ACA Year End Guide

Within Trusaic

Log in to https://aca-portal.trusaic.com

The information below will guide you through the steps to complete ACA Year-End Processing.

Please Note: For the 2025 calendar year, you will be completing this process within the Trusaic Portal. In partnering with Trusaic for your year-end process, we have eliminated the manual process of generating and finalizing your 1095-C forms. The ACA module will be disabled in Würk effective 1/31/2026.

<u>Important Update Regarding 1095-C Printing for the 2025 Calendar Year</u>
- Due to the Paperwork Reduction Act, we will **no longer print individual 1095-C forms on behalf of employees** for the 2025 calendar year.
- If you wish to have 1095-C forms printed and mailed, this option is only available **for all employees**. We are unable to accommodate requests to print and mail forms for specific individuals only.
- The cost for 1095-C processing is **$5.00 per form**,
- There is an additional **$2.95 per printed and mailed form**.
- Alternatively, you may choose to **download and print 1095-C forms directly from the Trusaic system** at no additional cost.

<u>*End of Year Timeline*</u>
- **December 31st**– Deadline for clients to review Audit Reports, Missing/Pending Offers and Employee Data in Trusaic for accuracy. After this date, Trusaic will **automatically** pull data for 1095-C forms.
- **December 31st**– Deadline for clients to provide **completed** COBRA Template if self-funded by uploading into "Documents" section of Trusaic portal.
- **February 13th**– 1095-C forms are viewable in Trusaic.
- **February 16th**– IRS Filing Status will show in the Trusaic Portal
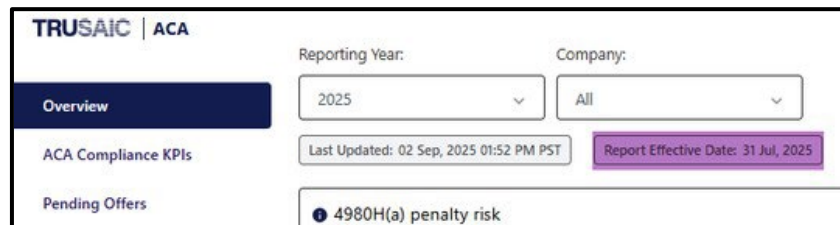
würk

When making any Benefit / ACA updates, please be sure to update within Würk as it is the system of record for auditing purposes. Any updates made in Trusaic will not transfer over to Würk. See the Benefit Profile Assignment Guide for Würk on the last page of this document for more information.

Trusaic Overview

Trusaic Portal Overview Video

ACA > Pending Offers & Missing Offers tabs

Each month Trusaic refreshes your data in their system. Trusaic pulls all data based on the final paycheck date from the previous month. For example, if your last paycheck date of July is 7/31, Trusaic will pull all audit reports and check history in August. These reports will contain information from the 7/31 pay date and prior. You can see when the most recent data has been pulled at the top of each report under the Report Effective Date.

If you entered anything on an employee record after that date, it will pull into the next month's data pull. Once the data has been reconciled by Trusaic, you will receive an email notification, typically around the middle of the following month, letting you know that a new monthly report has been generated for your review.
When you receive the email notification, or once a month towards month end, please log in to Trusaic and review the Pending Offers and Missing Offers reports.

When reviewing your pending and missing offers report, the "Enrolled" column for each employee indicates if they are enrolled in a (FI) fully insured medical plan, (SI) self-insured medical plan or (NO) not enrolled in a medical plan.

To review the Pending Offers, go to ACA > Pending Offers tab.

This report will show all employees in Würk that potentially need an offer within the next three months. Common reasons employees appear in this report and how to resolve follow:

- The Eligibility Start Date is blank in Trusaic:
  - The Benefit Profile in Würk was entered on the employee's record after the report effective date.
    - No action needed. The data will be updated in the next month's review.
  - The employee may not have a Benefit Profile with an Effective Date in Würk or the effective date is 12/31/1900.
    - Update the employee's profile with an effective date reflecting the start date of the plan. For example, if you offered the employee the opportunity to enroll on 12/15 for an effective benefit plan enrollment of 1/1, enter the benefit profile with a 1/1 effective date as shown below.

