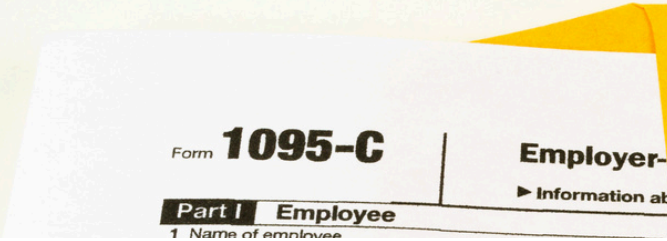


## AFFORDABLE CARE ACT IRS FORM 1095-C Informational Sheet



### What is Form 1095-C?

The IRS Form 1095-C is a tax document that shows the health insurance coverage *offered* to you by your employer during the prior tax year, regardless of if you enrolled or waived coverage. Beginning with calendar year 2025, RCUH is no longer required to mail this form. However, employees can request to receive a copy of their 1095-C if needed.

- Note: The IRS Form 1095-C is not required for tax filing.

### What do the codes on the IRS Form 1095-C mean?

- **Line 14** specifies the type of coverage (if any) offered to an employee, spouse, and eligible dependents. The codes on line 14 may not match the coverage you chose.
- **Line 15** reports the employee share of the [lowest-cost monthly premium offered by RCUH](#). *This is not the amount that was deducted.* If you enrolled in a different medical plan, then the monthly premium you paid may not match what appears on line 15.
  - To confirm if you're enrolled in a medical insurance plan and how much you're paying, please review your [Benefits Summary](#) and [Pay Statements](#) in Employee Self-Service.
- **Line 16** reports the employee's eligibility for health coverage.

Line 16 Code Key

2A	Employee not employed during the month
2B	Employee not a full-time employee for the month
2C	Employee enrolled in health coverage offered for the entire month
2D	The employee had a waiting period and was not yet eligible for coverage
2H	The employer offered the employee coverage that was considered affordable based on the rate of income, but the employee did not enroll

Example 1: Employee enrolled in a medical plan as indicated by code 2C on Line 16. The lowest cost monthly premium offered in January was \$199.33, but the employee confirmed in their Benefits Summary that they actually paid \$258.09/month for the medical plan that they chose.

Part II Employee Offer of Coverage			
14 Offer of Coverage (enter required code)	All 12 Months	Jan	Feb
		1E	1E
15 Employee Required Contribution (see instructions)		\$199.33	\$199.33
16 Section 4980H Safe Harbor and Other Relief (enter code, if applicable)		2C	2C

Example 2: Employee waived medical coverage as indicated by code 2H on Line 16. The lowest cost monthly premium offered in January was \$199.33, but the employee confirmed in their Benefits Summary that no deductions were made.

Part II Employee Offer of Coverage			
14 Offer of Coverage (enter required code)	All 12 Months	Jan	Feb
		1E	1E
15 Employee Required Contribution (see instructions)		\$199.33	\$199.33
16 Section 4980H Safe Harbor and Other Relief (enter code, if applicable)		2H	2H

**Questions?** Contact the RCUH Human Resources Employee Benefits team at [rcuh\\_benefits@rcuh.com](mailto:rcuh_benefits@rcuh.com)