

Benefit Matters

For Employers

February/March 2017

ACA Reporting: Deadlines and Details

Tax season is just around the corner, and once again, employers, health insurers, and individuals will need to file their 1094 and 1095 forms with the IRS. The purpose of these forms is to verify that medical health coverage requirements are being met. Here's what you need to know:

Deadlines for the 2016 tax year

- 1095-C forms (from applicable employers) are due to employees by **March 2, 2017**.
- 1094-C summary transmittal (from applicable employers) must be filed with the IRS by:
 - **February 28, 2017**, if filing manually.
 - **March 31, 2017**, if filing electronically. (Employers filing more than 250 statements must file electronically.)
- 1095-B forms (from the insurer) are due to subscribers by **March 2, 2017**. Note: Again this year, as a service to our members, PacificSource plans to send these statements by the end of January.

Important details

- We've updated our ACA Reporting Requirements Guide to reflect the new dates. You'll find the flier on our website at PacificSource.com/aca-reporting-requirements-guide.pdf.
- Again this year, PacificSource will provide our large, self-funded employer groups with a data assistance report to help them complete their form. Please see page two of the ACA Reporting Requirements Guide for more info. You'll find the flier on our website at PacificSource.com/aca-reporting-requirements-guide.pdf.
- Our next *Member Newsletter*, also scheduled to mail in January, will include an article about the form. We've also set up a dedicated toll-free number, shown on the form, for your employees to call with questions. Detailed information is available at IRS.gov/Affordable-Care-Act/Employers/ACA-Information-Center-for-Applicable-Large-Employers-ALEs.

Please consult with your own legal and tax advisors for advice specific to your business. Federal and state rules and interpretations of the ACA continue to evolve, and every employer's circumstances are unique.

Wellness Materials for Your Workplace

Colorful posters, fliers, payroll stuffers, and table tents can help you promote health and wellness in your workplace. Download these materials for free from our website at PacificSource.com/wellness-toolkit.

Topics for 2017 will include:

- Setting and Achieving Health Goals
- Coping with Stress
- The Benefits of Primary Care
- Fitness, Nutrition, and Your Health

- Keeping Your Cool
- And more!

Sign up for our monthly **Winning at Wellness** email newsletter. Contact our Wellness Team at wellness@pacificsource.com.



Form 1095-C Employer-Provided Health Insurance Offer and Coverage for 2016. The form includes sections for: 1. Name of employee, 2. Date of birth, 3. Name of employer, 4. Employer identification number (EIN), 5. Plan start month, 6. Plan type, 7. Coverage status, 8. Coverage start and end dates, 9. Coverage type, 10. Coverage cost, 11. Coverage details, 12. Coverage changes, 13. Coverage termination, 14. Coverage continuation, 15. Coverage reinstatement, 16. Coverage suspension, 17. Coverage termination date, 18. Coverage termination reason, 19. Coverage termination date, 20. Coverage termination reason.

Setting and Achieving Health Goals

Have you ever set a goal to improve your health but found it was tough to stick to? Try this quick tip to set and achieve your health goals.

Think SMART. SMART goals are specific, measurable, attainable, realistic, and timely. This is a great way to set yourself up for success. Get our SMART Goal-setting worksheet at PacificSource.com/HealthGoals/SMART.pdf

Want more? Get nine more great tips to help you set and achieve your health goals at PacificSource.com/HealthGoals

PacificSource HEALTHY LIFE

HEALTHY 81 1229K

Join Us for Our Speaker Series Event

The healthcare industry serves a critical purpose, but its complexity can leave its value underutilized. That's why we're pleased to offer the PacificSource Speaker Series, formerly the PacificSource Leadership Forum. These events give us the opportunity to discuss how workplace wellness affects productivity, employee relations, and morale, and make the connection between workplace wellness and rates of illness, injuries, and absenteeism.



1095-C Reporting: Getting it Right

Please join us as Tom Kramer from Bullard Law (BullardLaw.com/people/thomas-i-kramer/) takes the mystery out of 1095-C reporting at our next PacificSource Speaker Series. Tom will take you through a deep-dive look into the reporting requirements, such as:

- Who needs to complete 1095-C reporting, and how it's done
- What to do if you accidentally mess it up the first time (it happens—don't worry)
- How to respond to employees' questions and what information to give them
- Walk through the problem spots

Join Us

Date: Thursday, January 26, 2017

Time: 9:00 to 10:30 a.m.

Location: PacificSource Tigard office, 13010 SW 68th Parkway, Suite 140, Tigard, Oregon; or join us online by webinar.

Register to attend the live event or webinar: PacificSource.com/SpeakerSeries

Please register by 5:00 p.m. (PT) on Tuesday, January 24. There is no cost to attend.

