CHECKMARK ONLINE 1095

User Manual

CheckMark, Inc. 323 W Drake Rd, Ste. 100, Fort Collins, CO 80526

Tel: 970.225.0522 | Fax: 970.225.0611 | sales@checkmark.com | www.checkmark.com

Table of Contents

GETTING STARTED

CheckMark Online 1095 provides General and Applicable Large Employers (ALEs) with a centralized solution for managing their Affordable Care Act (ACA) filing requirements. Using this application, you can prepare, print, or electronically file the forms required for ACA reporting, including Forms 1094-B, 1095-B, 1094-C, and 1095-C. Printed forms are generated on blank paper, eliminating the need for preprinted forms.

Before setting up your employer and employee information, we recommend reading this user manual. It provides an overview of the initial setup process, ACA reporting requirements, and the support resources available from CheckMark, Inc.

System Requirements

To use CheckMark Online 1095, ensure that you have the following:

- A current, supported web browser
- A stable internet connection
- Adobe Acrobat Reader or another compatible PDF viewer for viewing and printing forms
- A printer capable of printing the required ACA forms

Getting Help

This manual covers the essential setup procedures and reporting features of CheckMark Online 1095. If your organization has unique reporting requirements or you need additional assistance, CheckMark offers U.S.-based customer support to registered users through support tickets, email, and phone.

For faster service, have your customer number available and keep CheckMark Online 1095 open on your computer when contacting a support representative.

Contact CheckMark

If you have questions about CheckMark Online 1095, you can contact our support team using any of the following methods:

- **Support Ticket:** Sign in to your My Account portal, navigate to Account Center > Support, and click Add Ticket. Complete the required information and submit your request. You will receive an email confirmation, and you can track the status of your request under Account Center > Support > Ticket History.
- **Phone:** 970.225.0522
- **Email:** support@checkmark.com

Feedback and Suggestions

We value your feedback and continuously work to improve CheckMark Online 1095. If you have suggestions for new features or enhancements in future releases, please send them to sales@checkmark.com or support@checkmark.com.

Chapter 1

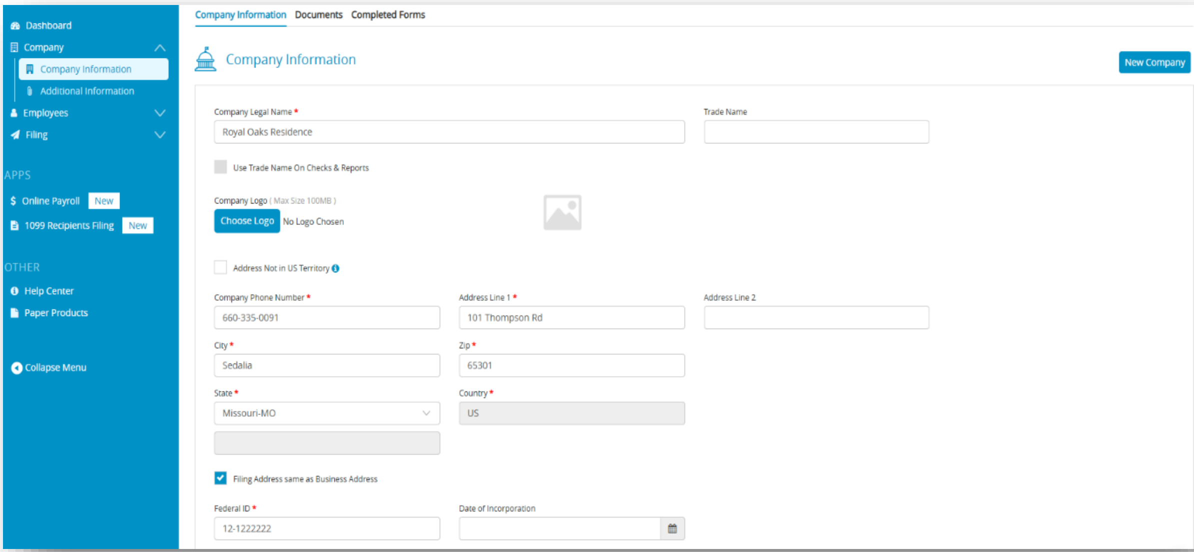
SETTING UP A COMPANY

Setting up your company correctly is the first step toward preparing accurate ACA forms and ensuring a smooth filing process. The information you enter during setup is used throughout the application to generate Forms 1094-B, 1095-B, 1094-C, and 1095-C.

Review each section carefully and complete all applicable fields before entering employee information.

1.1 COMPANY INFORMATION

The **Company Information** screen is used to enter your organization's details, including business information, filing address, and contact information.



