

ACA Reporting

Ameriflex's eligibility tracking and 1094/1095 reporting is a proven solution to easily track eligibility and e-File to the IRS

Benefits

- ✓ Federal e-filing included
- ✓ SOC2 compliant system with 7 year data archival
- ✓ Concierge service from a dedicated ACA Analyst

Dates to be aware of

- 1/31 – Provide clear, conspicuous, and accessible notice on company website that an individual may request a copy of their statement
- 3/31 – e-File 1094 and 1095 forms to the IRS
- e-File Corrections (Rejected Submissions): 60 days from date of rejection
- **Employee Notice of Exchange:** The notice must be automatically provided, free of charge, to new employees within 14 days of their start date.

KNOW YOUR RISKS:

The Penalties For Non-Compliance

- Failure to file Form 1095/1094 – **\$340 per form, \$4,098,500** annual cap (on this penalty)
 - Correct amount for 2025 plan year (to be filed in 2026):
 - **\$340** per form, with annual cap of **\$4,098,500** for large employers
 - **\$340** per form, with annual cap of **\$1,366,000** for qualified small employers (these are the penalties for filing *after* August 1)
- Failure to distribute Form 1095 to covered employees – **\$340 per form, \$4,098,500** annual cap (on this penalty)
 - **\$340** per form, with annual cap of **\$4,098,500** for large employers
 - **\$340** per form, with annual cap of **\$1,366,000** for qualified small employers (these are the penalties for filing *after* August 1)

KNOW YOUR RISKS:

The Penalties For Non-Compliance

- Failure to offer MEC to eligible employees has increased to **\$3,340 per full-time employee** (subsection (a) penalties)
- Failure to offer affordable coverage to eligible employees has increased to **\$5,010 per full-time employee** (subsection (b) penalties)
- Failure to file or distribute Form 1095/1094 by August 1
 - **\$340** per form, with an annual cap of **\$3,987,000** for large employers
 - **\$340** per form, with an annual cap of **\$1,329,000** for qualified small employers
- Late filings, through August 1, could be subject to a late fee of up to **\$130 per form**. The total penalty depends on the number of days late.
 - **Filed more than 30 days after due date, but before August 1 :**
 - **\$130** per form, with an annual cap of **\$2,049,000** for large employers
 - **\$130** per form, with an annual cap of **\$683,000** for qualified small employers
 - **Filed within 30 days of due date:**
 - **\$60** per form, with an annual cap of **\$683,000** for large employers
 - **\$60** per form, with an annual cap of **\$239,000** for qualified small employers
- Potential maximum penalties:
 - Total penalty imposed for all filing/distribution infractions during the 2026 calendar year:
 - Large employer maximum penalty = **\$4,098,500**
 - Small employer maximum penalty = **\$1,366,000**
 - Total penalty imposed for MEC-related infractions during the 2025 tax year is based on the number of FTEs per employer.
- If the IRS finds that the employer intentionally disregarded the filing and distribution rules, there is no maximum penalty.
 - **\$680** per form, ***with no annual maximum***