



Affordable Care Act (ACA) Form 1095-C – Frequently Asked Questions

Form 1095 – The Basics

Q1. What is Form 1095-C?

A1. Form 1095-C is a tax form that shows the months of the year that you and/or your dependents were offered or enrolled in medical coverage. (This form will not replace any state forms you may receive providing proof of medical insurance.)

Q2. Why am I receiving Form 1095-C?

A2. You are receiving Form 1095-C for the following reasons:

- You were a full-time time employee for any month during 2016 (full-time defined as any employee working 130 hours in a month).
- You were enrolled in a CenturyLink sponsored health coverage during 2016, even if you were not employed during the year (for example, COBRA coverage)

Q3. Why do I need Form 1095-C?

A3. In short, you'll need it to file your taxes. Proving that you're adequately insured each year is required under the ACA. If you aren't covered, you could face tax penalties, which is why it's important to keep this form with other important tax documents you'll need for the current tax year.

Q4. When should I expect to receive my form(s)?

A4. Forms for the 2016 tax year must be mailed no later than January 31. Please allow seven to ten business days for delivery. Or, if you'd like to receive your form 1095 two to three weeks earlier, you can sign up for electronic notifications, as described in the following section.

Accessing Your Form(s)

Q5. What's electronic notification?

A5. When you consent to electronic notification, you agree to be notified by email or text when Form 1095 is available online. Once you've been notified, you can log on to your account through your benefits website to view and print the form. **Please note that Form 1095 will not be sent to by email or text.** The only electronic communication you'll receive is the notice informing you that you can access the form online.

Q6. How do I sign up for electronic notification?

A6. Simply log on to www.centurylink.com/healthandlife to access information related to the Medical Tax Form 1095, anytime between now and December 31, 2016.



Once you've reached the tax form on the website, go to the **Manage Electronic Tax Statement Options** section:

- Under **Contact Information**, enter your email or phone number where you'd like to receive notification.
- Under **Notification Options**, indicate how you'd like to be notified – via email or text-when Form 1095 is available.
- Select **Save Notification Option Settings**.

When your request is processed, you'll receive an electronic confirmation.

Q7. What's the latest date I can sign up for electronic notification?

A7. Sign up for electronic consent and ensure contact information is up to date by December 31st to receive electronic notification by the end of January.

Q8. How long can I access my online tax forms?

A8. Your tax forms will be available online for three years.

Why Social Security Numbers Are Required

Q9. I received a letter asking for my dependent's Social Security Number. Why?

A9. The IRS requires that employers and medical carriers make their best effort to obtain the missing Social Security number (SSN) of any covered individual or dependent(s).

Q10. What happens if I don't provide this information?

A10. The IRS may impose a \$50 tax penalty to the employee for each missing SSN. Failing to provide this data may also negatively impact your dependent's coverage. Plus, you can expect to receive requests for the missing SSN(s) at least once a year.

Q11. How do I update this information?

A11. Log on to www.centurylink.com/healthandlife to edit your dependent name, birth date or SSN to add the required SSN(s) to your account. Or, call the CenturyLink Service Center at (800) 729-7526, Monday through Friday, from 7:30 a.m. to 5:30 p.m., Mountain time.

Q12. Should I wait to file my 2016 taxes until I receive Form 1095-C?

A12. Speak to your tax advisor regarding questions such as this relating to properly filing your taxes. Form 1095-C is new and direction from the IRS is subject to change. The Company can't provide you with tax advice.

In most cases, you may not need to wait to receive Form 1095-C in order to file your U.S. Individual Income Tax Return (IRS Form 1040, 1040A, or 1040EZ). Most employees will know whether they had health coverage for a month and can simply check a box on their tax return to attest that they, their spouse (if filing jointly), and any eligible dependents had "minimum essential coverage"



throughout the year. However, each case depends upon the individual circumstances and you should consult with your tax advisor.

Q13. What should I do with my Form 1095-C?