Entering Company Information

1. Select **Company** from the menu.
2. Click **Company Information**.
3. (Optional) Click **Choose Logo** to upload your company logo.
4. Complete the required fields, including:

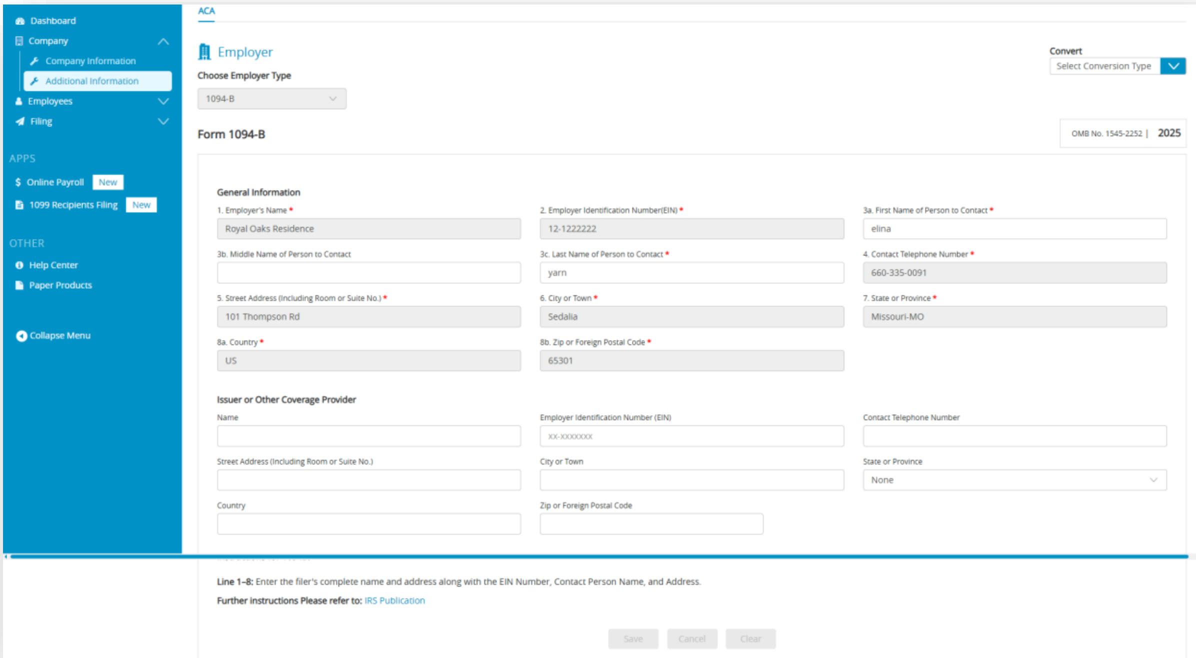
- Company Legal Name & Trade Name
- Federal ID and Date of Incorporation
- Phone Number
- Business Address
- City
- State
- ZIP Code

5. If your filing address is the same as your business address, select **Filing Address Same as Business Address**.
6. (Optional) Complete the **Contact Information** section.
7. Click **Save** to store your changes.

Your company information is now available for use throughout CheckMark Online 1095 and will automatically populate applicable ACA forms.

1.2 ADDITIONAL INFORMATION

The Additional Information screen is used to configure your ACA filing information and employer classification. The selections made in this section determine the forms, data entry screens, and reporting requirements available for your company.



By default, Form 1094-B is selected.

- **Form 1094-B** is used by General Employers.
- **Form 1094-C** is used by Applicable Large Employers (ALEs).

Important: Before entering additional information, verify that you have selected the correct **Employer Type**. These selections determine the information required for ACA reporting.

General Employer (Form 1094-B)

If your organization files Form 1094-B:

1. Complete all required fields in the **General Information** section.

2. If applicable, enter information in the **Issuer or Other Coverage Provider** section. Complete these fields only if they are required for your ACA filing.
3. Click **Save** to save your changes.

Applicable Large Employer (Form 1094-C)

If your organization files Form 1094-C:

1. Select **1094-C** from the **Choose Employer Type** drop-down list.
2. Additional tabs become available after the employer type is selected.
3. Complete all required information in the following tabs:
    - **General Information**
    - **ALE Member Information – Monthly**
    - **Aggregated ALE Group**
4. Refer to the **Instructions for 1094-C** tab for guidance on completing the required information.
5. Click **Save** to save your changes.

1.3 CONVERTING EMPLOYER TYPE

If your organization's ACA filing requirements change, you can convert the employer type without creating a new company.

Convert an ALE Employer to a General Employer

1. Open the **Additional Information** screen.
2. From the **Convert** drop-down menu, select **Convert ALE to General**.
3. When the confirmation message appears, click **Yes** to continue.
4. A confirmation message is displayed indicating that the employer type has been successfully converted from **ALE** to **General**.

Convert a General Employer to an ALE Employer

1. Open the **Additional Information** screen.
2. From the **Convert** drop-down menu, select **Convert General to ALE**.
3. When the confirmation message appears, click **Yes** to continue.
4. A confirmation message is displayed indicating that the employer type has been successfully converted from **General** to **ALE**.

