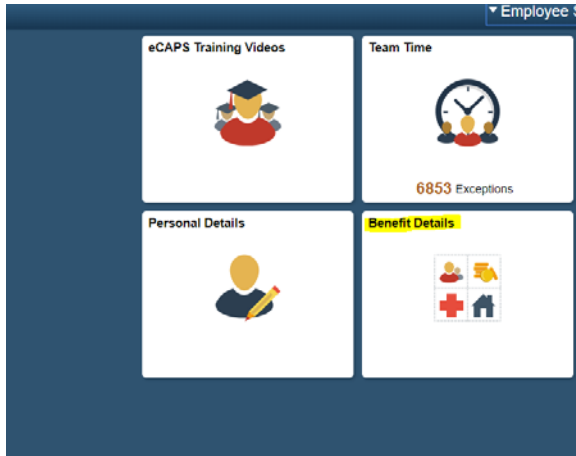
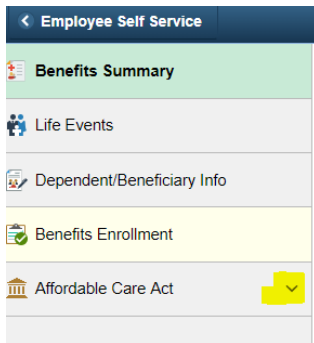


Form 1095-C in eCaps Self-Service

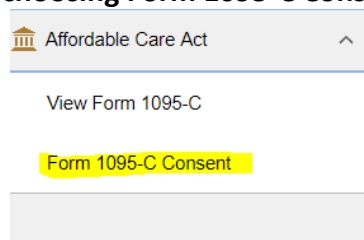
1. Log into [eCaps](#).
2. Click the **Benefit Details** tile.



3. On the menu on the left – click on the **drop-down arrow** next to Affordable Care Act



4. Provide authorization to receive your Form 1095-C via eCaps self-service instead of by mail **by choosing Form 1095-C Consent**



5. Read the information and **check the box** for “I consent to receive Form 1095-C electronically” and then **click the Submit** button.

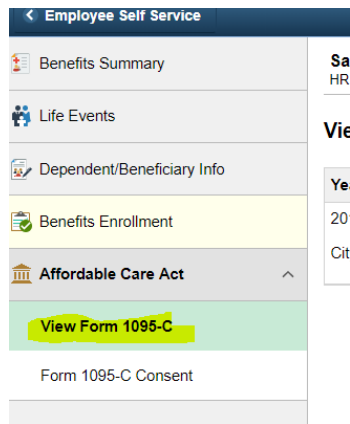
Form 1095-C Consent

You currently receive Form 1095-C paper statements by mail

You must complete this Consent Form to receive an electronic copy of Form 1095-C. If you do not submit a Consent Form, the Benefits Department will process your Form 1095-C based on the most recent information you have provided. Once you submit the Consent Form, it will remain valid until you submit a Withdrawal of Consent Form, unless your employment is terminated or your employer stops providing electronic access to forms. If you have any questions, please contact your Benefits Administrator.

I consent to receive Form 1095-C electronically

- Retrieving your 1095-C Form – click on **View Form 1095-C** under Affordable Care Act drop-down arrow.



- If you are eligible to receive a 1095-C for the 2018 tax year, the form will be available in the screen on approximately February 19. If you received a form for the 2017 tax year, a copy is currently available in self-service. You are not required to provide the IRS a copy of your 1095-C form when filing your taxes.

View Form 1095-C

Year / Employer	IRS Instructions	Issue Date / Sequence	tax Form
2017		01/18/2019	
City of Sacramento	instructions	0	1095-C Original

Form 1095-B and Form 1095-C Frequently Asked Questions

What is the Form 1095-C?

The Affordable Care Act (ACA) requires employers to send a tax form called the 1095-C to certain employees. The 1095-C contains detailed information about the health care coverage offered by your employer. Information from the form may also be used to help determine your eligibility for a premium tax credit (subsidy). As with any important tax document, you should keep the form(s) for your records.

Why did I get a Form 1095-C?

If you worked an average of 30 or more hours per week in 2018 year (or in 2017 and you maintained ACA qualifying status for any portion of 2018) for an employer with 50 or more full-time equivalent employees, you should receive a 1095-C.

Who receives the Form 1095-B from their health plan?

All employees enrolled in an employer sponsored health plan during the calendar year, regardless of full-time status, will receive a Form 1095-B. Medical carriers are required to report to the IRS about the coverage provided to employees and their dependents during the previous calendar year. Kaiser, Sutter Health Plus, and Western Health Advantage are required to provide an informational statement (Form 1095-B) to each subscriber about the information they will report to the IRS. You may also receive another Form 1095-B if you were enrolled in another employer's health plan during the calendar year.

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

If you worked an average of 30 hours per week or more during the calendar year for more than one employer you may receive a 1095-C from each employer.

What should I do with my Form 1095-B and 1095-C?

Keep your forms for your records with your other important tax documents. You will not need to attach your forms to your tax return or send it to the IRS.

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

No. Individuals do not need a copy of their 1095-B or 1095-C to when filing tax returns. However, you should keep the form with your tax records.

What if I have questions?

If you have additional questions about your 1095-C, please contact a tax professional. You may also visit www.irs.gov or www.healthcare.gov to learn more.

When will I get my Form 1095-B and Form 1095-C?

1095-C forms are available via eCaps in Self-Service if you have provided consent to receive your document electronically. Employees are encouraged to elect to receive their 1095-C form in eCaps self-service versus having the form physically mailed to you.

You should receive your forms for the 2018 tax year on or before March 4, 2019. If you believe you should have received a form but did not, please contact HR-Benefit Services at 916-808-5665.

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: reports information about the individuals (including dependents) covered under a self-insured plan. The City of Sacramento health plans are not “self-insured” plans. Part 3 will be blank on 1095-C forms issued by the City of Sacramento.

Will I be fined if I did not receive a Form 1095-C?

In some cases you can claim a health care coverage exemption for the months without coverage if you or any dependents did not have coverage for the entire year. You can use the IRS Health Coverage Exemptions Form 8965 to find out if you qualify. If you or any dependents did not have coverage or an exemption, you may have to make an individual shared responsibility payment. Please visit www.irs.gov or www.healthcare.gov to learn more.

How will the Form 1095-C impact my taxes?

If you do not have health care coverage and do not qualify for an exemption, you may be subject to a fine when you file for your tax return. Or, if there’s a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be delayed. Please visit www.irs.gov or www.healthcare.gov to learn more.

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

The forms are very similar. The main difference is who sends the form to you.

- You will receive a 1095-A if you were covered by a federal or state marketplace (also called an exchange) plan.
- You will receive a 1095-B from your medical insurance carrier if you were covered by other insurers such as small self-funded groups or employers who use the Small Business Health Options Program (SHOP). You may also receive a 1095-B from your insurance carrier if you are enrolled in a fully-insured employer sponsored plan, such as the health plans offered by the City of Sacramento.
- You will receive a 1095-C from your employer(s) who provided you medical coverage during the calendar year.

For any other question you might have, please contact HR-Benefit Services at 916-808-5665.