

Form 1095-C

The Affordable Care Act requires employers to provide an offer of employer-sponsored healthcare coverage to full-time employees. Form 1095-C provides information about the health coverage offered by your employer. It does not provide details about an employee's actual insurance coverage or any family members who are covered.

Form 1095-B documents the health insurance coverage an individual actually had. It is used to determine whether the employee and covered family members had health coverage that satisfied the individual shared responsibility provision. It is provided to the policyholder by the insurance carrier.

Form 1095-C is either mailed to the employee or is available to the employee using the MyPay website.

Below is a determination chart that will help with questions related to the 1095-C:

STEP	DECISION FACTOR	IF YES ...	IF NO ...
1	Were you on Active Duty for the entire year or any part of the year?	Go to step 2	Go to Step 3
2	Does the 1095-C correspond with your Active Duty time?	The 1095-C is for your Active Military Service. Please contact the Defense Manpower Data Center (DMDC) Support Office for assistance (800) 642-1386	Go to Step 11
3	Are you an annuitant?	Go to Step 4	Go to Step 6
4	Were you an annuitant for all 12 months?	You will not receive a 1095-C related to your Federal annuity	Go to Step 5
5	Did you become an annuitant during the year?	You will receive a 1095-C from the last agency worked	Go to Step 10
6	Are you an OWCP compensationer?	Go to Step 7	Go to Step 9
7	Were you an OWCP compensationer the entire year?	You do not receive a 1095-C	Go to Step 8
8	Did you become an OWCP compensationer during the year?	You will receive a 1095-C from your last agency	Go to Step 9
9	Are you a Federal employee?	Go to Step 10	You will not receive a 1095-C from the Federal government
10	Did you receive a 1095-C?	Go to Step 11	Contact your Human Resource Office (HRO)* and/or check MyPay
11	Is "Part. I Employee Information" correct?	Go to Step 12	Contact your HRO*
12	Does Item 14 have a code in the "All 12 Months" column	Go to Step 15	Go to Step 13
13	Is there a code in each month?	Go to Step 15	Go to Step 14
14	Is there a blank for more than 2 months in Item 14?	Contact your HRO*	Go to Step 15
15	Is the code listed in Item 14: 1B, 1C, 1D, or 1E?	1095-C is most likely correct. Confirm with your tax advisor	Contact your HRO*

*Contact DCPAS if unable to get assistance from your HRO at: Benefits Phone: (703) 882-5197 or DSN 381-5197, Benefits Email: dodhra.mc-alex.dcpas.mbx.benefits-contacts@mail.mil