Chapter 2

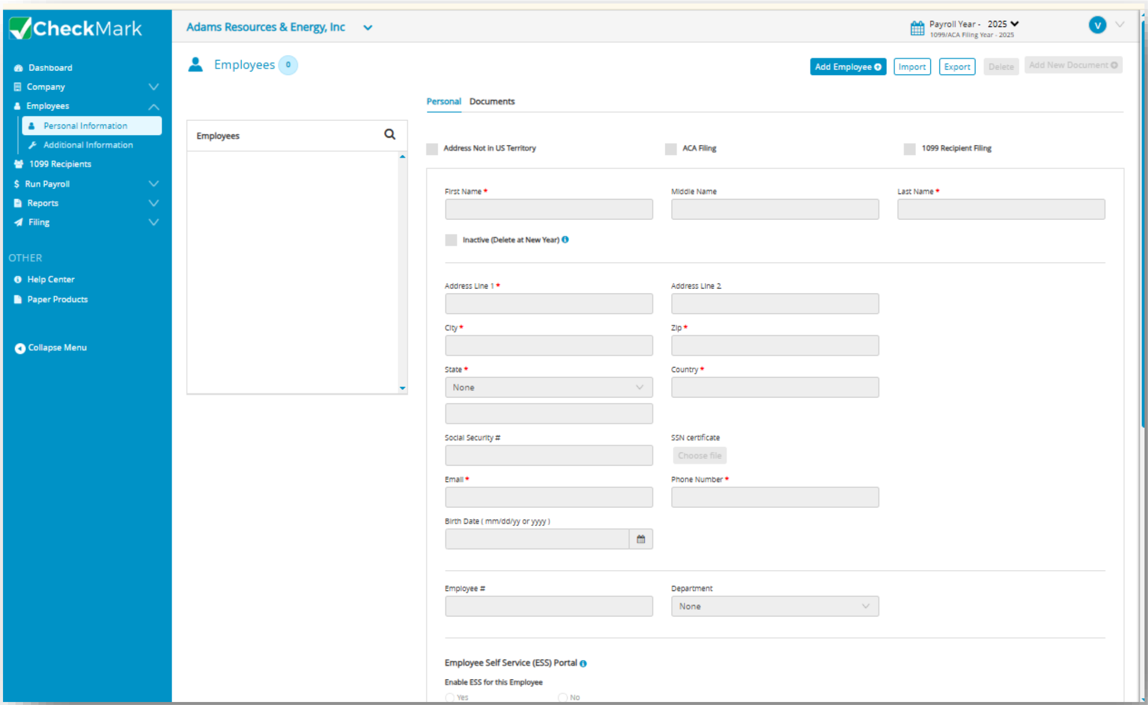
SETTING UP EMPLOYEES

After completing the company setup, the next step is to add your employees and enter the information required for ACA reporting. This chapter explains how to create employee records, maintain personal information, and enter the ACA data required to generate Forms 1095-B or 1095-C.

Complete the Personal Information section before entering ACA-related information in Additional Information.

2.1 PERSONAL INFORMATION

The Personal Information screen is used to create and maintain employee records. The information entered here is used throughout the application and on the employee's ACA forms.



Adding a New Employee

1. Select **Employees** > **Personal Information**.
2. Click **Add Employee**. The **Add Employee** side panel opens.
3. Enter the employee's **First Name** and **Last Name**. **Middle Name** is optional.
4. Click **OK**. The employee is added to the employee list.

Entering Employee Information

5. Select the employee from the list.
6. Enter the employee's address information.
7. If the employee's address is outside the United States, select **Address Not in U.S. Territory**, then enter the applicable **Country** and **State**.
8. Enter the employee's **Social Security Number (SSN)**.
    - Enter the **Date of Birth** only if an SSN is not available.
9. Enter the employee's **Email Address**, **Phone Number**, and **Employee ID**.

Employee Self-Service (ESS) Portal

If you want the employee to access their Form 1095 electronically:

10. Set **Enable ESS for this Employee** to **Yes**.
11. Ensure a valid email address has been entered for the employee.
12. The employee will receive an email containing their ESS Portal username and password, allowing them to securely view their Form 1095 online.

Saving Employee Information

13. Click **Save** to save the employee record.
14. If all required information is valid, the employee information is saved successfully.
15. If validation errors are found, the application displays messages identifying the fields that require attention.
    - Click **Cancel** to return to the employee record and correct the errors.

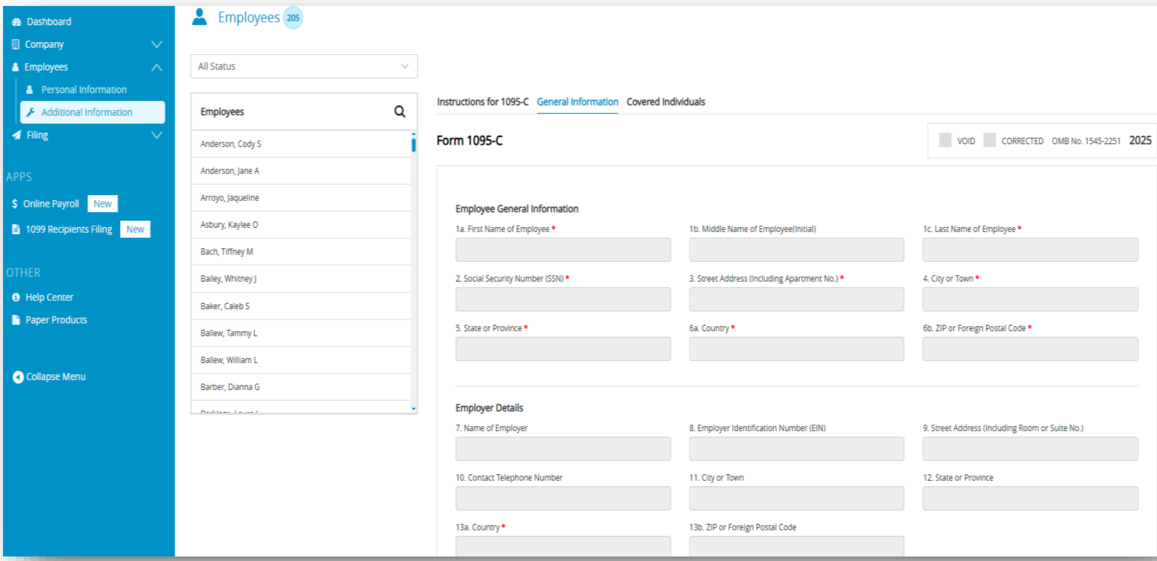
- Click **Continue Anyway** to save the employee information despite the validation warnings.

