

2025 Notice Regarding Form 1095-C

Offer of Health Insurance Coverage Form

Dear City of Fitchburg Benefit-Eligible Employees and Non-Medicare Eligible Retirees:

This notice is meant to inform you of an important change regarding Form 1095-C, which reports information about your employer-provided health insurance coverage.

- Form 1095-C is no longer automatically distributed to all employees and retirees.
- You have the right to request this form, if needed.
- Form 1095-C is for informational purposes only and is not required for filing your federal or state taxes.

Form 1095-C differs from Form 1099-HC, which is still required for Massachusetts state tax filing. If you are enrolled in a Blue Cross Blue Shield (BCBS) health insurance plan through the City of Fitchburg, you likely have already received your 1099-HC in the mail. If you have not received this form, please contact BCBS using the number on the back of your health insurance card or by downloading the form online from MyBlue as this form is required for state tax filing and the City does not have copies of these forms.

Form 1095-C reports details about health insurance coverage offered by your employer, including months of eligibility and potential costs. While the form provides useful information, it is not required for your annual tax filing.

As a result of recent changes in IRS code in Public Law 118-167, you will no longer receive Form 1095-C by mail. However, if you would like to request a copy of this form, you may do so by taking one of the following actions:

- Request via email: Send an email request to payroll@fitchburgma.gov
- Request via phone: Call the Payroll & Benefits Department at 978-829-1845
- Request via mailing a written request:

City of Fitchburg
Attn: Payroll & Benefits
718 Main Street, Suite 103C
Fitchburg, MA 01420

You will be provided with your form within 30 days of your request.

If you have any questions about Form 1095-C or this change, please contact the Payroll & Benefits Department by email at payroll@fitchburgma.gov. Please note, however, that the City of Fitchburg Payroll & Benefits Department is unable to provide you with individual or personal tax advice but can assist you in obtaining your 1095-C form if you require it.