A13. Always talk to your tax advisor if you have questions relating to properly filing your taxes. While Form W-2 provides annual income information, Form 1095-C will provide you with information that you will need to determine whether or not you qualify for a premium tax credit and whether you satisfied the individual healthcare mandate.

Q14. What information is on Form 1095-C?

A14. The following information will be provided on Form 1095 – C:

- Form 1095-C will be pre-populated with the following employee information for January through December 2016: full name, address, the last four digits of your SSN, along with company information and Personnel ID number.
- Form 1095-C will include information about the health coverage offered to you by CenturyLink
- It will also include information about the coverage, if any, CenturyLink offered to you and your spouse, domestic partner and/or dependent(s).

Q15. What if I have questions?

A15. If you have additional questions about your 1095-C, please visit the [Affordable Care Act \(ACA\)](#) resource page on myHR to access [ALEX on 1095](#), a short video that will help educate and explain Form 1095-C in a fun and easy to understand format. You'll also find links to the IRS website and the CenturyLink Health and Life website, where you can access your 1095-C electronically. Still have questions? Please email [1095-C Group Mailbox](#).

Q16. In the customer services centers internet access has been blocked. Therefore, we cannot opt-in for electronic delivery from our work PC's. Is there an alternative method to login?

A16. Employees who work in the customer service centers can log into the Health & Life website from their home computer or mobile device. Additionally, CenturyLink does provide access to computers in the service centers with "open" access that employees can use anytime they are not on the phone (breaks, lunches and before/after work).

Q17. I elected coverage through my spouse's employer. Do I still need Form 1095-C from CenturyLink?

A17. Yes, if you were a full-time employee during any month during 2016 (full-time defined as any employee working 130 hours in a month) and offered healthcare coverage, you will be in receipt of Form 1095-C from CenturyLink. If you would like to receive the form electronically, please follow the instructions in the section of this document titled: **Accessing Your Form**.

Q18. If I opt to receive the form electronically, when will I be able to retrieve it?

A18. The IRS has extended the deadline for the 2016 1095-C form(s) to be delivered by March 2, 2017, however CenturyLink is on target to deliver the forms by **February 1, 2017**.



Q19. What if I don't have healthcare with CenturyLink, will I still need to take action to receive the form electronically?

A19. Yes, if you were a full-time employee during any month in 2016 (full-time defined as any employee working 130 hours in a month) and offered healthcare coverage, you will receive Form 1095-C from CenturyLink. If you would like to receive the form electronically, please follow the instructions in the section of this document titled: **Accessing Your Form.**

Q20. Both my spouse and I work for CenturyLink. I opted to be a Dependent on his health benefits. Will he be the sole recipient of the ACA 1095-C? Or will I have one as well indicating that I am/was covered under my spouses plan? We will file jointly.

A20. If you were a full-time employee during any month in 2016 (full-time defined as any employee working 130 hours in a month) and offered healthcare coverage, you will receive Form 1095-C from CenturyLink. If you would like to receive the form electronically, please follow the instructions in the section of this document titled: **Accessing Your Form.**

Q21. What if I lose my form or don't receive it? How can I get another one?

A21. If you signed up to be notified when Form 1095 is available online, you can access the form by logging on to www.centurylink.com/healthandlife as soon as you receive your notification (by January 31). All other individuals can log on to www.centurylink.com/healthandlife after February 7th to access the form electronically. In either case, we recommend that you securely print Form 1095 from your personal printer. Or, call the CenturyLink Service Center at (800) 729-7526, Monday through Friday, from 7:30 a.m. to 5:30 p.m., Mountain time to request a copy of the form be mailed to you.

Q22. What if I terminate employment, how can I receive a copy of Form 1095?

A22. Log on to www.centurylinkhealthandlife.com or call the CenturyLink Service Center at (800) 729-7526, Monday through Friday, from 7:30 a.m. to 5:30 p.m., Mountain time.