



Important Notice for Employees Regarding ACA Form 1095-C

ACA Form 1095-Cs are no longer being automatically distributed to employees. Since the document is not required on tax returns (and there is no penalty for lack of coverage), the form will only be available on request.

How to Request Your Form 1095-C

Employees may request a Form 1095-C from WorkPlace Solutions (WPS) by calling or emailing the **WorkPlace Solutions Benefit Service Center**:

- Monday – Friday, 8:30 a.m. – 8:00 p.m. ET
- Phone Number: 855-662-1476
- Email: Ask@wpsbenefits.com

You may receive your statement within 30 days of your request. Please note, the statement will be sent electronically by default, but you can request a paper copy via USPS mail.

Requests may also be mailed to the following address:

Loram Maintenance of Way, Inc.
ATTN: Benefits
3900 Arrowhead Drive
Hamel, MN 55340

Requests for the 2025 Form-1095-C will be honored until October 15, 2026. If you want one, be sure to request your form before then. Questions? AskHR@loram.com.