**Frequently Asked Questions about IRS Form 1095-C**

1. **What is IRS Form 1095-C?**

IRS Form 1095-C, Employer-Provided Health Insurance Offer and Coverage, is a new form

required by the Affordable Care Act (ACA). Form 1095-C is similar to a W-2 Form. While

the W-2 Form reports your annual earnings, the Form 1095-C reports your medical care

coverage throughout the year. Specifically, it provides information on health coverage

offered to and maintained by you and your eligible dependents.

1. **When will I receive Form 1095-C?**

1095-C forms will be available in March 2025. A paper copy of your form will be mailed after

February 24, 2025.

Given high volumes and inconsistencies with the United States Postal Service, PGCPS would like to offer an alternative method of receiving your tax form.

If you would like to receive an electronic copy of your 2024 1095-C, please send a request to [1095C@boltonusa.com](mailto:1095C@boltonusa.com) - include your full name, PGCPS department/title, address, and phone number.

For additional information, you may contact:

Office of Benefits Services

Prince George's County Public Schools

Sasscer Administration Building

14201 School Lane

Room 132

Upper Marlboro, MD 20772

Phone: 301-952-6600

pgcps.benefits@pgcps.org

1. **Why am I receiving Form 1095-C?**

As an Applicable Large Employer (“ALE”), Prince George’s County Public Schools

(PGCPS”) is required to provide the Form 1095-C to all full time employees and certain

retirees. (See question #5 below for more information on retirees). PGCPS is also required

to provide the Form 1095-C to the IRS by March 31, 2025.

1. **What am I supposed to do with Form 1095-C?**

You do not need to file the Form 1095-C with your tax return. Keep Form 1095-C with your

tax records in case you should need it in the future to help prove you had medical insurance

and to provide more information on what was offered to you through PGCPS.

1. **I am in the Kaiser Plan. Why did I receive two different 1095 Forms?**

If you are enrolled in the Kaiser Permanente (Kaiser) medical plan, you will receive a 1095-

B Form from Kaiser as well as a 1095-C Form from PGCPS. You should retain all forms

associated with Form 1095 with your tax records.

1. **I am a PGCPS retiree. Will I receive a 1095-C?**

If you were enrolled in medical insurance benefits through PGCPS and were not enrolled in

Medicare, you will receive a 1095-C from PGCPS. If you were enrolled in medical benefits

through PGCPS, however Medicare was your primary insurance, you will not receive Form

1095-C from PGCPS.

1. **What information is reported on the Form 1095-C?**

Part I – Basic information related to PGCPS and the employee/retiree is included in this

section.

Part II – This section provides information regarding the insurance which was offered to you

and your dependents by PGCPS. It also provides information regarding insurance

maintained by you and your dependents..

1095-C is designed to tell the IRS how PGCPS complied with the employer mandate under

Affordable Care Act. This information is important if you purchased health insurance

coverage through the Health Insurance Marketplace.

Part III - If Part III is completed, it lists the individuals in your family who were enrolled in

health insurance coverage and shows their months of enrollment.

For Kaiser Participants Only – Part III of the 1095-C received from PGCPS will be blank for

Kaiser participants. Kaiser participants will receive a 1095-B directly from Kaiser which will

have Part III completed for any dependents covered on the Kaiser plan.

1. **I have more questions – who do I contact?**

You can go to the Internal Revenue Services (IRS) website www.irs.gov.uac/About-

Form-1095-C for additional information. Please contact your tax accountant for any

questions related to your specific tax situation.

