



# 1095-C Blueprint in RTI Payroll

Several fields in RTI Payroll impact the new IRS Form 1095-C. Here's a blueprint for how all the Payroll fields work together to populate the 1095-C.

1. 1095-C
  - a. One per employee, even if they are in multiple Tax Reporting Groups
  - b. All employees who qualified for insurance will receive one, even those who did not accept coverage
2. Employee Information
  - a. Employee Maintenance
  - b. SSN is truncated for security purposes
3. Employer Information
  - a. Use Employee's Home Tax Reporting Group
  - b. Pulls from transmitter information on Tax Reporting Group
4. Line 14 – Offer of Coverage
  - a. Department Maintenance
  - b. ACA Coverage Type
  - c. Healthcare reminders determine if employee receives 1095-C
  - d. Same reminders that populated the Manager Action Report
5. Line 15 – Employee Required Contribution
  - a. Calculated based on safe harbor
  - b. Department Maintenance
  - c. ACA Safe Harbor
  - d. Employee Self-Only Coverage Premium Caps
6. Line 16 – Section 4980H Safe Harbor and Other Relief
  - a. Department Maintenance
  - b. ACA Safe Harbor
  - c. Most covered employees will be Code 2C
7. Covered Individuals
  - a. Self-Insured Only
  - b. Not filled out for most clients

The image shows a screenshot of the IRS Form 1095-C, 'Employer-Provided Health Insurance Offer and Coverage', for the year 2015. Red numbers 1 through 7 are overlaid on the form to indicate key fields:

- 1**: Points to the top left header area containing the form number '1095-C' and the title 'Employer-Provided Health Insurance Offer and Coverage'.
- 2**: Points to the 'Part I Employee' section, specifically the '1 Name of employee' field.
- 3**: Points to the 'Applicable Large Employer Member (Employer)' section, specifically the '7 Name of employer' field.
- 4**: Points to the '14 Offer of Coverage' section, specifically the 'All 12 Months' column.
- 5**: Points to the '15 Employee Share of Lowest Cost Monthly Premium' section, specifically the 'All 12 Months' column.
- 6**: Points to the '16 Applicable Section 4980H Safe Harbor' section, specifically the 'All 12 Months' column.
- 7**: Points to the 'Part III Covered Individuals' section, specifically the grid for listing covered individuals.