



OFFICE OF LABOR RELATIONS

22 Cortlandt St. 14th Floor, New York, N.Y. 10007
nyc.gov/olr

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TO: ALL CITY, CUNY COMMUNITY COLLEGES, WATER AUTHORITY, AND HOUSING AUTHORITY EMPLOYEES
FROM: THE NEW YORK CITY OFFICE OF LABOR RELATIONS (OLR) EMPLOYEE BENEFITS PROGRAM
SUBJECT: FORM 1095-C 2025 INFORMATION

The following information is prepared to help employees better understand their 1095-C forms.

A. What is the Form 1095-C that I am receiving?

Form 1095-C is a tax form under the Affordable Care Act ("ACA") which contains information about your healthcare insurance coverage. It serves as an "offer of coverage" statement that shows the Internal Revenue Service ("IRS") that the City of New York ("the City") offered coverage to its full-time employees. Each full-time employee that worked for the City during any part of calendar year 2025 will receive a Form 1095-C, along with their W-2s. See **Question C** for the IRS definition of a "full-time" employee.

Note: The Form 1095-C shows the IRS that the City offered coverage to its full-time employees. Therefore, if you were a full-time employee during any part of calendar year 2025, you will receive a 1095-C even if you did not elect health insurance through the City.

B. What do I do with this form?

You do not have to file the Form 1095-C with your taxes. This form will be filed for you by the City. You may need the information contained in the Form 1095-C to use in your tax filing. Please consult a tax specialist or accountant or visit www.irs.gov/aca to determine if you are required to use this information in your tax filing.

C. Who will receive a Form 1095-C?

All full-time employees will receive a Form 1095-C. As defined by the IRS, a "full-time employee" is one who works, on average, at least 30 hours per week, or 130 hours per month.

D. Is this the only form that I will receive?

In addition to the 1095-C, each employee will also receive a Form 1095-B from his/her health insurance provider. Please contact your health insurance provider for information regarding the 1095-B form. Please visit the Employee Health Benefits (EHB) website at nyc.gov/hbp for information on health provider contact information.

E. What do the codes mean on the Form 1095-C?

The specific coding contained in Lines 14-16 on the 1095-C is for IRS purposes only. Please refer to the instructions located on the back of the Form 1095-C for further information.

F. Where can I obtain a duplicate Form 1095-C?

Each active, full-time employee for the City may obtain a duplicate 1095-C by logging into Employee Self-Service ("ESS") at nyc.gov/ess and printing another Form 1095-C.

G. Where can I find additional information regarding Form 1095-C?

Please visit www.irs.gov/aca to obtain additional information or contact the New York City 1095-C Information Line at 212-306-7602.

H. Are my dependents included on the Form 1095-C?

No, your dependents are not listed on the Form 1095-C. However, they are included on the Form 1095-B, which is provided by your health plan.

I. New Jersey State, California, Rhode Island, and the District of Columbia ("DC") are requiring out-of-state employers to report health coverage information for City employees who are residents in those states or DC. Do I have to do anything if I am a City employee and a resident of one of those states or DC?

No, the Form 1095-C will be filed for you with the state that you live in (or DC) by the City for calendar year 2025. Please note that the address listed on your W-2 will determine if the City is filing your 1095-C for you. In addition, the Form 1095-B will be filed for you by your health plan.