



Frequently Asked Questions and Answers about the Form 1095

U.S. full-time employees and those offered coverage by one of our medical plans in 2020 will receive tax form 1095-C. This form will be available in [Workday](#) for download and mailed to you (unless you opted to receive an electronic copy only) on or before the IRS deadline of March 2, 2021. This tax form will contain detailed information about your 2020 VMware health care coverage. It is important to keep this form with your tax records. This FAQ document will assist you in understanding this tax form and your responsibilities.

IMPORTANT NOTE: VMware does not provide tax advice; please consult with tax professionals.

1. What is a Form 1095-C?

Starting in 2015, large employers must offer health insurance to their full-time workers or pay a penalty. These employers also must provide their employees with Form 1095-C to document that health coverage was or was not offered. Every employee of a large employer who was a full-time employee or eligible for health coverage in 2020 should receive a Form 1095-C by March 2, 2021. Even if you declined to sign up for a health plan with VMware, you will still receive Form 1095-C. Information on this form will also be reported to the IRS.

VMware's Form 1095-C will indicate your name, the months during 2020 when you were offered coverage, and the cost of the least expensive health care plan's monthly premium available to you in 2020 (not necessarily the plan in which you had coverage).

2. When will I receive my Form 1095-C?

All Form 1095-Cs will be available to download via [Workday](#) on or before the IRS deadline of March 2, 2021. If you did not opt-in to receive your 1095-C electronically only, you will also receive a copy of your 1095-C in the mail.

3. Where can I download my 1095-C in Workday?

You can download a copy of your VMware Form 1095-C by searching 'My ACA Form' in the top left corner of your [Workday](#) homepage. You can also navigate to your profile page and in the left-hand blue column, select Actions → Benefits → View My ACA Form. Your Form 1095-C will be available in [Workday](#) by the IRS deadline of March 2, 2021.

Employees from an acquired company: your VMware 1095-C will cover the month of the acquisition by VMware through December 31, 2020. If your previous company was over 50 people you will also receive a 1095-C reporting the same information based on the prior medical plan options from January 1 through the month of acquisition.

4. How do I opt-in to only receive my 1095-C Electronically?

On the [Workday](#) Homepage, click the 'Benefits' icon. Under 'Change' select '1095-C Printing Election.' Use the radio buttons to make your election to receive this form electronically only. Click 'OK' followed by 'Done'.

5. Do I need my Form 1095-C to file my taxes?

No. The IRS clarifies that taxpayers do not need to wait until they receive a Form 1095-C before they file their 2020 taxes. You may use other materials you have received from your employer and/or insurance provider to validate your coverage.

6. What should I do with my Form 1095-C?

When you receive your 1095-C, keep it with your tax records.

7. What information is on the Form 1095-C?

There are three parts to the form:

- Part I reports information about you and your employer.
- Part II reports information about the coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage.
- Part III reports information about the individuals covered under your plan, including dependents.
 - Dependent information will not be included on your Form 1095-C if you were enrolled in the VMware Kaiser medical plans. These will be provided to you by the medical carrier via the Form 1095-B mailed to your home address. (See Question 12 for more information on Form 1095-B)

8. What do the codes on lines 14 - 16 of Form 1095-C represent?

To better understand what the codes represent, use [Form 1095 Code Definitions](#) as a quick guide. Although this guide briefly defines the codes, please reference the [IRS 1095 Instructions](#) for full details.

9. My Form 1095-C monthly premium section does not reflect what I paid each month for coverage?

The information listed in Part II; Line 15 represents the monthly premium for the lowest cost plan offered for employee only coverage. This is not necessarily the plan you were enrolled in or the premium you paid.

10. What is the difference between IRS Forms 1095-A, 1095-B, and 1095-C?

The forms are very similar. The main difference is who sends the form to you. The entity that provides you with health insurance will be responsible for sending a Form 1095.

- You will receive a Form 1095-A if :
 - You were covered by a federal or state marketplace (also called an exchange).
- You will receive a Form 1095-B if:
 - You were covered by VMware's Kaiser Medical Plan. This form will be sent to you from Kaiser.
- You will also receive a 1095-C if:
 - You were a full-time employee or offered coverage by VMware. This form will be available to you in [Workday](#) or sent to your home address on file if you did not opt-in to electronic only.

11. Why did I get more than one Form 1095-C?

If you worked at more than one company in 2020, you may receive a 1095-C from each employer. Each of these forms may not be completed in the exact same manner.

12. Why did I get a Form 1095-B?

Health insurance companies, employer-sponsored health plans, and public health programs such as Medicaid are required to provide you with documentation of the health coverage you had for each month during the year.

In 2021, you will receive a Form 1095-B indicating the months in 2020 when you were covered under the VMware Kaiser medical plan. Form 1095-B will also indicate the names of all family members who were covered with you under the plan. A copy of this form will also be reported to the Internal Revenue Service. Keep this form with your tax records.

13. I did not receive a Form 1095-B, should I be concerned?

No. Depending upon which plan(s) you were covered under in 2020, you may not have been eligible to receive a Form 1095-B. If you were enrolled in one of VMware's United Health Care medical plans, you will not be receiving a Form 1095-B, as the Form 1095-C you will receive from VMware will include all information necessary for tax filing.

14. I was hired in December and did not receive a Form 1095-C?

If you were hired in December 2020 and did not enroll in health care coverage for the month of December, you will not receive a Form 1095-C. December hires will only receive a Form 1095-C if they enrolled in coverage that was effective as of their hire date.

15. To which address will the forms be mailed?

If you did not opt-in to receive forms electronically only, the form will be mailed to your home mailing address as listed in [Workday](#). Please ensure your mailing address is accurate in [Workday](#).

If you want to Opt-in to only receive this form electronically going forward: go to the [Workday](#) Homepage, click the 'Benefits' icon. Under 'Change' select '1095-C Printing Election.' Use the radio buttons to make your election to receive this form electronically only. Click 'ok' followed by 'Done'.

16. How do terminated employees receive their 1095-C statements?

Terminated employees will have their forms sent to their last known home mailing address on file in [Workday](#).

17. What happens if I misplace my Form 1095-C?

You can download a copy of your VMware 1095-C by searching 'My ACA Form' in the top left corner of your [Workday](#) homepage. You can also navigate to your profile page and in the left-hand blue column, select Actions→Benefits→View My ACA Form.

If you misplace your 1095-B form and were covered on VMware's Kaiser plan, please call Kaiser at 1-800-464-4000.

18. What happens if I misplaced my 1095-C form from 2017 or earlier?

If you misplace the paper copy of your 1095-C form, you will be able to log into your [ADP Payroll app](#) from Workspace ONE and print a copy. Once on the ADP landing page select Pay & Taxes à Pay & Tax Statements à scroll down to the Pay Statements box at the bottom of the page.

19. What if I have more questions?

If you need additional support on your individual Form 1095-C, please reach out to HR Source at 888-VMWARE8, option "US Benefits", or contact [HR Source](#).

To learn more about the Affordable Care Act and Form 1095, please refer to the IRS websites official [Frequently Asked Questions](#) or www.healthcare.gov.