



Important Information About Your Form 1095-C

Under the Affordable Care Act (ACA), employers are required to report any qualifying medical coverage that you and your dependents were enrolled in during the previous calendar year to the IRS. As part of this process, the UNC System Office prepares Form 1095-C and mails it to your home address.

The IRS has made changes to Form 1095-C reporting requirements. Beginning this year, if you would like to receive a copy of your 2025 Form 1095-C, you will need to make a formal request. You will no longer automatically receive a copy mailed to your home address.

What is Form 1095-C?

This form provides a month-by-month breakdown of your eligibility and enrollment in an employer-sponsored medical plan.

Do I need my 1095-C to file my taxes?

Form 1095-C is not required when filing your taxes, but would be required if you are ever audited.

Form 1095-C Available Upon Request

You can request your Form 1095-C by completing a 1095 Copy Request and Delivery Consent Form. The form includes a section to indicate how you would like to receive your form:

- **If you choose email**, you must provide your consent for electronic delivery along with your email address.
- **If you choose mail**, you must provide your mailing address.

UNC will provide your form within 30 days after the date of your request.

Questions?

If you have questions, please contact **BSC Case System**: <https://uncsys.service-now.com/uba>

ACA Updates

The IRS now allows an ALE to opt-out of mailing hard copy 1095-C forms
(<https://www.irs.gov/instructions/i109495c>)

The University System opting out of mailing hard copies starting with 2026 1095 reporting

ACA Mailing Opt-Out Requirement Summary

Posting Requirements:

For a group to opt-out of mailing the 1095-Cs they must do the following:

- They must post a notice on their company's website with a prominent message displayed saying the 1095-Cs are available upon request.
- It can't be an employee portal or any other site that only employees can see because it applies to non-employees too
- The group can post on multiple sites if they want to, but the main post must be on their primary public facing website
- The groups can't use alternate methods of notification i.e., emailing all their employees, they must post to the website no matter what else they choose to do

The notice must be posted on the site from **March to October**. The notice must be posted for the entire reporting cycle up to the point the largest IRS penalties apply ⁴