- The employee was offered benefits but the Effective Date in Würk is on or before the Required Eligibility Start date in Trusaic shown above.
  - Enter the benefit profile with the effective date when the benefit plan enrollment was effective in Würk.
- The Eligibility Start Date is populated in Trusaic already and this employee has a Benefit Profile assigned but it does not look correct.
  - Update the benefit profile within Würk to the correct date when the benefit plan enrollment was effective in Würk.
- An employee terminates before the "Required Eligibility Start" date in Trusaic.
  - No action needed. The employee will eventually drop off this report.

To review the Missing Offers, go to ACA > Missing Offers tab.

This report will show employees who either did not have a Benefit Profile or were not offered coverage by the "Required Eligibility Start" date and that date has now passed. Common reasons employees appear in this report and how to resolve follow:

- An employee was offered coverage. However, they do not have a Benefit Profile in Würk or their Benefit Profile Effective Date is 12/31/1900.
    - o Assign the Benefit Profile to this employee in Würk using the date you offered coverage as the effective date. For example, if you offered the employee the opportunity to enroll on 12/15 for an effective benefit plan enrollment of 1/1, enter the benefit profile with a 1/1 effective date as shown below.

- An employee was not offered coverage but should have been.
    - o Offer coverage and assign the Benefit Profile to this employee in Würk using the date when the employee became eligible for coverage in Würk.
- You did not offer coverage to an employee in this report and do not intend to.
    - o No action needed. However, the employee will remain on the report until the end of the calendar year as a compliance alert.

Brief overview of the other tabs in the ACA section

- Overview – This provides a snapshot of your ACA compliance, including penalty risks, employee counts, total number of missing offers for the year, and more.
- ACA Compliance KPIs – This shows a month-by-month snapshot of compliance.
- Reports – Additional reports here provide a deeper dive into your ACA compliance.
- 1095-C codes – You can download a detailed ACA timeline report. Note that this will only show full-time or full-time equivalent employees.
- 1094-C/1095-C – Once processed, you can access annual year-end documents here.
- Benefits – You can view detailed employee eligibility and enrollment dates here.

Settings > Team

- To add an admin, go to Settings: Team tab > Add a Team Member.
    - o Enter their information. For Role, select Administrator, then Add Team Member.
- To remove an admin, go to Settings: Team tab.
    - o Under Actions, click Edit. On the next screen, click Remove Team Member.

Brief overview of the other tabs in the Settings section

- ACA > Integrations – unused.
- ACA > ACA Profiles – view the configuration of your ACA profiles.
- ACA > Benefit Profiles – view details for your lowest cost and/or self-insured plans. Activity Log

– view who has logged into the admin portal.

Before you begin reviewing your 1095-C forms, you should ensure you have reviewed your Audit Reports in Trusaic.

Reviewing your 1094-C/1095-C Codes
- Within Trusaic, click on "1095-C Codes" on the lefthand side while on the ACA tab. Filter to "Employees Triggering Penalty." Review employees and use reports to help determine corrections needed.

Accessing your ACA reports:
- Within Trusaic, click on "Reports" on the lefthand side while on the ACA tab.

ACA Audit Reports:
- Raw Hire & Termination Dates
  - Report showing all employees' hire date and term date (if applicable). If dates are incorrect, update in Würk.
- Eligibility & Enrollment (downloads as two separate reports).
  - Eligibility Report showing the dates employees became eligible for benefits based on their benefit profile effective date in Wurk. If these dates are not matching the employees' correct eligibility date, please update the Benefit Profile Effective Date in Wurk.
  - Enrollment Report showing enrollment status (coverage begin and end date, if applicable). If status is incorrect, update in Würk.
- Measurement Period Details (Standard & Initial)
  - Report that breaks down the measurement periods used to assess employee eligibility, including both standard and initial periods for new hires. If you determine that your measurement periods are incorrect, put in a ticket with aca@enjoywurk.com.
- Detailed ACA Employee Status (by month)
  - Report showing the breakdown of each employee's ACA status (e.g., full-time, part-time, eligible) throughout the reporting period. If you determine that your employees' ACA statuses are incorrect, put in a ticket with aca@enjoywurk.com.
- Pending Eligibility Report
  - Report identifying employees who are trending toward ineligibility based on current measurement data, enabling proactive action. If the employee is showing an incorrect future ineligibility, please review Benefit Profile and hours in Würk.
- State Filing Eligibility
  - Report showing a list of employees eligible for state-specific ACA filings, supporting compliance with state-mandated reporting requirements. If you attempt to export this report and get a "No data available to export" in top right corner of your screen, this means you would not have any eligible employees requiring state-mandated reporting.

