



Insight | Innovation | Impact

*ACA Year-End Filing Webinar
Wednesday, December 3rd, 2025*

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Important Dates

<u>Item</u>	<u>Description</u>	<u>Owner</u>	<u>Due Date</u>
Client Completes Data Review/Audit	Clients will need to complete the ACA review/audit for each EIN. If your forms are incorrectly filed, you will be responsible for updating information within the system and providing the needed information to Trusaic. There is a cost associated.	Client	12/3/2025-12/31/2025
ACA Files Pulled for Filing	Würk team will pull all ACA forms and file with the appropriate entity.	Würk & Client	1/1 /2026-1/31/2026
IRS Errors Returned from Filing	Client will need to log in to Trusaic to review if any of your filings are not accepted by the IRS and correct as needed. Please refer to the Year-End guide on how to make corrections.	Würk & Client	2/16/2026-3/15/2026

Key Terminology

Affordable Care Act (ACA)	Also known as "PPACA" and "Obamacare."
Applicable Large Employer (ALE)	Employer with 50 or more Full-Time (FT) and / or Full-Time Equivalent (FTE) employees.
Aggregated ALE Group	A group of related Applicable Large Employers (ALE)'s that together meet the 50 or more Full-Time/Full-Time Equivalent threshold.
Hours of Service	Each hour an employee is paid for the performance of job duties, which also includes each hour an employee would have been paid to perform job duties as determined by your ACA Earnings List. (i.e. Regular Pay, Vacation time, Holiday, Jury Duty, Bereavement, etc.)
Affordability Percentage	Defined by the IRS on an annual basis and manually updated by a Würk Consultant. Affordability percentages are effective dated based on each client's medical Benefit Plan year, not the calendar year.

Key Terminology

Reported Employees	An employee will be reported for ACA purposes, receive a 1095-C, and be included on the employer's 1094-C if they work more than 130 hours over their applicable initial or standard measurement period.
Form 1095-C	This form indicates when medical coverage was offered by the employer, the cost of the medical premium offered, and enrollment information if applicable.
Form 1094-C	Employer form sent to the IRS that indicates company information, ALE details, and employee 1095-C counts.
Minimum Essential Coverage (MEC)	Any insurance plan that meets the ACA standard requirement for coverage requirements.
Minimum Value (MV)	A standard of minimum coverage that applies to job-based health plans. A health plan is considered "minimum value" if it's designed to pay at least 60% of the total cost of medical services for a standard population & its benefits include substantial coverage of physician and inpatient hospital services.

Important Changes for the 2025 Filing Year

Trusaic Review/Audit and Automation	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.
Timeline	Deadline for clients to review Audit Reports, Missing/Pending Offers and Employee Data in Trusaic for accuracy is 12/31. After this date, Trusaic will automatically pull data for 1095-C forms.
Printing & the Paperwork Reduction Act	<ul style="list-style-type: none">• Due to the Paperwork Reduction Act, we will no longer print 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.• The cost for 1095-C processing is \$5.00 per form.• 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.

To Review 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:

- 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.
- 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 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:

- 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.
 - 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.
- An employee was not offered coverage but should have been.
 - 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.
 - No action needed. However, the employee will remain on the report until the end of the calendar year as a compliance alert.

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 Würk. **If these dates are not matching the employees' correct eligibility date, please update the Benefit Profile Effective Date in Würk.**
 - 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 Instruction Reference Center:

<https://www.irs.gov/instructions/i109495c>

Form 1095-C Best Practices:

- Generate for all employees who held an ACA Full-Time status in Würk for at least one month during the filing year.
- The 1095-C is populated based on the data entry maintained within Würk. Data should not be updated within Trusaic.
- Dependent Form 1095-C (clients with Self-Insured/Level-Funded Plans ONLY)
 - Used for individuals who do not have accounts in Würk but must receive a 1095-C for a self-insured plan. You will need to upload the COBRA template provided in the document section of the Trusaic Portal and the dependent forms will be manually populated by Trusaic for filing purposes.
 - Example: Former spouse or aged out dependent child who enrolls in a self-insured COBRA plan.

Form 1094-C Data Review:

- Review the ACA contact under Settings > ACA > ACA Profiles .

Additional Resources can be found on Würk Help* at <https://wurkhelp.enjoywurk.com/help/aca>

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Trusaic Portal Walkthrough



QUESTIONS?



THANK YOU!