Q1: Why am I receiving Form 1095-C?
A1: RIT is required to provide Form 1095-C to every full-time employee whether or not they had medical coverage. In addition, we are required to issue the form to every employee who had medical coverage in 2015, even if the employee was not full-time. In addition, RIT is required to send a copy of the completed form to the Federal government. Under the Affordable Care Act (ACA), every person must have had health insurance in 2015 or pay a penalty to the IRS. Form 1095-C and the related filing with the Federal government is the means for the IRS to know if you had coverage or if you need to pay a penalty.

Q2: What do I need for filing my 2015 tax return?
A2: There is a question on the 2015 federal tax return asking if you and your family members had health insurance coverage each month in 2015. You do not need the Form 1095-C to answer this question, nor do you need to attach Form 1095-C to your tax filing. You can answer the questions based on your own knowledge, or look at your records such as pay statements showing health insurance deductions.

Q3: What are the ACA coverage requirements?
A3: The Affordable Care Act requires that you and each member of your family have qualifying health insurance coverage for each month of the year, qualify for an exemption from the coverage requirement, or make an individual shared responsibility payment when filing your federal income tax return.

Q4: What are the reporting requirements?
A4: Most taxpayers will simply check a box on their tax return to indicate that each member of their family had qualifying health coverage for the whole year. No further action is required. Qualifying health insurance coverage includes coverage under most, but not all, types of health care coverage plans. If you had RIT health care coverage, your coverage counts as qualifying health insurance coverage. If you had non-RIT coverage, you can use the chart on IRS.gov/aca to find out if your insurance counts as qualifying coverage.

Although you do not need to file Form 1095-C with your 2015 tax return, you should store it with your important tax information like W-2s and interest statements when you receive it. This is in case you need it in the future to prove you had health insurance in 2015.

Q5: Who do I contact for more information?
A5: If you do not receive Form 1095-C but had RIT health insurance during 2015, contact your Benefits Representative in Human Resources based on the first letter of your last name as follows:

<table>
<thead>
<tr>
<th>YOUR LAST NAME</th>
<th>CONTACT</th>
<th>TELEPHONE</th>
<th>EMAIL ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-L</td>
<td>Valerie Liegey</td>
<td>(585) 475-5346/V</td>
<td><a href="mailto:valpsn@rit.edu">valpsn@rit.edu</a></td>
</tr>
<tr>
<td>M-Z</td>
<td>Brett Lagoe</td>
<td>(585) 475-5983/V</td>
<td><a href="mailto:bllpsn@rit.edu">bllpsn@rit.edu</a></td>
</tr>
</tbody>
</table>