IRS Errors

Potential IRS Filing Statuses Errors:

- Accepted with Errors – Individual's Name and SSN combination does not match IRS database.
- Rejection – Company's Name and EIN combination does not match IRS database.

Steps for Resolving IRS Errors:

1. In the Trusaic portal, ensure you are on the ACA tab on the left-hand side.
2. Click on "1094-C/1095-C" section. Look for any applicable EINs listed with "Accepted with Errors or "Rejection" and then click the **Download** button in the "Errors Report" column for each applicable EIN.

1095-C E-Filing Documents

Company Name	1095-C Forms	IRS Filing Status	Errors Report
	Download	Accepted with Errors	Download
	Download	Accepted with Errors	Download

3. Open the downloaded report to review any errors received. You will make any necessary corrections in columns M-T for **each** error listed.
4. Once corrections have been made to spreadsheet, please upload this spreadsheet into the "Documents" Section.
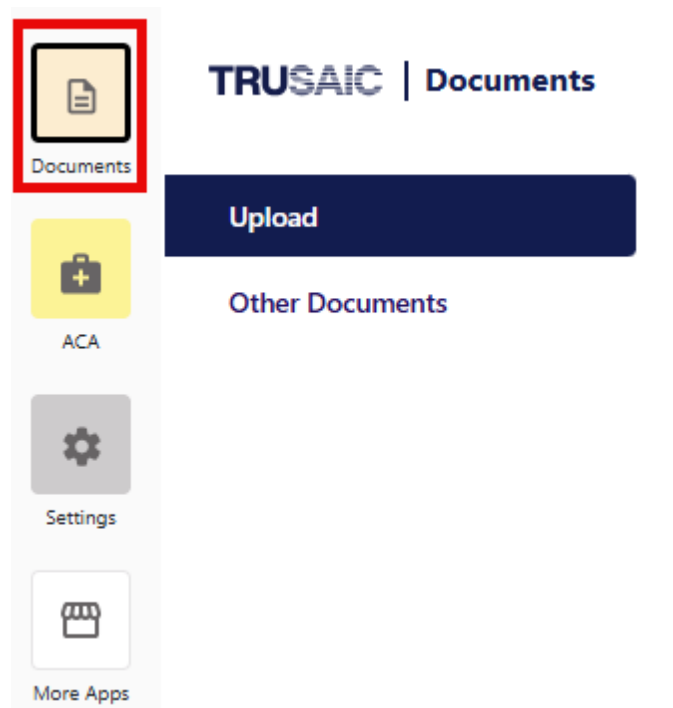
If corrections & refiling are required, additional charges apply.

Benefit Profile Assignment Guide for Würk

- Assign at hire to Employees with coverage offer with an effective date of first of the month in which their coverage would begin.
  - Add benefit enrollment override to allow the Employees to enroll in coverage prior to Benefit Profile effective date.
- Do not assign to Employees with no offer of coverage at hire.
- For employees with a status change of FT to PT
  - Add blank line with effective date of first of the month in which the EE is no longer offered coverage.
- For employees with a status change of PT to FT
  - Add benefit profile line with effective date of first of the month in which the EE is offered coverage.
  - Add benefit enrollment override to allow the Employees to enroll in coverage prior to Benefit Profile effective date.
- For Rehires (you can also do step one below during termination process if you have a large number of rehires)
  - Add blank benefit profile effective first of the month in which the EE stopped receiving coverage prior to rehiring.
  - Add additional benefit profile effective first of the month in which the EE will receive coverage in the future.
  - Add benefit enrollment override to allow the Employees to enroll in coverage prior to Benefit Profile effective date.

If an Employee has a 12/31/1900 effective date now or in the future, the system will read this as a missing offer and you will need to update within Würk using the instructions above for this to be recognized as a valid offer.

Additional Information

For questions or assistance with Trusaic or general ACA questions, please email aca@enjoyWürk.com.