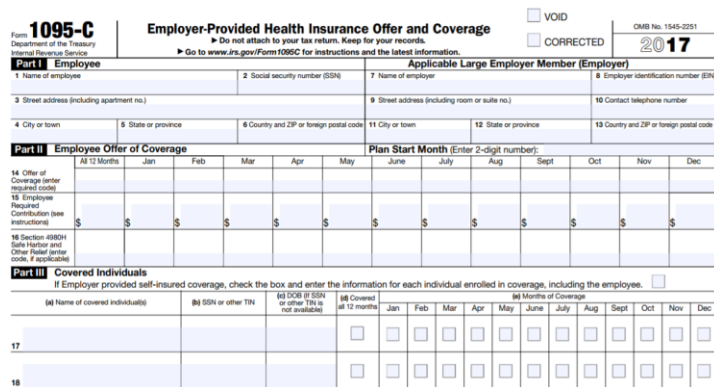


IRS Form 1095-C FAQs

What is Form 1095-C?

The health care law, called the Affordable Care Act or sometimes referred to as Obamacare, requires employers to send a new tax form called the 1095-C to certain employees. This form contains detailed information about the health care plans offered by Oxy and reflects your health care coverage for each month in 2017. You may use information from this form to help complete your individual income tax return and it may also help determine your eligibility for a premium tax credit (subsidy).



(The above is the standard IRS form, however, Oxy uses an alternate 1095-C form approved by the IRS that will look slightly different)

Who receives a Form 1095-C?

Any employee who was full-time or any individual under age 65 who was enrolled in the group health insurance plan for any month during 2017.

Why did I get more than one Form 1095?

If you worked at more than one company during 2017, you may receive a 1095-C from each company/employer. If you are enrolled in a fully insured plan such as a HMO, you will also receive a Form 1095-B from the insurance carrier. Additionally, if you were covered by a federal or state marketplace (exchange) plan, you will receive a Form 1095-A.

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

No, individuals do not need to send a copy of their 1095-C to the IRS when filing their tax returns. We recommend, however, that you keep a copy of your 1095-C with your 2017 tax records.

When will I receive my Form 1095-C?

Your 1095-C form for the 2017 tax year will be mailed **on or before** March 2, 2018. If you believe you should have received a 1095-C but did not, please contact [OxyLink](#). To opt out of receiving the mailed form, log on to [oxylink.oxy.com](#) > Employee Self Service > My Benefits > 1095-C Electronic Consent.

What information is on the Form 1095-C?

There are three parts to the form:

- ✚ Part 1: reports information about you and your employer.
- ✚ Part 2: 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 3: reports information about the individuals (including dependents) covered under your self-insured plan.

How will Form 1095 impact my taxes?

If you do not have health care coverage and do not qualify for an exemption, you may have to make an individual shared responsibility payment when you file your 2017 tax return. Or, if there's a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be delayed. You may be able to claim a health care coverage exemption for the months without coverage if you or any family members did not have coverage for the entire year. Use the IRS Health Coverage Exemptions Form 8965 to find out if you qualify. Please visit www.irs.gov or www.healthcare.gov to learn more.

What if I have questions?

For questions about the 1095-C form related to your tax return, we suggest you contact a tax professional or visit: <https://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals>

If you feel an error has been made on your form, please call OxyLink at 800-699-6903 (918 610-1990 for International) or email oxylink@oxy.com.

Is there an online Form 1095-C available?

Yes, whether or not you elected to opt-out of receiving your 1095-C form in the mail, it will be available online to view and print no later than March 2, 2018. Log on to [oxylink.oxy.com](#) > Employee Self Service > My Benefits > View Electronic Form 1095-C.

Can I opt out of receiving this form in the mail?

Yes, you have until **February 3**, to elect to opt out. Log on to [oxylink.oxy.com](#) > Employee Self Service > My Benefits > 1095-C Electronic Consent.