

## **Affordable Care Act – Form 1095 Frequently Asked Questions**

*This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for tax, legal, or accounting advice. You should consult your own tax, legal, and accounting advisors for tax advice about your situation.*

### **Q1: What are Forms 1095-C and 1095-B?**

A: The Affordable Care Act introduced new tax information forms relevant to individuals, employers, and health insurance providers. Forms will be available for employees to download from ACA Portal or sent via mail to the address on record by January 31. Although not required to file your tax return, these forms help determine if you are eligible for the premium tax credit, in case you purchased health insurance coverage through the Health Insurance Marketplace, and also determine if you must pay an individual Shared Responsibility payment on your tax return. For more information, please click on the following link: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Individual-Shared-Responsibility-Provision>

### **Q2: Why did I receive a Form 1095-C if I was not enrolled in ExxonMobil's coverage?**

A: Even if you were not enrolled in the company's medical coverage, ExxonMobil is required to send a Form 1095-C to show whether employer coverage was offered. This information is required to determine whether or not you and your dependents are eligible for certain premium tax credits when completing your federal income tax return. The ExxonMobil Medical Plan (EMMP) makes an offer of coverage if you are eligible when you are first hired and again each annual enrollment period. All options offered provide minimum value. If you were eligible for the EMMP, you are not eligible to claim the premium tax credit for coverage through the Marketplace.

### **Q3: What am I supposed to do with these forms?**

A: The information on these forms may be helpful to complete your federal income tax return. It contains information about the offer of health coverage, who was covered, and when for the previous calendar year. Although these forms are not required to be attached to your tax return, keep the forms with your tax records. If you received an advanced premium tax credit for coverage obtained from the Marketplace, you should wait to file your income tax return until you receive Form 1095-A from the Marketplace.

If you have adult children on your coverage, and they file their own taxes, be sure to provide them with a copy of your Form 1095-C to use when they file their taxes.

**Q4: Why did I get more than one Form 1095s?**

- A: There are some reasons why you could receive multiple Form 1095s:
- If you changed employers during the year.
  - If during the year you worked for more than one (1) legal tax entity (EIN) within ExxonMobil, you will receive a form for each EIN.

**Q5: How should I read my Form 1095-C?**

- A: The form consists of three parts:
- **Part I** shows your personal information, as indicated in ExxonMobil's system. It also includes your employer's information and a phone number you may call for questions.
  - **Part II** lists the offer of medical coverage made by ExxonMobil to you during the calendar year.
  - **Part III** contains information about your enrollment in ExxonMobil's self-insured options, for you, your spouse and/or dependents in the calendar year.

The form is attached to the instructions which include a description of each code shown for the three parts.

Note: Part III will be left blank if you and or your dependents are enrolled in medical coverage sponsored by a union plan.

**Q6: Why is my insurance premium higher than what is showing on the form?**

A: The IRS requires that the employer report the employee share of the lowest-cost monthly premium for self-only minimum essential coverage providing minimum value. For ExxonMobil this is the cost for the POS II A coverage option, Participant Only level.

If you are covering dependents, and/or you are not enrolled in POS II A Participant Only coverage, you may be paying a higher amount than what is shown on the form.

**Q7: Why doesn't the Form 1095-C show that I had coverage for myself and dependents for the entire year?**

A: This form will only contain information for the months you were covered under a self-insured option. For the other months, the insurance carrier will send you a separate Form 1095-B.

**Q8: What if I disagree with the information on my Form 1095-C?**

A: Please contact the ExxonMobil Benefits Service Center at 1 800-682-2847 and ask to speak to a representative regarding the Affordable Care Act. Note: A corrected form will be issued if your form needs a correction.

**Q9: I have lost my form, how can I get a replacement?**

A: You may obtain a copy of your 1095 form via the ExxonMobil Benefits website. Click on the Affordable Care Act 1095 Tax Form link, and you will be taken to a page that displays all of your Form 1095s. You may print or download your available forms at any time from this site. You will also be able to obtain a copy by contacting the ExxonMobil Benefits Service Center at 1 800-682-2847, Monday – Friday 8 am - 6 pm EST, and a Service Center Representative will assist you.