Note: Fields containing invalid information are highlighted with error messages in **red** when you return to the employee record. Some invalid values are not saved and the affected fields remain blank until valid information is entered.

2.2 ADDITIONAL INFORMATION

After creating an employee record, enter the employee's ACA reporting information.

1. Select **Employees** > **Additional Information**.
2. Select an employee from the employee list.



For Form 1094-B (General Employers)

If your company is configured to file **Form 1094-B**, complete the employee's **Form 1095-B** information.

1. Enter the required information in the **General Information** tab.
2. Complete the **Covered Individuals** tab, if applicable.

3. Refer to the **Instructions for 1095-B** tab for guidance on completing the required fields.
4. Click **Save**.

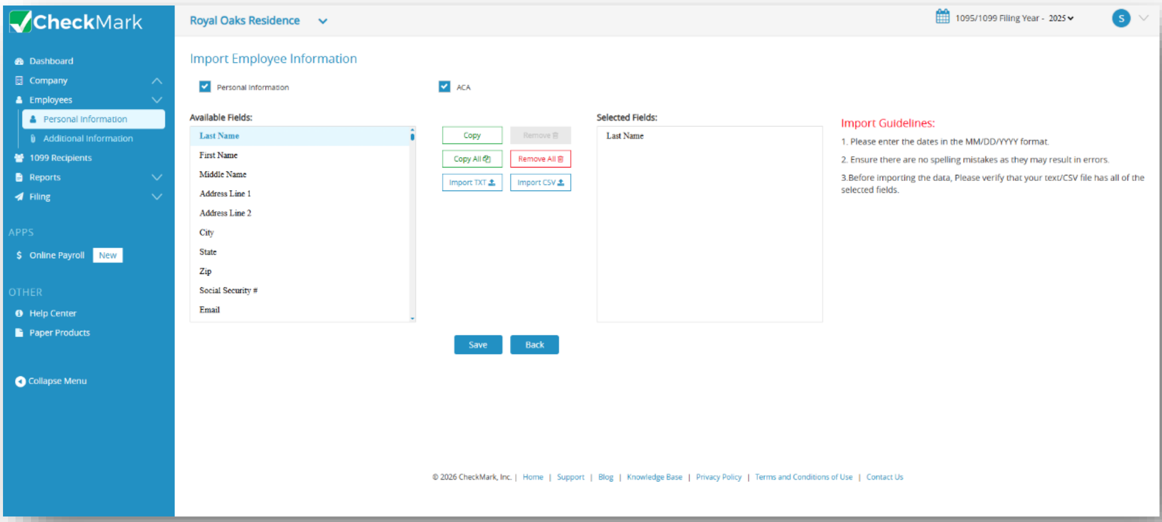
For Form 1094-C (Applicable Large Employers)

If your company is configured to file **Form 1094-C**, complete the employee's **Form 1095-C** information.

1. Enter the required information in the **General Information** tab.
2. Complete the **Covered Individual** tab, if applicable.
3. Refer to the **Instructions for 1095-C** tab for guidance on completing the required fields.
4. Click **Save**.

2.3 IMPORTING EMPLOYEE INFORMATION

The **Import** feature allows you to quickly add employee records by importing data from a text (.txt) or comma-separated values (.csv) file. You can import employee personal information, ACA information, or both, depending on your data source.



Importing Employee Records

1. Select **Employee** > **Personal Information**.
2. Click **Import** in the upper-left corner of the screen.
3. In the **Import** window, select one or both of the following options:
   - **Personal Information**
   - **ACA Information**
4. If you are using **CheckMark Online Payroll**, you can select **ACA Information** only to import employee ACA data.
5. A list of available import fields is displayed.
   - Select the fields you want to import and click **Copy**.
   - To include all available fields, click **Copy All**.
6. Select the appropriate file type:
   - **.txt** for text files.

   - **.csv** for comma-separated values (CSV) files.

7. Browse to the file on your computer, select it, and click **Open**.
8. The application validates the file and imports the employee data.
   - If the file contains formatting errors or invalid data, an error message is displayed describing the issue.

Important: To successfully import employee records, your import file must include all required fields, such as First Name, Last Name, Address Line 1, City, State, ZIP Code, and either Social Security Number (SSN) or Date of Birth, as applicable.

2.4 UPDATING AN EXISTING EMPLOYEE

You can update an employee's personal or ACA-related information at any time before filing or whenever corrections are required.

