

EMPLOYEE NEWSLETTER

FALL 2015



CAN YOU WAIVE COVERAGE? EMPLOYER SPONSORED PLANS VS. THE EXCHANGES

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LIVING WELL

Being your best Advocate

It's not just your doctor's job to keep you healthy! If you want your doctor to deliver the best performance when it comes to your health care, you're going to have to step it up!

Turn to page 3 to see a few ways to improve your personal health.

BENEFITS NEWS

The Affordable Care Act and You!

What is 1095 Reporting and how does it affect you?

The ACA requires that employers with 50 full-time employees offer health insurance coverage to those employees and their dependents. For more information on 1095 Reporting flip to page 5.

THE SAVVY CONSUMER

CAN YOU WAIVE COVERAGE? EMPLOYER SPONSORED PLANS VS. THE EXCHANGES



As an employee, you do have the option to waive coverage on your employer sponsored health plan. But under the Affordable Care Act's Individual Mandate, you are required to have health insurance this year. If you don't, you can expect a penalty tax from the IRS. For this 2015 tax year the penalty is the larger of \$325 per person or 2 percent of your taxable income. That means that it's the percentage penalty that will really matter for most people. In 2016 it increases to \$695 or 2.5 percent of taxable income.

So avoid the penalty and make sure you are enrolled in a plan! As an employee, you do have the option to shop for health insurance on the Exchanges and waive coverage on your Employer Sponsored Plan. For most individuals, there is no monetary advantage to this tactic. Generally speaking, group coverage received through your employer is the most cost-effective option because employers bear most of the premium.

There are exceptions to most "rules", so if you feel you have a unique situation, explore your options. One notable exception might be for individuals who pay regular visits to a specialist classified as out-of-network, or those who require prescription medication not covered under your Employer's plan. Take a look online at your health insurance provider's website where you can find resources, like a formulary for the upcoming plan year and tools to identify in-network versus out of network physicians.

If you anticipate using more out-of-network care, it may be worthwhile to investigate health insurance plans with wider networks or lower cost-sharing burdens. You'll likely pay a higher premium for such policies, but it could save you money in the long term.

Whatever your needs are, be sure to make an informed decision and avoid unnecessary medical costs!

LIVING WELL

BEING YOUR BEST ADVOCATE

It's not just your doctor's job to keep you healthy! It takes two to Tango, so if you want your doctor to deliver the best performance when it comes to your health care, you're going to have to step it up!

Good communication is crucial to good health care and ultimately to your overall health. Your relationship with your doctor is important. Doctors are not mind readers, if you don't feel comfortable asking questions or expressing your concerns; you probably should consider finding a new doctor. Here are a few tips to become a better partner:

A – Ask Questions

If you don't understand...ask! In a perfect world your doctor would communicate on your level, but even the best intentioned may lapse into "doctor talk." The onus is on you to speak up. There is no harm in asking, "What does that mean?"

B – Be Prepared

Make a list of things you want to address during your visit with the doctor. If there is something you have serious concerns about, start with that. Some of us lose courage. We may be afraid of what the answer might be...but remember, not knowing can be scary too. You want to leave the office with some peace of mind, or at the very least, some next steps.

C – Communicate Concerns and Desires

If you are having a problem with the care you are receiving, feel you aren't being taken seriously or are not treated with respect, be sure to assert yourself. Patients' expectations vary greatly. If you are candid with your doctor in regards to your expectations, you have a better chance of developing a relationship that works for you.

Remember this isn't a one-way street, it should be a two-way dialogue between you and your healthcare provider. Not only can you be your own advocate, but you have to enable your doctor to be your advocate too.

Source: www.webmd.com

SYMPTOMS SIMPLIFIED

It is often difficult describing your symptoms to a doctor, especially if it isn't something like, "I have a constant pain right here." Somethings only happen periodically or maybe it is just a vague feeling of discomfort. Bottom line is, only you know how you feel, so if you don't feel like yourself, it is worth seeing your doctor. Here are a few tips for describing your symptoms.

- Give a basic description of your problem as simply as possible.



LIVING WELL

- Provide them a time frame, when they started and how often they occur.
- If you have discovered anything that makes you feel better or worse, let them know.
- Have you experienced the problem before and if so, under what circumstances?
- Let them know if anyone else in your family or workplace is experiencing the same symptoms.
- Don't just tell your doctor you are in pain, describe it, by using words like dull, throbbing, intense or sharp. You can also use a scale from 1 to 10 to describe the pain's severity.
- If the symptoms are effecting your daily life, be specific. Some examples are "I'm sleeping 12 hours a day instead of 8" or "I can't walk to my mailbox anymore" or "I have trouble standing up for more than 10 minutes."
- If the symptom is visible, point to the spot on your body or take a picture.
- Bring this list of your symptoms to your appointment so you don't forget any details.

