Frequently Asked Questions
Form 1095

What You Should Know About Form 1095

Form 1095 is a new tax form required under the Affordable Care Act (ACA). Beginning with the 2015 tax year, this form will play an important role in your annual tax filings. The following questions and answers will help you generally understand the form, why it's important and how it affects you.*

What is Form 1095?
Form 1095 is a tax form you can expect to receive for the first time before filing your taxes for 2015. It shows the months of the year that you and/or your dependents were offered or enrolled in medical coverage. (This form will not replace any state forms you may receive that provide proof of medical insurance.)

You should know that there are three versions of this form — 1095-A, 1095-B and 1095-C. Depending on your employment situation and medical coverage during the year, you may receive more than one of these forms. Please see "Form 1095 — in Detail" below to learn more.

Why do I need a Form 1095?
In short, you'll need it to file your taxes, starting in 2015. Proving that you're adequately insured each year is required under the ACA. Alcatel-Lucent cannot offer tax advice, so you might want to consider consulting a tax advisor for further guidance on Form 1095.

When should I expect to receive my form(s)?
Forms for the 2015 tax year must be mailed no later than February 1, 2016. Forms sent by mail will arrive in their own envelopes, separate from other tax forms. Please allow seven to 10 business days for delivery. Or, if you'd like to receive your Form 1095-C earlier, you can sign up for electronic notifications, as described in the following section.

Accessing Your Form(s)

What's electronic notification?
When you consent to electronic notification, you agree to be notified by email or text when Form 1095-C is available online. Once you've been notified, you can log on to your account through Your Benefits Resources™ at **http://resources.hewitt.com/alcatel-lucent** to view and print the form.

Please note that Form 1095-C *will not be sent to you* by email or text. The only electronic communication you'll receive is the notice informing you that you can access the form online.

How do I sign up for electronic notification?
Simply log on to Your Benefits Resources at **http://resources.hewitt.com/alcatel-lucent** and follow these steps:

- Click the "**Get Form 1095 Early"** link.
- Complete fields under "**Contact Information**."
- Under "**Notification Options**," indicate how you'd like to be notified — via email or text — when Form 1095-C is available.
- Select "**Save Notification Option Settings**."

When your request is processed, you'll receive an electronic confirmation.

*This document provides only summarized information about Form 1095; it does not cover all circumstances. Alcatel-Lucent does not give legal or tax advice. For specific information about Form 1095, see **irs.gov** and/or speak with your legal or tax advisor.

What is paperlessemployee.com?
Once you log on to Your Benefits Resources at **http://resources.hewitt.com/alcatel-lucent** and click the "**Get Your Form 1095**" link, you'll automatically be directed to PaperlessEmployee.com, which is the service Aon Hewitt, in partnership with Alcatel-Lucent, has selected to prepare and provide the Form 1095-C. If you choose to sign up for electronic notification, all electronic communications you receive related to the Form 1095-C will be sent from PaperlessEmployee.com.

What's the latest date I can sign up for electronic notification?
If you'd like to view and print Form 1095-C for the 2015 tax year, try to sign up by December 31, 2015. After this date, we still encourage you to sign up, but you may only have access to the following year's tax form.

Do I need to sign up for electronic notification every year?
No. Once you sign up for electronic notification, your consent will remain in place unless you revoke it through Your Benefits Resources at **http://resources.hewitt.com/alcatel-lucent**.

What if I lose my form 1095-C or don't receive it? How can I get another one?
If you signed up to be electronically notified when Form 1095-C is available, you can log on to Your Benefits Resources at **http://resources.hewitt.com/alcatel-lucent** to access or reprint the form as indicated below.

- You can access or reprint the form as soon as you receive your notice (usually by February 1, 2016).
- Individuals who do not sign up for electronic notification can log on to the Your Benefits Resources at **http://resources.hewitt.com/alcatel-lucent** after February 10, 2016, to access or reprint the form.
- Or, call the Alcatel-Lucent Benefits Center (ALBC) at 1-888-232-4111, between 9:00 a.m. and 5:00 p.m., ET, Monday through Friday, if you need further assistance to reprint your Form 1095-C.

In any case, we recommend that you securely print Form 1095-C from your personal printer and file it with your important documents.

Part III of my Form 1095-C is blank. Why isn't my medical coverage showing?
If you enrolled in coverage **other than** your employer's medical plan (for example, through your spouse's employer), Part III will be intentionally left blank. You will not receive any other form from **your** employer to prove your medical coverage for the year.

How long can I access my online tax forms?
Your tax forms will be available online for three years.

Social Security Numbers and Form 1095

Please read the following information if you received a letter requesting the Social Security Number (SSN) of any covered dependent(s) on your plan.

I received a letter asking for my dependent's Social Security number. Why?
The Internal Revenue Service (IRS) requires that employers and medical carriers make their best effort to obtain the missing Social Security number (SSN) of any covered individual or dependent(s).

What happens if I don't provide this information?
The IRS may impose a $50 tax penalty for each missing SSN. Failure to provide this data may also negatively impact your dependent's coverage. Plus, you can expect to receive requests for the missing SSN(s) at least once a year.

How do I update this information?
Log on to Your Benefits Resources at **http://resources.hewitt.com/alcatel-lucent** to edit your dependent information and add the required SSN(s) to your account.

Form 1095 — in Detail

I understand there are three versions of Form 1095. How do they differ?

The main difference among the three forms is the party responsible for providing your coverage and sending out the corresponding version of Form 1095, as shown in the table below.

If You…	Then You…
Were, at any time during 2015, a full-time employee, a part-time employee enrolled in medical coverage, an individual with COBRA coverage or a retiree or dependent of a retiree not Medicare-eligible who was enrolled in coverage**	Will receive Form 1095-C from your employer or the employer sponsoring the plan you participated in
Were enrolled in other medical coverage in 2015 (for example, through your spouse's employer and not through your employer)	Will **not** receive a 1095-C from your employer; might receive a Form 1095-B from your medical carrier, if your coverage is fully insured
Were enrolled in a fully insured plan (for example, an HMO) during 2015**	Will receive Form 1095-B from your medical carrier
Were enrolled in medical coverage during 2015 through the federal or state marketplace and not an employer	Will receive Form 1095-A from the marketplace you enrolled through
Fell into more than one of the categories above for 2015	Could receive multiple versions of Form 1095 (for example, possibly more than one Form 1095-C if you worked for more than one employer or worked in different departments for the same employer)

If you have questions about any of these forms, please call the phone number listed in the top-right corner of your tax form. You can also learn more at **irs.gov**.

**Whether you get a Form 1095-B, a Form 1095-C or both, may depend on how your employer buys or provides medical coverage. On these forms, you may see references to "fully insured" and "self-insured" plans. In general, employers with fully insured plans purchase coverage from an insurance company, which pays employee health care claims and administers their plan(s). Employers with self-insured plans act as their own insurer by paying employee claims and only requiring outside assistance to help administer the plan(s).

Still Have Questions?

If you have other questions or see something on Form 1095 that you believe is incorrect, call the phone number listed in the top-right corner of your tax form or contact the Alcatel-Lucent Benefits Center (ALBC) toll-free at 1-888-232-4111, between 9:00 a.m. and 5:00 p.m., ET, Monday through Friday.