

To: All Reliance, Inc. Employees  
From: Reliance Rewards  
Subject: Form 1095-C Access

Reliance, Inc. is required to provide Form 1095-C to you in compliance with the Employer Shared Responsibility Provision in the Affordable Care Act (ACA). Form 1095-C verifies that you, your spouse, and your dependent(s) were offered health insurance coverage from Reliance. While Form 1095-C does not need to be filed with your tax return, it is recommended that you keep a copy of it with your important tax documents.

We have created an online portal to provide you with easy access to your Form 1095-C for tax preparation purposes. Refer to the list of frequently asked questions below to help you create or access your account. For an optimal user experience, use Google Chrome, Apple Safari or Microsoft Edge as your internet browser. The portal is accessible by North American IP addresses only.

Please contact the Reliance Rewards 1095 Inbox ([1095@reliance.com](mailto:1095@reliance.com)) if you have any questions about your Form 1095-C and consult with your tax preparer for all tax-related questions.

#### How do I create an account on the portal?

- Visit <https://www.healthfxforms.us/RelianceSteel> and click on “**Register as a new user.**”
- Enter your **email address and create a strong password.**
- Verify your identify by entering the **last 4 digits of your Social Security number (SSN)**, your **last name**, and **date of birth** in the fields provided.
- Check the box for “**I’m not a robot**” and follow the additional steps.
- You will be asked to enter your **email address**. It must be the same email address you used to create your account.
- You will receive a confirmation email requiring you to verify your account.
- Click the link in the email to verify your account. **For best results, verify your account immediately from the same device and IP address. The validation link expires after 24 hours.**

#### How do I log in to my portal account if I can’t remember my password?

- Visit <https://www.healthfxforms.us/RelianceSteel> and click on “**Forgot your password?**”
- You will be asked to enter your **email address** It must be the same email address you used to create your account.
- A message will be sent to the email address with a link to reset your password. The link is valid for 24 hours.

- For additional assistance, you can email [1095@reliance.com](mailto:1095@reliance.com). Do not contact the Reliance IT Support Desk.

### **How will I receive my Form 1095-C?**

When you first log in to the portal, you will be prompted to elect either paper or electronic delivery. You will receive an email confirming your election. You can change your election for the current year at any time by logging in to the portal:

<https://www.healthefxforms.us/RelianceSteel>

### **When will my paper Form 1095-C arrive?**

A courtesy copy will be available for download in the portal, but you will not be notified that the original or any corrected copies have been added.

### **How do I download my Form 1095-C?**

If you elect electronic delivery, you will receive an email when your Form 1095-C is available for download as a PDF. You may receive an additional email if material changes are made on your Form 1095-C. The actual Form 1095-C will not be emailed to you.

To view your downloaded Form(s) 1095-C:

- Log in at <https://www.healthefxforms.us/RelianceSteel> with your **email address** and **password**.
- Your Form(s) 1095-C will be sorted by tax year if multiple tax years are available.
- To download a PDF, click on “**Download/Print.**”

## What is Form 1095-C and why do I need it?

### Why am I getting Form 1095-C?

Reliance, Inc. is required to provide Form 1095-C in compliance with the Employer Shared Responsibility Provision of the Affordable Care Act (ACA).

### What is the purpose of Form 1095-C?

Form 1095-C includes information about the health insurance coverage offered, if any, to you, your spouse, and your dependent(s). You may receive more than one Form 1095-C if you had more than one employer during the calendar year. Form 1095-C may or may not need to be attached to your individual tax return (Form 1040), but please keep the form with your important tax records.

### What do I do with my Form 1095-C when I receive it?

You should verify that the information on Form 1095-C is accurate. If any information is incorrect, contact the Reliance Rewards 1095 Inbox ([1095@reliance.com](mailto:1095@reliance.com)) to resolve the issues you identified. If you are enrolled in self-insured coverage from Reliance, Inc., you may use Form 1095-C to validate that you, your spouse, and/or your dependent(s) were enrolled in coverage from Reliance. Review Part III on your Form 1095-C to help you determine if you are enrolled in a self-insured or fully insured health plan.

### How do I understand my Form 1095-C?

#### *Part I*

Provides information about you and Reliance, Inc.

#### *Part II*

Provides details about the type of health coverage Reliance, Inc. offered to you, your spouse, and your dependent(s) (if applicable). Consult page 2 of Form 1095-C for additional information regarding the codes displayed.

#### *Part III*

If you are enrolled in self-insured coverage by Reliance, Inc., you will see a checkbox marked with an 'X' at the top of Part III, and the section will be completed for you and each covered dependent based on the months of coverage in the calendar year. If you enrolled in coverage from Reliance, Inc. and it was not self-insured, Part III will not be completed, and you should expect to get a Form 1095-B from your medical insurance provider.

### Where can I go to learn more about what my individual responsibility is?

Visit <https://www.irs.gov/affordable-care-act/individuals-and-families/aca-individual-shared-responsibility-provision-minimum-essential-coverage> for more information.