

FAQs for the Benefit Information IRS Form

1. What is the 1095-C form?

The 1095-C form provides proof of health insurance for your 2020 tax filing. When you file your taxes in 2021, you may need to state whether you and/or your dependents had health insurance in 2020.

2. What is “minimum essential coverage”? Do Walmart’s plans qualify as minimal essential coverage?

To qualify as providing “minimum essential coverage,” a health insurance plan has to meet certain standards (like being substantial, valuable, and affordable). All of Walmart’s medical plans meet the minimum essential health coverage standard.

3. What if I didn’t have health insurance for all (or any) of 2020?

If you didn’t have health coverage for all of 2020—or for only a part of the year—it’ll be noted on your 1095-C form. Keep in mind, your state may charge you a penalty if you or your dependents were unable to document you had minimum essential health insurance coverage in 2020 when filing your taxes. You should consult with your personal tax, financial, or legal advisor about your personal situation.

4. Why did I get two or more different 1095 forms?

If you’ve worked for multiple companies this year, you may get a 1095-C form from each company. Also, if you were insured by different companies during the year, you may get a 1095 form from each insurance carrier.

5. When will I get my 1095-C form?

Walmart will mail your 1095-C form by Jan. 31.

6. Can I get an electronic copy of my 1095-C?

Absolutely! You can view, download, print, and mail your 1095-C. Here’s how:

- Go online to One.Walmart.com/1095.
- You will need to have your Social Security number ready, as well as provide your last name, and your date of birth.

7. Who do I contact if the information on my 1095-C form is wrong?

Please contact People Services at 800-421-1362.

8. How long will the forms be available online?

The electronic 1095-C will be available through tax season in 2021 but not all year, so if you need a copy don’t delay.

9. How do I get another copy of my 1095-C form mailed to my home?

- Go online to One.Walmart.com/1095.
- You will need to have your Social Security number ready, as well as provide your last name, and your date of birth.

10. I didn’t get a 1095-C form. What should I do?

If you didn’t get a 1095-C form and you were covered by (or eligible for) a Walmart medical plan in 2020, go online to One.Walmart.com/1095. There you can view, download, or request a printed form.

11. What’s the 1095-B form?

The 1095-B gives you proof of health insurance for 2020 if you were enrolled in a Walmart HMO or the eComm PPO plan. In addition to the 1095-C, you’ll receive a 1095-B form directly from your plan administrator. If you have questions about this form, call your administrator at the number on the back of your plan ID card.

12. What’s the 1095-A form?

The 1095-A form will be mailed by the Health Insurance Marketplace if associates or anyone in their household enrolled in a health plan through the Health Insurance Marketplace. This form will include premium tax credit information if applicable.

13. I have a Walmart HMO, or eComm PPO plan, and didn’t get my 1095-B form. What should I do?

If you didn’t get a 1095-B form and were covered by a Walmart HMO, or the eComm PPO plan in 2020, you should call your HMO or plan administrator at the number listed on the back of your plan ID card.

14. What are these other tax forms I received?

Here’s the information on some other tax forms you might find in your mailbox:

- W-2: The W-2 is a tax form for your payroll related income tax filing. You can opt to receive your W-2 electronically, and by doing so, you will be able to download your W-2 early, and will not receive a paper copy.
- 1099-B: If you sold stock from your 401(k) or ASPP account during 2020, you’ll get this form from the company handling the transaction.
- 1099-DIV: If you received dividends from stock you own, you’ll get this form as well.

15. Can Walmart help me if I have questions about filing my taxes?

The short answer is, unfortunately, no. You should consult with a certified tax professional, and/or financial or legal advisor for questions about your specific situation.

16. The federal penalty to have health insurance was reduced to \$0, do I still need a 1095 form for 2020?

Although the federal penalty was reduced, some states have enacted penalties for citizens that do not carry health insurance coverage.

17. What does it mean if I get a “revised” or “corrected” form?

When your benefits information from the previous year changes after we’ve provided you a form, we have to update the form. If we haven’t already filed with the federal and state tax authorities, we’ll revise it first and send you a “revised” copy. If it’s already been filed, we’ll mark it “corrected” and re-send to the federal and state tax authorities, and send you a copy as well.



Covered by a Walmart HMO or eComm PPO plan?

If you were enrolled in a Walmart HMO or the eComm PPO plan in 2020, you’ll receive an additional tax form directly from your administrator called the 1095-B form.

If you have questions about the 1095-B form, contact your administrator at the number on the back of your plan ID card.

*You’ll be able to access the form delivered to you electronically if you have the Adobe Acrobat Reader 6 and higher. To view the material, you’ll need one of the following internet browsers: Microsoft Internet Explorer 8 and higher, Firefox 35 and higher, Google Chrome 40 and higher, or Safari 7 and higher.