1. Select **Employee** > **Personal Information**.
2. From the employee list, select the employee.
3. Click **Personal Information** to update the employee's personal details, if necessary.
4. Make the required changes.
5. Click **Save** to apply your changes.

If you need to update ACA reporting information, open **Employee > Additional Information**, make the necessary changes, and click **Save**.

2.5 DELETING AN EMPLOYEE

If an employee record is no longer needed, you can remove it from the company.

1. Go to **Employee > Personal Information**.
2. Select the employee from the employee list.
3. Click **Delete Employee**.
4. When the confirmation message appears, verify that you have selected the correct employee, then click **Yes** to delete the record.

Note: Deleting an employee permanently removes the employee record from the selected company.

2.6 VOIDING AN EMPLOYEE

If a Form 1095 was filed or included in a filing by mistake, you can mark it as **Voided** and submit a voided form to the IRS. Refer to the applicable IRS instructions for information on when a voided return should be filed.

1. Select **Employee** > **Personal Information**
2. Select the employee from the employee list.
3. Click **Update Employee**.
4. Select the **Void** check box.
5. Click **Save**.

After Marking a Form as Voided

- If the form was originally **printed**, print a new Form 1095 showing the **Void** status and submit it to the IRS with a new Form 1094, if required.
- If the form was originally **e-filed**, generate a new XML file that includes the voided employee record and submit it to the IRS.

For more information, see **Printing ACA Forms** or **E-FILING ACA FORMS**.

2.7 CORRECTING AN EMPLOYEE

If a Form 1095 has already been filed with incorrect information, you must submit a **Corrected** Form 1095 to the IRS.

1. Select the employee from **Employee > Personal Information**.
2. Update the employee's personal information, if necessary, and click **Save**.
3. If you need to update Covered Individual information, open **Employee > Additional Information**, make the required changes, and click **Save**.
4. Return to the employee record.
5. Select the **Corrected** check box.
6. Verify the updated information and click **Save**.

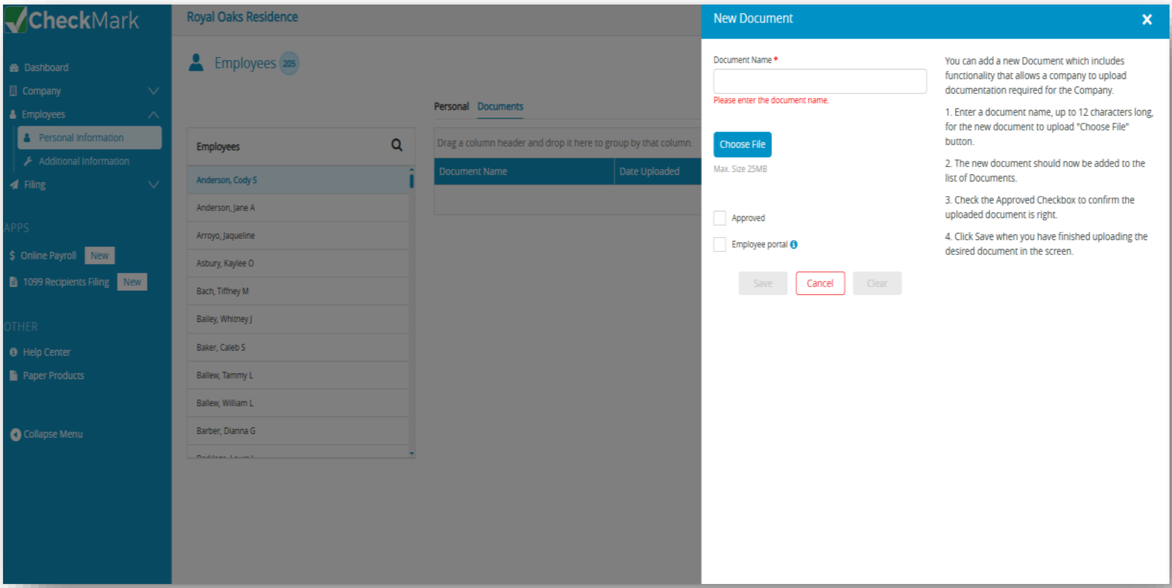
After Marking a Form as Corrected

- If the form was originally **printed**, print a corrected Form 1095 and submit it to the IRS with a new Form 1094, if required.
- If the form was originally **e-filed**, generate a new XML file containing the corrected employee information and submit it to the IRS.

For more information, see **Printing ACA Forms or E-FILING ACA FORMS.**

2.8 DOCUMENTS

The **Documents** tab allows you to upload and store employee-related documents, such as Social Security documentation or ACA-related supporting documents, for future reference.



Uploading an Employee Document

1. Select **Employee** > **Personal Information**.
2. Select the employee from the employee list.
3. Click the **Documents** tab. Click **Add New Document**. The **Add New Document** side panel opens.
4. Enter a name or description for the document. Click **Choose File** and browse to the document on your computer.
5. Select the file you want to upload and click **Save**.

The document is uploaded and added to the employee's document list, where it can be viewed or managed as needed.

Note: You can upload documents such as Social Security documentation, ACA-related forms, or other supporting records associated with the selected employee.