**Q10: Why didn't I get a form?**

A: If you were not employed full-time for any day of the calendar year and you were not enrolled in any of the medical plan options, you will not receive a form. If you were enrolled in a medical plan option or you were employed full-time for any part of the year and did not receive a form, please contact the ExxonMobil Benefits Service Center at 1 800-682-2847, Monday – Friday 8 am - 6 pm EST, and a Service Center Representative will assist you.

**Q11: Will I receive this form in the same envelope as my W-2?**

A: If you have not opted e-delivery, the form will be mailed to you separately from the W-2. The envelope will read "**Important Tax Information Enclosed**" and will include a cover letter along with the Form 1095. The return address will be:

HCS (Health Act)  
PO Box 5326  
Cherry Hill, NJ 08034

**Q12. Am I required to file a tax return if I receive one of these forms?**

A: No. You are not required to file a tax return solely because you received a Form 1095-B or a Form 1095-C.

If you receive a Form 1095-A, Health Insurance Marketplace Statement, showing that advance payments of the premium tax credit were paid for coverage for you or your family member, you generally must file an individual income tax return and submit a Form 8962 to reconcile those advance payments, even if you would not otherwise be required to file a tax return. You also must file an individual income tax return and submit a Form 8962 to claim the premium tax credit, even if no advance payments of the premium tax credit were made for your coverage. For more information, see the instructions to Form 8962.

**Q13. Should I attach Form 1095-A, 1095-B or 1095-C to my tax return?**

A: No. Although you may use the information on the forms to help complete your tax return, these forms should not be attached to your return or sent to the IRS. The issuers of the forms are required to send the information to the IRS separately. You should keep the forms for your records with your other important tax documents.

**Q14. I received a Form 1095-C but I am a non-regular part-time employee. Why did I get the form?**

A: Under the Affordable Care Act reporting rules, the form must be sent to persons who are entitled to payment for 130 hours in any month of the year even if you are not eligible for the ExxonMobil Medical Plan. If you worked 130 hours in one month, you are considered full-time for reporting purposes and must be sent the form. This doesn't change your classification under ExxonMobil rules, and you are still a non-regular part-time employee.

**Q15. How should I read my form 1095-B?**

A: The form consists of four parts:

- **Part I** shows your personal information, as indicated in the plan carrier's system.
- **Part II** lists ExxonMobil information as the plan sponsor
- **Part III** contains information about the plan sponsor of the plan you were enrolled in during the calendar year

- **Part IV** contains information about your enrollment in ExxonMobil's self-insured plans, for you and your spouse and/or dependents in the year. The form is attached to the instructions about the description of each code you are showing for the four parts.

**Q16. Why is this Form 1095-B partly blank?**

A: This form will only contain information for the months you or your dependents were covered in the calendar year in an ExxonMobil self-insured plan.

If you or your dependents are Medicare eligible and are in the ExxonMobil Medicare Supplement Plan, the Form 1095-B issued by ExxonMobil will not contain coverage information from the date of that eligibility forward.

If you were enrolled in a fully-insured option for any part of the tax year as a retiree, the insurance carrier will send you a separate Form 1095-B showing the period you were enrolled in that fully insured option.

**Q17. Why is my Form 1095 showing my dependent's date of birth instead of the SSN?**

A: Form 1095 will not populate a valid Social Security Number if your dependent's record is missing the SSN or if the SSN starts with 9. Therefore, those values will be replaced by the Date of Birth.

In order to correct the information, please contact the ExxonMobil Benefits Service Center at 1-800-682-2847.

**Q18. Where can I get additional information about the Affordable Care Act Provision for Individuals and Families?**

A: You can find additional information by accessing the IRS website through this link: [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families)