Watch for Your 1095 Form

As part of the Affordable Care Act (ACA), you may soon receive one or more new forms providing you with information about the health coverage you had or were offered in 2015. These forms provide information to help you complete your Federal tax return:

- **Form 1095-A**: The Health Insurance Marketplace sends this form to individuals who enrolled through the marketplace and includes information about the coverage, who was covered, and when.

- **Form 1095-B**: Insurance carriers provide this form to their subscribers. If you are a PacificSource subscriber (not a dependent) on your plan, you should receive this form from us in the mail around the last week of January.

- **Form 1095-C**: If you have group coverage and your employer has more than 50 full-time employees in the prior calendar year, you will also receive a Form 1095-C from your employer.

**What You Need to Do**

This year, the deadline for individuals to file their 2015 tax return is Monday, April 18. Because the IRS extended the deadline for employers and carriers to send the 1095-B and 1095-C forms to individuals, you may not receive all your forms until as late as March 31, 2016. However, you may not need to wait to receive all your 1095 forms to file your tax return. You also do not need to send the forms to the IRS; simply save them for your records.

No matter which 1095 forms you receive, please verify the information on the form as soon as you get them. If any information is incorrect, you’ll need to correct the information right away.

Here’s who to contact if you need to make corrections or if you have questions:

- **Form 1095-A**: Contact the Marketplace directly.

- **Form 1095-B**: Contact PacificSource at (844) 594-6275. This number will also be on your form. Call us right away so we can generate and send you a corrected form.

- **Form 1095-C**: Contact your HR department.

For more information, including frequently asked questions, visit the IRS website at: IRS.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals.

If you have tax-related questions, please talk with a tax advisor or IRS representative.
InTouch Offers 2015 Recaps and Information About Your Plan

Tax time is right around the corner, and now is a great time to reflect on your 2015 expenses and set your budget for 2016. We have some tools to help you with that. Using InTouch, our secure online site for members, you can view summaries of your healthcare spending and claims for 2015.

When looking at these summaries, it’s a good idea to pay attention to your out-of-pocket costs and your claim history. The information in these summaries show what your plan paid, what you paid, how it applied to your deductibles, and more. This information offers insight to help you plan ahead.

To access the reports, visit PacificSource.com and log into InTouch. Then, from the Explanation of Benefits section, click “Year End Claim History Report” or “Year End Out-of-Pocket Costs Summary.”

Other InTouch Features
All members have access to InTouch. Here are a few things you’ll find when you use InTouch:

- **Health plan snapshot**: View a summary of information for your family members covered under your plan.
- **Your benefits**: Access information about your plan’s benefits, including out-of-pocket expenses, co-pay, and deductibles.
- **Provider directory**: Locate a doctor, specialist, or facility in your network that meets your healthcare needs.
- **Your ID card**: You can print a temporary ID card, or order a replacement ID card.
- **Access to CaféWell**: CaféWell is our health engagement portal that gives you personalized guidance to live a healthier life.

InTouch on the Go
You can get information when you want it using the free myPacificSource mobile app on your iPhone® or Android™ device. When you use the myPacificSource app, you have quick and easy access to our provider directory, your ID card, benefit information (such as deductibles and out-of-pocket totals), and more.

Visit PacificSource.com/mobile to learn more.

Upcoming Survey: Let Your Voice Be Heard

The last time you went to your doctor, what was your experience like? Did you get all your questions answered? Did your doctor clearly explain your medication instructions?

Every year, a survey is conducted to learn more about our members’ healthcare experience. The information from the survey helps us identify areas where we can work with doctors to help provide a better experience for you as a patient and our member. This survey is called the Consumer Assessment of Healthcare Providers and Systems (CAHPS), and all health insurance companies participate.

You could be chosen at random to participate, but not all our members will be contacted. Here’s what you need to know if you are asked to participate in the survey:

- PacificSource does not directly conduct the survey. If you are contacted, you will be contacted by the survey company, Morpace.
- The survey is not a scam. Your participation and input is important to us and helps us serve you better.
- Surveys will be mailed in January and February, and follow-up phone calls may continue through May.
- The survey questions are multiple choice and ask about your healthcare experience and your satisfaction with your care. You may be asked about your communication with your doctors, the coordination of your healthcare needs, and other experience-related questions.