Source: www.cfah.org

HEALTH HABITS FOR A HEALTHIER YOU!



You are what you eat! Did you know?

Fewer than 1 in 7 adults eat the recommended amount of fruits every day.

Fewer than 1 in 10 adults eat the recommended amount of vegetables every day.

Click [here](#) to view the CDC's brochure on what and how much you need to fulfill the recommended daily recommendations for men, women and children.

Smoke free nation!

It takes 21 days to start a habit! Join us the third Thursday in November and celebrate "The Great American Smoke out!"

Click [here](#) to view the benefits of quitting smoking over time. It's never too late to quit!



BENEFITS NEWS

THE AFFORDABLE CARE ACT AND YOU

WHAT IS 1095 REPORTING AND HOW DOES IT AFFECT YOU?

The Affordable Care Act requires that employers with 50 full-time employees offer health insurance coverage to full-time employees and their dependents. It also requires that everyone be insured. When you file your taxes this year, you will be required to provide proof of medical coverage, if you do not, you will be penalized. So how do you show proof of insurance???

For individuals employed by an organization that has 50 or more full-time employees, the employer must send an annual statement to all employees eligible for coverage, confirming that insurance was offered to them and whether the employee enrolled in the benefits or not. The statement is called the 1095-C. You should receive the 1095-C by the end of January, much like your W-2.

For individuals employed by an organization with less than 50 full-time employees, there is a Form 1095-B that will be sent out. This form provides details about your insurance coverage and any dependents covered on the plan. This annual statement could be coming directly from an insurance carrier or from your employer. You should receive the 1095-B by the end of January, much like your W-2.

These forms could be coming from your employer, a payroll service or an insurance carrier. The forms are completed by whoever provided you coverage, so you won't have to fill them out yourself. It is important that you keep a look out for these additional tax forms. You may receive multiple forms if you worked for several employers in the 2015 calendar year. You will need to submit information from your Form 1095(s) as a part of your personal tax filing for the 2015 calendar year.

1095-C Employer-Provided Health Insurance Offer and Coverage
 Department of the Treasury
 Information about Form 1095-C and its separate instructions is at www.irs.gov/form1095c.
 OMB No. 1545-0047
2015

Part I Employer
 1. Name of employer
 2. Social security number (SSN)
 3. Street address (including apartment no.)
 4. City or town
 5. State or province
 6. Country and ZIP or foreign postal code

Part II Employee Offer and Coverage
 7. Name of employer
 8. Employer identification number (EIN)
 9. Street address (including room or suite no.)
 10. Contact telephone number
 11. City or town
 12. State or province
 13. Country and ZIP or foreign postal code

Part III Covered Individuals
 If Employer provided self-insured coverage, check the box and enter the information for each covered individual.
 (b) Name of covered individual (b) SSN (b) Date of birth in MM/DD format (b) Covered or not (b) Months of Coverage

1095-B Health Coverage
 Department of the Treasury
 Information about Form 1095-B and its separate instructions is at www.irs.gov/form1095b.
 OMB No. 1545-0047
2015

Part I Responsible Individual (Policy Holder)
 1. Name of responsible individual
 2. Social security number (SSN)
 3. Date of birth (MM/DD) in MM/DD format
 4. Street address (including apartment no.)
 5. City or town
 6. State or province
 7. Country and ZIP or foreign postal code

Part II Employer Sponsored Coverage (If Line B is A or B, complete this part.)
 8. Enter letter identifying Origin of the Policy (see instructions for codes)
 9. Employer name
 10. Street address (including room or suite no.)
 11. City or town
 12. State or province
 13. Country and ZIP or foreign postal code

Part III Issuer or Other Coverage Provider
 14. Name
 15. Employer identification number (EIN)
 16. Contact telephone number
 17. Street address (including room or suite no.)
 18. City or town
 19. State or province
 20. Country and ZIP or foreign postal code

Part IV Covered Individuals (Enter the information for each covered individual.)
 (b) Name of covered individual (b) SSN (b) Date of birth in MM/DD format (b) Covered or not (b) Months of Coverage