The W-2 Reporting Requirement

The ACA requires employers who provide group health insurance coverage to their employees to report the cost of that coverage (both the employer and employee contribution) on each employee's W-2. The reporting requirement does not affect the tax status of the benefits, but was designed to assist in collecting the data necessary to administer various provisions of the law.

Who is affected by the requirement?

- Employers who filed more than 250 W-2s for the 2015 tax year are required to report beginning with 2016 W-2s (distributed in early 2017).
- In future years, employers who file more than 250 W-2s for the previous tax year are required to meet this requirement.
- At this time, there is no deadline in place for employers with fewer than 250 W-2s in the preceding year to meet this requirement. Further guidance from the IRS is expected.

Note: The implementation timeframe is based on the number of W-2s filed for 2016, not the number of people you employ. So if you have fewer than 250 employees, you could still be required to begin reporting this year due to employee turnover.

A spreadsheet is available through InTouch for Employers to help you calculate the amounts to enter on your employees' W-2s. If you have questions, please contact your Membership Service Representative.

Save the Dates for Future 2017 Speaker Series Events

February 28, 2017: **Motivation and Performance** | Jon Petz

April 13, 2017: **Mental Health in the Workplace** | Emma Littlejohn, PacificSource

May 2017: **Developing Leaders** | Scott Rueck, OSU Women's Basketball Coach

June 2017: **Helping Your Employees Understand their Benefits** | PacificSource HR team

July 13, 2017: **Fully Insured vs. Self-funded Health Insurance Plans** | Mark Florian, PacificSource

