

**Notice Regarding Form 1095-C
Employer Provided Health Insurance Offer and
Coverage Form
January 31, 2026**

Dear Town of Palmer 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 the 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 a Form 1095-C. However, if you would like to request a copy of this form, you may do so by taking the following action:

- Request via email: Send an email request to dgriswold@townofpalmer.com
- Request by phone: Call the HR Department at (413)283-2695
- Request by mail: You can send a written request to:
Town of Palmer
Human Resources
4417 Main Street
Palmer, MA 01069

Human Resources 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 Harvard Pilgrim health insurance plan through the Town of Palmer, you will receive your 1099-HC in the mail.
- If you have any questions about Form 1095-C or this change, please contact the Human Resources Department by email at dgriswold@townofpalmer.com. Note, the Town of Palmer 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.