

What the heck
is a 1095-C?

Why am I
getting a
1095-C?

What do I need to
do with my 1095-C?

Your 5-step guide to the 1095-C

What is the 1095-C? It's a tax document that's coming soon check your bswift account or your medical provider portal. Find out what it is, when you'll get yours and what to do with it after that—all in the five easy steps below.

1. Know the lingo.

The 1095-C is a tax form that proves to the IRS that you have health insurance. It's also how we show that the health insurance we offer meets government standards. The great news is that our plans exceed government standards—and we're proud to say so to the IRS!

2. Watch your mailbox.

You'll receive an email with instructions to download your 1095-C or you'll receive a copy in the mail at home. Watch for it in an envelope marked as a tax document. When you get it—keep it!

If you don't receive yours by mid-February, please contact us. We'll make sure it gets to you immediately.

3. Keep ALL documents.

There are three different versions of the 1095—A, B and C. The one(s) you get depends on where/ if you work and where you got your health insurance in 2025. That means you, your spouse and other dependents may all get one or more versions of the 1095 Form. Keep them ALL.

4. Check for accuracy.

When you receive your 1095-C, there are a few parts of the form you should double check:

- Your name, address and Social Security number.
- The name, dates of birth and Social Security numbers for anyone that's covered by your health insurance at work. If you're enrolled in a Cigna plan, this includes your covered dependents. If you're enrolled in the Kaiser plan, the form will show only that you had coverage. The carrier will provide you a separate form for your dependents.
- The months during 2025 that each person was covered by our company's health insurance.

5. Ask questions, find answers.

If you have questions about the 1095, contact the IRS at [irs.gov](https://www.irs.gov).

If you see errors on your 1095-C Form or don't receive yours, please contact us:

Email our [Benefits Helpline](#) or call 844-807-7600

Find additional resources at:

Check the IRS site at www.irs.gov/Affordable-Care-Act/Individuals-and-Families