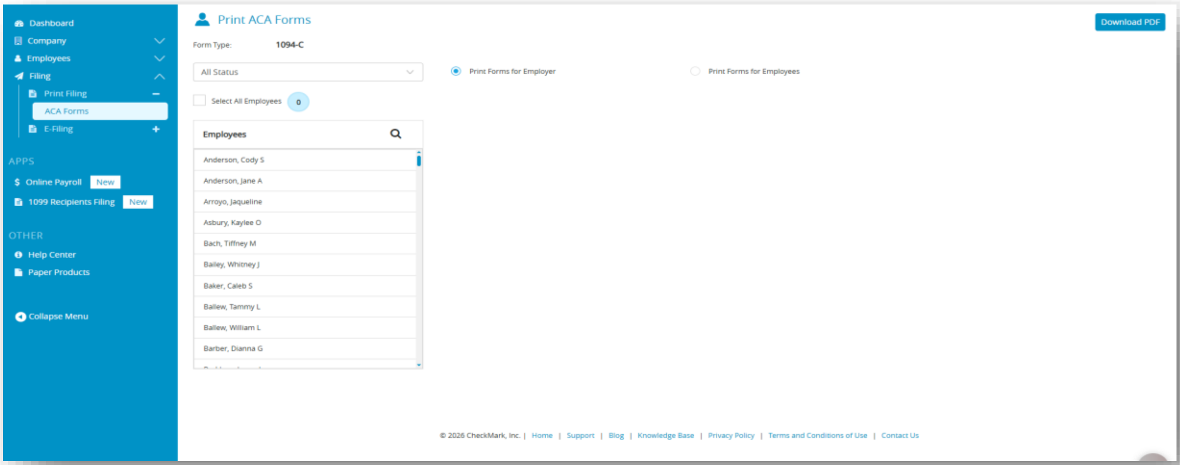
Chapter 3

PRINTING ACA FORMS

This chapter explains how to generate and print ACA forms for your company and employees. CheckMark Online 1095 allows you to print Forms 1094-B, 1094-C, 1095-B, and 1095-C on blank paper. Before printing, verify that all company and employee information has been entered accurately to ensure the forms are generated correctly.

3.1 PRINTING COMPANY ACA FORMS

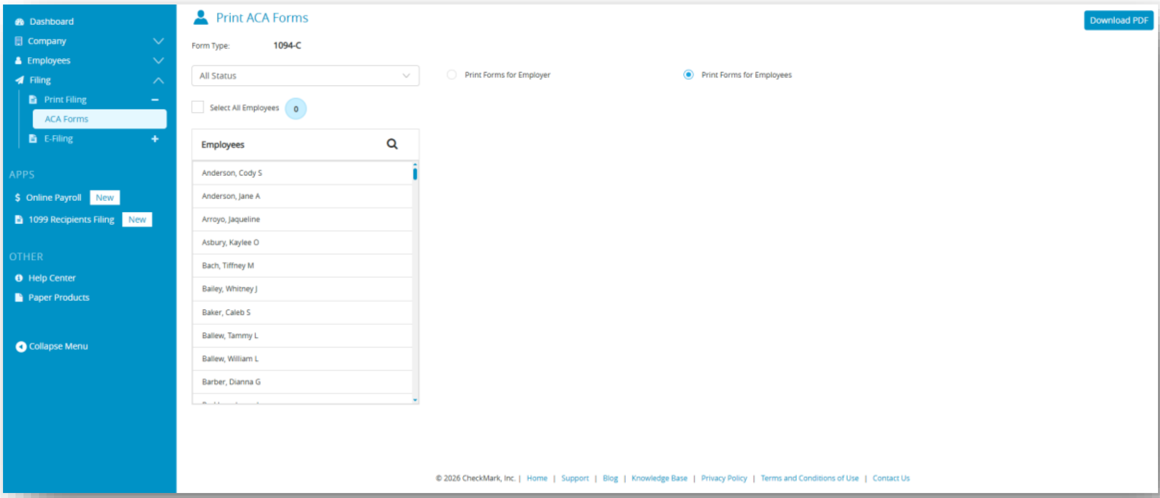
Use this option to generate and print your company's Form 1094-B or Form 1094-C.



1. Select **Filing** > **Print Filing** and click **ACA Forms**.
2. Select **Print Forms for Employer** and click **Download PDF**.
3. If validation errors are found in your company information, a warning message is displayed.
   - Click **Cancel** to return to the company setup screens and correct the information.
   - If you have reviewed the information and want to continue, click **Continue Anyway**.
4. The appropriate Form **1094-B** or **1094-C** is generated and downloaded to your computer as a PDF.

3.2 PRINTING EMPLOYEE ACA FORMS

Use this option to generate and print employee Forms 1095-B or 1095-C.



1. Select **Filing** > **Print Filing**.
2. Click **ACA Forms**.
3. Select the ACA form you want to print.
4. Select **Print Forms for Employees**.
5. Select one or more employees from the employee list.
6. (Optional) Use the **Status** filter to display employees by status, such as: Printed, Completed, Validated, Corrected, and Void.
7. Click **Download PDF**.
8. If validation errors are detected in the company or employee records, a warning message is displayed.
   - Click **Cancel** to return and correct the information.
   - If you have reviewed the information and want to continue, click **Continue Anyway**.
9. The selected employee Forms **1095-B** or **1095-C** are generated and downloaded to your computer as a PDF.