22222		Employer's social security number		Other no. (non-SSN)	
1 Employer identification number (EIN)		3 Wages, tips, other compensation		4 Federal income tax withheld	
5 Employer's name, address, and ZIP code		6 Social security wages		7 Social security tax withheld	
8 Control number		9 Medicare wages and tips		10 Medicare tax withheld	
11 Employer's first name and initial		12 Social security tips		13 Allocated tips	
14 Other		15 Dependent care benefits		16 Nonqualified plans	
17 Employee's address and ZIP code		18 State income tax		19 Local income tax	
20 State		21 New wages, tips, etc.		22 State income tax	
23 Local income tax		24 Local wages, tips, etc.		25 Local income tax	
26 Local wages, tips, etc.		27 Local income tax		28 Local income tax	
29 Local income tax		30 Local income tax		31 Local income tax	
32 Local income tax		33 Local income tax		34 Local income tax	
35 Local income tax		36 Local income tax		37 Local income tax	
38 Local income tax		39 Local income tax		40 Local income tax	
39 Local income tax		40 Local income tax		41 Local income tax	
40 Local income tax		41 Local income tax		42 Local income tax	
41 Local income tax		42 Local income tax		43 Local income tax	
42 Local income tax		43 Local income tax		44 Local income tax	
43 Local income tax		44 Local income tax		45 Local income tax	
44 Local income tax		45 Local income tax		46 Local income tax	
45 Local income tax		46 Local income tax		47 Local income tax	
46 Local income tax		47 Local income tax		48 Local income tax	
47 Local income tax		48 Local income tax		49 Local income tax	
48 Local income tax		49 Local income tax		50 Local income tax	
49 Local income tax		50 Local income tax		51 Local income tax	
50 Local income tax		51 Local income tax		52 Local income tax	
51 Local income tax		52 Local income tax		53 Local income tax	
52 Local income tax		53 Local income tax		54 Local income tax	
53 Local income tax		54 Local income tax		55 Local income tax	
54 Local income tax		55 Local income tax		56 Local income tax	
55 Local income tax		56 Local income tax		57 Local income tax	
56 Local income tax		57 Local income tax		58 Local income tax	
57 Local income tax		58 Local income tax		59 Local income tax	
58 Local income tax		59 Local income tax		60 Local income tax	
59 Local income tax		60 Local income tax		61 Local income tax	
60 Local income tax		61 Local income tax		62 Local income tax	
61 Local income tax		62 Local income tax		63 Local income tax	
62 Local income tax		63 Local income tax		64 Local income tax	
63 Local income tax		64 Local income tax		65 Local income tax	
64 Local income tax		65 Local income tax		66 Local income tax	
65 Local income tax		66 Local income tax		67 Local income tax	
66 Local income tax		67 Local income tax		68 Local income tax	
67 Local income tax		68 Local income tax		69 Local income tax	
68 Local income tax		69 Local income tax		70 Local income tax	
69 Local income tax		70 Local income tax		71 Local income tax	
70 Local income tax		71 Local income tax		72 Local income tax	
71 Local income tax		72 Local income tax		73 Local income tax	
72 Local income tax		73 Local income tax		74 Local income tax	
73 Local income tax		74 Local income tax		75 Local income tax	
74 Local income tax		75 Local income tax		76 Local income tax	
75 Local income tax		76 Local income tax		77 Local income tax	
76 Local income tax		77 Local income tax		78 Local income tax	
77 Local income tax		78 Local income tax		79 Local income tax	
78 Local income tax		79 Local income tax		80 Local income tax	
79 Local income tax		80 Local income tax		81 Local income tax	
80 Local income tax		81 Local income tax		82 Local income tax	
81 Local income tax		82 Local income tax		83 Local income tax	
82 Local income tax		83 Local income tax		84 Local income tax	
83 Local income tax		84 Local income tax		85 Local income tax	
84 Local income tax		85 Local income tax		86 Local income tax	
85 Local income tax		86 Local income tax		87 Local income tax	
86 Local income tax		87 Local income tax		88 Local income tax	
87 Local income tax		88 Local income tax		89 Local income tax	
88 Local income tax		89 Local income tax		90 Local income tax	
89 Local income tax		90 Local income tax		91 Local income tax	
90 Local income tax		91 Local income tax		92 Local income tax	
91 Local income tax		92 Local income tax		93 Local income tax	
92 Local income tax		93 Local income tax		94 Local income tax	
93 Local income tax		94 Local income tax		95 Local income tax	
94 Local income tax		95 Local income tax		96 Local income tax	
95 Local income tax		96 Local income tax		97 Local income tax	
96 Local income tax		97 Local income tax		98 Local income tax	
97 Local income tax		98 Local income tax		99 Local income tax	
98 Local income tax		99 Local income tax		100 Local income tax	
99 Local income tax		100 Local income tax		101 Local income tax	
100 Local income tax		101 Local income tax		102 Local income tax	
101 Local income tax		102 Local income tax		103 Local income tax	
102 Local income tax		103 Local income tax		104 Local income tax	
103 Local income tax		104 Local income tax		105 Local income tax	
104 Local income tax		105 Local income tax		106 Local income tax	
105 Local income tax		106 Local income tax		107 Local income tax	
106 Local income tax		107 Local income tax		108 Local income tax	
107 Local income tax		108 Local income tax		109 Local income tax	
108 Local income tax		109 Local income tax		110 Local income tax	
109 Local income tax		110 Local income tax		111 Local income tax	
110 Local income tax		111 Local income tax		112 Local income tax	
111 Local income tax		112 Local income tax		113 Local income tax	
112 Local income tax		113 Local income tax		114 Local income tax	
113 Local income tax		114 Local income tax		115 Local income tax	
114 Local income tax		115 Local income tax		116 Local income tax	
115 Local income tax		116 Local income tax		117 Local income tax	
116 Local income tax		117 Local income tax		118 Local income tax	
117 Local income tax		118 Local income tax		119 Local income tax	
118 Local income tax		119 Local income tax		120 Local income tax	
119 Local income tax		120 Local income tax		121 Local income tax	
120 Local income tax		121 Local income tax		122 Local income tax	
121 Local income tax		122 Local income tax		123 Local income tax	
122 Local income tax		123 Local income tax		124 Local income tax	
123 Local income tax		124 Local income tax		125 Local income tax	
124 Local income tax		125 Local income tax		126 Local income tax	
125 Local income tax		126 Local income tax		127 Local income tax	
126 Local income tax		127 Local income tax		128 Local income tax	
