

Benefit Information IRS Form FAQs

1. What is the 1095-C form?

The 1095-C form provides proof of health insurance for your 2023 tax filing. When you file your taxes in 2024, you may need to state whether you and/or your dependents had health insurance in 2023.

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 must 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 2023?

If you didn’t have health coverage for all or part of 2023, 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 2023 when filing your taxes. You should consult with your personal tax, financial or legal advisor about your personal situation.

4. Why did I get multiple 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, 2024.

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

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

- Access your form at One.Walmart.com/1095.
- You can also access your form at mytaxform.com.
 - If you don’t have an account created, you will need your Social Security number (SSN), date of birth, address, phone number and email address.

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

Please contact People Services at [800-421-1362](tel:800-421-1362).

8. How long will the forms be available online?

The electronic 1095-C will be available through Dec. 31, 2024.

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

- Access your form from One.Walmart.com/1095.
- You can also access your form at mytaxform.com.
 - If you don’t have an account created, you will need your Social Security number (SSN), date of birth, address, phone number and email address.

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 2023, go to One.Walmart.com/1095. Once on the page, you can access the tax form portal to view, download or request a printed form.

11. What’s the 1095-B form?

The 1095-B gives you proof of health insurance for 2023 if you were enrolled in a Walmart HMO or the 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 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 PPO plan in 2023, 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, just like you can for the 1095-C.
- 1099-B: If you sold stock during 2023, 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?

Walmart cannot provide guidance or advice on filing taxes. 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 2023?

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 “corrected” form?

When your benefits information from the previous year changes after we’ve provided you a form, we’ll send you an updated form. We’ll also file the updated form with the federal and state tax authorities. If the form has already been filed with federal and state tax authorities, we’ll mark the “corrected” checkbox on the top of the form and we’ll send you a corrected form. We’ll also file the corrected form with federal and state tax authorities.

18. What if I need last year’s form?

You can retrieve 1095-C forms for tax years 2021 and 2022 at mytaxform.com. For tax years 2020 and earlier, please contact People Services at [800-421-1362](tel:800-421-1362).

19. Why is Part III of the form blank?



Part III of the form will only be completed if you are enrolled in a Walmart Self-Insured Plan. Those plans are the Premier, Saver, Contribution, Banner Local or Mercy Local Plans.

20. There is a dollar amount on line 15. Is that a premium I paid or a deduction from my pay?

The amount shown on line 15 of the form is the lowest monthly cost for associate-only coverage. For most associates, this is the Premier Plan. It does not necessarily reflect your actual premium paid.

21. The dollar amount on line 15 does not match the bi-weekly premium deducted from my paycheck.

The amount shown on line 15 of the form is the lowest monthly cost for associate-only coverage. For most associates, this is the Premier Plan. It does not necessarily reflect your actual premium paid. If you were enrolled for medical coverage that included any dependents, your monthly cost will not be the same as the lowest cost shown on the form.



Covered by a Walmart HMO or PPO plan?

If you were enrolled in a Walmart HMO or the PPO plan in 2023, 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 7.0 or higher. To view the material, you'll need one of the following internet browsers: Microsoft Edge, Firefox, Google Chrome, or Safari.