Note: Review the downloaded forms before printing or submitting them to ensure all information is accurate and complete.

3.3 FILTERING EMPLOYEES

Use the Status drop-down list to filter employees based on the progress of their ACA forms. Filtering helps you quickly identify employees who require additional action before printing or filing.

The available status filters include:

- **Printed/Not Printed**
- **Completed/Not Completed**
- **Validated/Not Validated**
- **Corrected/Not Corrected**
- **Voided/Not Voided**

These filters help you identify employees who still require attention before printing or filing.

Printed Status

The **Printed** status indicates whether a Form 1095 has been printed for an employee.

- **Printed** displays employees whose forms have already been printed.
- **Not Printed** displays employees whose forms have not yet been printed.

When an employee's Form 1095 is successfully generated through **Print Forms for Employees**, the employee is automatically marked as **Printed**.

Completed Status

The **Completed** status indicates whether an employee's ACA information has been processed for filing.

- **Completed** displays employees whose forms have been generated for filing.
- **Not Completed** displays employees whose forms have not yet been processed.

After employee forms are successfully generated for filing, the employee status is automatically updated to **Completed**.

Validated Status

The **Validated** status indicates whether an employee's information meets the requirements for ACA filing.

- **Validated** displays employees whose records are complete and ready for printing or e-filing.
- **Not Validated** displays employees whose records contain missing or invalid information.

If an employee is **Not Validated**, open the employee's **Personal Information** or **Additional Information** screen to correct the highlighted fields.

Note: Fields highlighted in **red** contain invalid or incomplete information and must be corrected before the employee record can be successfully filed.

Corrected Status

The **Corrected** status identifies employee records that have been updated after a previously filed Form 1095 contained incorrect information.

Use this status when submitting a corrected Form 1095 to the IRS to replace a previously filed form.

Voided Status

The **Voided** status identifies employee records that should cancel a previously submitted Form 1095 because it was filed in error, such as a duplicate filing or a form submitted for the wrong employee.

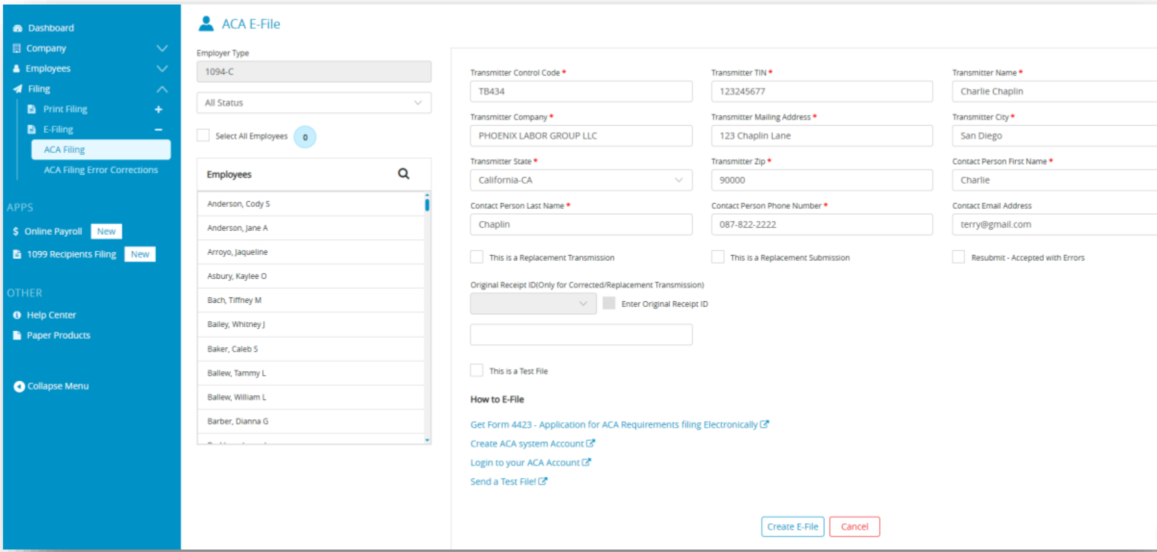
Use this status only when a previously filed Form 1095 must be voided in accordance with IRS filing requirements.

Chapter 4

E-FILING ACA FORMS

This chapter explains how to create an electronic filing (e-file) for submission through the IRS Affordable Care Act Information Returns (AIR) Program. Before creating an e-file, ensure that your company and employee information has been completed and validated.

If you are new to ACA e-filing, you must register with the IRS AIR Program and obtain a **Transmitter Control Code (TCC)** before submitting returns electronically. Because IRS approval can take several weeks, it is recommended that you complete the registration process **45–60 days before the filing deadline**.



Note: E-filing is available only to customers who have purchased the CheckMark Online 1095 E-File Version.

4.1 Creating an ACA E-File

NOTE: Before submitting your first production filing to the IRS, you must successfully complete the required IRS communication test.

1. Select **Filing** > **E-Filing**.
2. Click **ACA Filing**.
3. Enter the required **Transmitter Information**.
4. Select the employee records to include in the filing.

