the coverage of any dependents during 2015.

When Will I Receive the Forms?

The 1095-C Form will be mailed by March 31 to your home address. The timing for the 1095-B may vary by insurer but should be mailed no later than March 31. Initially, the forms were to be mailed by February 1; however, the IRS granted employers and insurers a two-month extension to prepare the forms.

Note: New York City Office of Labor Relations will send Community College employees the 1095-C by the original deadline of February 1, 2016. Senior College employees will receive the 1095-C from CUNY by March 31, 2016.

What Do I Need to Do?

Save the forms with your other important tax records. You will not need to attach or file the forms with your Federal income tax return.

If you (and your eligible dependents) were covered under the health plan provided by the CUNY for all of 2015, you can indicate on the appropriate line of the IRS Form 1040, 1040A or 1040EZ that you (and your eligible dependents) had qualifying medical coverage.

If you (or your eligible dependents) did not have health coverage for all of 2015, you may be assessed a tax penalty unless you qualify for an exemption.

If I Cover My Dependents under the Health Plan Provided by CUNY, Will They Receive a Separate Form 1095-C or 1095-B?

Generally no. Coverage for both you and your eligible dependents will be included on the forms sent to you.

Note: If your dependents file separate tax returns, they will need to provide information about their medical coverage when completing their tax returns. You can provide a copy of the forms to your dependents; however, they do not need the forms to complete their individual tax returns for 2015. They can prepare and file their returns using other information about their health insurance.

Questions?

To find out more information about the new tax forms, click [here](#) to access the IRS website pertaining to these forms. Questions can be emailed to ACAInfo@cuny.edu or you can refer questions to your campus Benefits Coordinator.

For personalized advice, please consult with your tax advisor.

Sincerely,
University Benefits Office