

# 2025 Notice Regarding Form 1095-C

## Offer of Health Insurance Coverage Form

### January 31, 2025

Dear Town of Reading Benefit-Eligible Employees,

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.

#### Key Points:

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

#### What is Form 1095-C?

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 the law, 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 the following action:

- ❖ Download directly from the ESS platform: You can download the form and other tax documents from Employee Self Service (ESS). Visit <https://www.readingma.gov/566/Employee-Self-Service> to access your forms. This method is strongly encouraged for quicker access.
- ❖ Request via email: Send an email request to [payroll@ci.reading.ma.us](mailto:payroll@ci.reading.ma.us).
- ❖ Request by phone: Call the Payroll Department at 781-942-9001
- ❖ Request by mail: You can send a written request to:  
Treasurer's office  
Attn: Payroll Department  
16 Lowell Street  
Reading, MA 01867

The Payroll Department will provide the form within 30 days of your request.

#### Important Notes:

- ❖ 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 Town of Reading, you likely have already received your 1099-HC in the mail. If you have not received this form, contact BCBS using the number on the back of your health insurance card or by downloading the form online as this form is required for state tax filing.
- ❖ If you have any questions about Form 1095-C or this change, please contact the Payroll Department by email at [payroll@ci.reading.ma.us](mailto:payroll@ci.reading.ma.us). Note, however, that the Town of Reading Payroll Department is unable to provide you with individual or personal tax advice but can assist you with obtaining your 1095-C form if you need it.

Thank you for your attention to this important update.

Sincerely,

Town of Reading Payroll Department