

To: Faculty and Staff
From: Kelli Sarslow, Benefits Director
Date: February 5, 2025
Subject: Form 1095-C Distribution

The IRS requires employers to distribute an annual statement describing benefits eligibility and enrollment information to assist you in your annual tax filing, this is done through form 1095-C. The Claremont Colleges have partnered with Benefit Focus for the fulfillment of the 1095-C. The form will be issued to anyone who was a full-time employee for one or more months in 2024. The forms for 2024 are scheduled to be mailed this week, to your home address. If you opted for electronic communication, you may already have received a notification from paperlessemployee.com to access your form. If you have any trouble logging in, please call (888) 780-5372.

If you would like to receive paperless forms, you will need to create an account on the paperless employee site for access. You can create an account using the URL link for your employer:

Pomona	https://paperlessemployee.com/pomona
Claremont Graduate University	https://paperlessemployee.com/cgu
Scripps College	https://paperlessemployee.com/scripps
Claremont McKenna College	https://paperlessemployee.com/cmcc
Harvey Mudd College	https://paperlessemployee.com/hmc
Pitzer College	https://paperlessemployee.com/pitzer
Keck Graduate Institute	https://paperlessemployee.com/kgi
The Claremont Colleges Services	https://paperlessemployee.com/cuc
California Botanic Garden	https://paperlessemployee.com/rancho

What is the purpose of this form?

The Affordable Care Act requires employers to provide full-time employees with an annual summary of employer-sponsored health benefits offered.

- *Part I* lists information about you and your employer.
- *Part II* lists codes for each month to show if you were eligible for health benefits. The back of the form lists what each code means.
- *Part III* will be blank as you will receive information about your dependents' coverage from your carrier.

What do I do with the form?

The 1095-C form is for your information only and is not required to be filed with your taxes. It serves as proof of your health insurance eligibility under the Affordable Care Act (ACA) and will

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help you confirm whether you had health coverage for the 2024 calendar year. While you do not need to submit this form with your tax return, you may want to keep it with your other tax-related documents in case you need it for reference when filing your taxes.

When filing your taxes, the IRS may ask about your health insurance coverage, and the 1095-C can serve as documentation to verify your coverage status. However, it is not necessary to include the 1095-C form with your return. If you had health insurance coverage, you will simply report that information when you file your taxes. The form is primarily for your records and to assist in ensuring that you meet the ACA's coverage requirements, if applicable.

In addition to the 1095-C, you will also receive a 1095-B form from your medical carrier. This second form will provide detailed coverage information for any dependent covered under your plan, which you may also want to keep for your records.

What if I think the form is wrong?

Form 1095-C: Please notify us directly so we can amend your form and request reissued copies. **Form 1095-B:** If you had health care coverage for all or part of 2021 and do not receive this form or think it is incorrect, please contact your health coverage provider.

If you have any other questions or concerns, please contact Benefits Administration at 909-621-8151 or email benefits@claremont.edu.