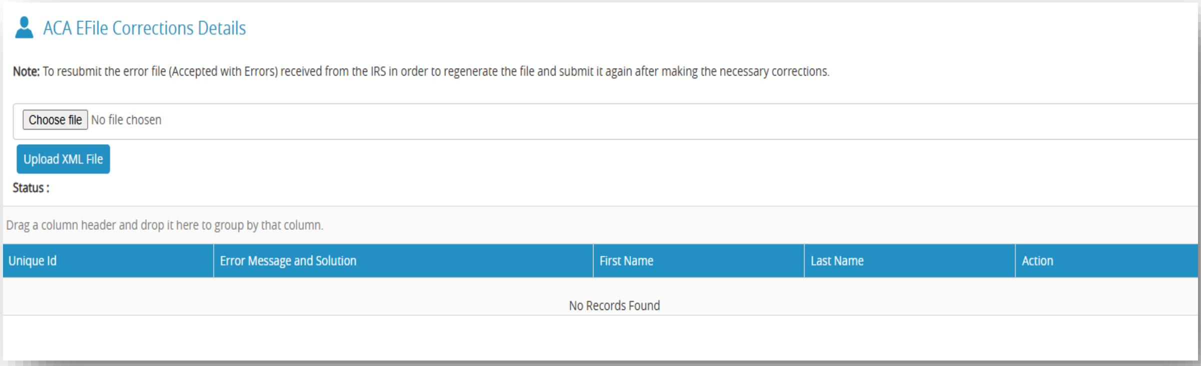
Note: You must select at least one employee. If no employees are selected, the **Create E-File** option is unavailable.

5. If you are creating your first submission for IRS testing, select **This is a Test File**.
6. If you have already completed the IRS communication test successfully, leave **This is a Test File** unchecked to create a production filing.
7. Click **Create E-File**.
8. If validation errors are found in the company or employee information, a warning message is displayed.
    - Click **Cancel** to return and correct the information.
    - If you have reviewed the information and want to continue, click **Continue Anyway**.
9. An XML file is generated and downloaded to your computer. Submit this XML file through the IRS AIR system.

Important: Review the generated XML file and ensure all company and employee information is accurate before submitting it to the IRS.

4.2 ACA E-File Error Corrections

If the IRS rejects your ACA e-file or accepts it with errors, you can use the **ACA Filing Error Corrections** feature to identify the issues, update the affected employee records, and resubmit the corrected filing.



Uploading a Rejected or Accepted-with-Errors File

1. Select **Filing** > **E-Filing**.
2. Click **ACA Filing Error Corrections**.
3. Click **Choose File** and browse to the rejected or accepted-with-errors XML file on your computer.
4. Select the XML file and click **Upload XML File**.

The application reads the uploaded file and automatically retrieves the **Original Submission ID**. It also determines whether the filing was **Rejected** or **Accepted with Errors**.

Reviewing and Correcting Errors

After the XML file has been processed:

- The application automatically interprets supported IRS error codes (14–18), eliminating the need to look up the error descriptions manually.
- A list of employees with filing errors is displayed.

- Each employee's error is described along with the information that needs to be corrected.
- Update the required information directly on the screen and click **Save**.

Resubmitting the Corrected Filing

After correcting all validation errors:

1. Return to **Filing** > **E-Filing**.
2. Open the **ACA Filing** screen.
3. Select the corrected employee records for resubmission.
4. Choose the appropriate **Original Submission ID** from the drop-down list.
5. If you are correcting a filing that was **Accepted with Errors** and want to retain the original **Receipt ID**, select the **Resubmit** checkbox.
    - The original **Receipt ID** is automatically populated.
    - You can edit the Receipt ID manually if necessary.
6. Click **Create E-File** to generate the corrected XML file.

The application preserves the required Submission ID and Receipt ID values during resubmission, ensuring the corrected filing meets IRS resubmission requirements.

Chapter 5

MISCELLANEOUS

5.1 Adding an Additional Company

If you manage ACA filings for more than one business, CheckMark Online 1095 makes it easy to add additional companies under the same account. Each company maintains its own subscription, employer information, employee records, and filing data, allowing you to manage multiple organizations independently.

Each additional company costs $99 and includes support for an unlimited number of employees.

Plan Information: If your first company is subscribed to the **E-File** version, any additional companies added to your account must also use the **E-File** version. The subscription fee for each additional company is **$99**.

To Add a New Company

1. From the navigation menu, select **Company** > **Company Information**.
2. Click **New Company**.
3. Enter the company's legal name. If applicable, enter the **Trade Name**.
4. Select the **1095** subscription option.
5. Click **Add New Company** to continue. You will be directed to the **Plan Selection** page to review your subscription.
6. Before completing your purchase:
    - Verify the subscription details and pricing.
    - Click **Proceed** to continue.
7. Your saved billing information is displayed automatically. Use the existing payment method, or add a different payment method if needed.
8. When you are ready, click **Make Payment**.

Important: Payment processing may take a few moments. During this time, do not refresh the page, use your browser's Back button, or close the browser window.

9. After your payment has been approved:
    - The new company is added to your account.
    - The company's subscription is activated immediately.
    - A confirmation email and payment receipt are sent to your registered email address.

You can now select the new company and begin entering employer and employee information for ACA reporting.