For more information about the CAHPS survey, visit CMS.gov/Research-Statistics-Data-and-Systems/Research/CAHPS/index.html.
CaféWell and Your Healthy Life New Year’s Resolutions

Did you set a New Year’s resolution to lose weight, eat better, get fit, or take better care of your health? For many, the new year means new opportunities to make better health choices. CaféWell, our online health engagement portal, can help you achieve your goals!

Participate in Activities

When you log into CaféWell, you are given a variety of activities geared toward helping you live a healthier life. These can be found right on your homepage. Are you looking for more “me time” in 2016? Maybe you want to spend more time with friends and loved ones. Or maybe you’re on a mission to save money by packing a lunch for work. Whatever your New Year’s goals are, let CaféWell help you start off strong in 2016.

If you’re looking for a good place to start, try CaféWell’s Eleven Ways to Keep New Year’s Resolutions.

You can also visit the More Activities section to filter activities by category, or browse all that are available. If you don’t see an activity that speaks to you or your goals, you can create your own activity. Invite your friends, family, or coworkers to join you, or fly solo—you choose!

Get Help from a Health Coach

Health coaches are great resources for your health and wellness questions, and help you stick to your New Year’s resolutions. If you have questions about nutrition, fitness, stress management, or general wellness, these pros are here for you. You can use the messaging system in CaféWell to send your questions directly and securely to the health coaches. In return, you’ll get expert advice specific to your needs.

The CaféWell health coaches also offer online video sessions covering a variety of health and wellness topics. Check out the Video Coaching section for more information about upcoming sessions, and to reserve your spot.

New to CaféWell? Get Started Today

To get started with CaféWell, visit PacificSource.com and log into InTouch. Then, select the CaféWell icon from your InTouch homepage. For more information about CaféWell, including additional login details, visit PacificSource.com/cafewell.

Dental Health: Beyond the Basics

Properly caring for your teeth not only keeps your smile looking its best; it can help you avoid a variety of dental and other health problems. You probably know the basics—visit your dentist at least twice a year, and brush and floss your teeth at least twice a day—but what else can you do? Here are some tips for taking great care of your oral health.

1. Be thorough—set a timer and brush your teeth for a full two minutes. Less than that, and you may be leaving behind bacteria.
2. When brushing, include your gums along with your teeth. This will help stimulate blood flow and improve your gum health.
3. When flossing, wrap the floss around the tooth in a C shape before moving it up and down; this will cover more of the tooth surface. And don’t forget to floss along the back of the teeth in the very back of your mouth.
4. Try a plastic floss holder, sold next to toothbrushes in most grocery and drug stores. These two-pronged plastic tools allow you to clean between teeth with one hand.
5. Use a mouth rinse to help reduce plaque.
6. Avoid smoking tobacco or using smokeless tobacco products.

Signs That You May Have Periodontal Disease

• Gums that bleed during and after brushing or flossing
• Red, swollen, or tender gums
• Receding gums or deep pockets between teeth and gums
• Persistent bad breath or bad taste in your mouth
• Loose or shifting teeth
• Changes in your bite or how your dentures fit
What’s inside:

- Watch for Your 1095 Form
- InTouch Offers 2015 Recaps and Information About Your Plan
- Upcoming Survey: Let Your Voice Be Heard
- CaféWell and Your Healthy Life New Year’s Resolutions
- Dental Health: Beyond the Basics

Get more great content online! Visit PacificSource.com/member/newsletter for the complete edition.

Getting Non-urgent and Urgent Healthcare

Has there ever been a time when you were sick or hurt, but you didn’t know if you really needed to see a doctor? Who do you call? What do you do?

Here is some guidance for when to use a nurse line, go to urgent care, or go to the emergency room.

Nurse Line: Not Urgent or Life-threatening

- You know something is wrong, but it’s not urgent. You want to talk to a medical professional, but you don’t think you need a doctor visit, or it’s after your doctor’s regular clinic hours.
- You have an illness or injury and you need advice, but you don’t need (or don’t know if you need) medical treatment.

Urgent Care: Urgent, but Not Life-threatening

- You have an illness that needs treatment—such as flu or ear infection—and your doctor is unavailable to see you right away.
- You have an injury that needs treatment—such as cuts and dislocations—and your doctor is unavailable to see you right away.

Emergency Room: Urgent and Life-threatening

- You have a serious medical problem—such as inability to breathe or severe head injury—and it’s life-threatening.

For more tips, visit PacificSource.com/member/newsletter/2016-01.