127 Local income tax		128 Local income tax		129 Local income tax	
128 Local income tax		129 Local income tax		130 Local income tax	
129 Local income tax		130 Local income tax		131 Local income tax	
130 Local income tax		131 Local income tax		132 Local income tax	
131 Local income tax		132 Local income tax		133 Local income tax	
132 Local income tax		133 Local income tax		134 Local income tax	
133 Local income tax		134 Local income tax		135 Local income tax	
134 Local income tax		135 Local income tax		136 Local income tax	
135 Local income tax		136 Local income tax		137 Local income tax	
136 Local income tax		137 Local income tax		138 Local income tax	
137 Local income tax		138 Local income tax		139 Local income tax	
138 Local income tax		139 Local income tax		140 Local income tax	
139 Local income tax		140 Local income tax		141 Local income tax	
140 Local income tax		141 Local income tax		142 Local income tax	
141 Local income tax		142 Local income tax		143 Local income tax	
142 Local income tax		143 Local income tax		144 Local income tax	
143 Local income tax		144 Local income tax		145 Local income tax	
144 Local income tax		145 Local income tax		146 Local income tax	
145 Local income tax		146 Local income tax		147 Local income tax	
146 Local income tax		147 Local income tax		148 Local income tax	
147 Local income tax		148 Local income tax		149 Local income tax	
148 Local income tax		149 Local income tax		150 Local income tax	
149 Local income tax		150 Local income tax		151 Local income tax	
150 Local income tax		151 Local income tax		152 Local income tax	
151 Local income tax		152 Local income tax		153 Local income tax	
152 Local income tax		153 Local income tax		154 Local income tax	
153 Local income tax		154 Local income tax		155 Local income tax	
154 Local income tax		155 Local income tax		156 Local income tax	
155 Local income tax		156 Local income tax		157 Local income tax	
156 Local income tax		157 Local income tax		158 Local income tax	
157 Local income tax		158 Local income tax		159 Local income tax	
158 Local income tax		159 Local income tax		160 Local income tax	
159 Local income tax		160 Local income tax		161 Local income tax	
160 Local income tax		161 Local income tax		162 Local income tax	
161 Local income tax		162 Local income tax		163 Local income tax	
162 Local income tax		163 Local income tax		164 Local income tax	
163 Local income tax		164 Local income tax		165 Local income tax	
164 Local income tax		165 Local income tax		166 Local income tax	
165 Local income tax		166 Local income tax		167 Local income tax	
166 Local income tax		167 Local income tax		168 Local income tax	
167 Local income tax		168 Local income tax		169 Local income tax	
168 Local income tax		169 Local income tax		170 Local income tax	
169 Local income tax		170 Local income tax		171 Local income tax	
170 Local income tax		171 Local income tax		172 Local income tax	
171 Local income tax		172 Local income tax		173 Local income tax	
172 Local income tax		173 Local income tax		174 Local income tax	
173 Local income tax		174 Local income tax		175 Local income tax	
174 Local income tax		175 Local income tax		176 Local income tax	
175 Local income tax		176 Local income tax		177 Local income tax	
176 Local income tax		177 Local income tax		178 Local income tax	
177 Local income tax		178 Local income tax		179 Local income tax	
178 Local income tax		179 Local income tax		180 Local income tax	
179 Local income tax		180 Local income tax		181 Local income tax	
180 Local income tax		181 Local income tax		182 Local income tax	
181 Local income tax		182 Local income tax		183 Local income tax	
182 Local income tax		183 Local income tax		184 Local income tax	
183 Local income tax		184 Local income tax		185 Local income tax	
184 Local income tax		185 Local income tax		186 Local income tax	
185 Local income tax		186 Local income tax		187 Local income tax	
186 Local income tax		187 Local income tax		188 Local income tax	
187 Local income tax		188 Local income tax		189 Local income tax	
188 Local income tax		189 Local income tax		190 Local income tax	
189 Local income tax		190 Local income tax		191 Local income tax	
190 Local income tax		191 Local income tax		192 Local income tax	
191 Local income tax		192 Local income tax		193 Local income tax	
192 Local income tax		193 Local income tax		194 Local income tax	
193 Local income tax		194 Local income tax		195 Local income tax	
194 Local income tax		195 Local income tax		196 Local income tax	
195 Local income tax		196 Local income tax		197 Local income tax	
196 Local income tax		197 Local income tax		198 Local income tax	
197 Local income tax		198 Local income tax		199 Local income tax	
198 Local income tax		199 Local income tax		200 Local income tax	
199 Local income tax		200 Local income tax		201 Local income tax	
200 Local income tax		201 Local income tax		202 Local income tax	
201 Local income tax		202 Local income tax		203 Local income tax	
202 Local income tax		203 Local income tax		204 Local income tax	
203 Local income tax		204 Local income tax		205 Local income tax	
204 Local income tax		205 Local income tax		206 Local income tax	
205 Local income tax		206 Local income tax		207 Local income tax	
206 Local income tax		207 Local income tax		208 Local income tax	
207 Local income tax		208 Local income tax		209 Local income tax	
208 Local income tax		209 Local income tax		210 Local income tax	
209 Local income tax		210 Local income tax		211 Local income tax	
210 Local income tax		211 Local income tax		212 Local income tax	
211 Local income tax		212 Local income tax		213 Local income tax	
212 Local income tax		213 Local income tax		214 Local income tax	
213 Local income tax		214 Local income tax		215 Local income tax	
214 Local income tax		215 Local income tax		216 Local income tax	
215 Local income tax		216 Local income tax		217 Local income tax	
216 Local income tax		217 Local income tax		218 Local income tax	
217 Local income tax		218 Local income tax		219 Local income tax	
218 Local income tax		219 Local income tax		220 Local income tax	
219 Local income tax		220 Local income tax		221 Local income tax	
220 Local income tax		221 Local income tax		222 Local income tax	
221 Local income tax		222 Local income tax		223 Local income tax	
222 Local income tax		223 Local income tax		224 Local income tax	
223 Local income tax		224 Local income tax		225 Local income tax	
224 Local income tax		225 Local income tax		226 Local income tax	
225 Local income tax		226 Local income tax		227 Local income tax	
226 Local income tax		227 Local income tax		228 Local income tax	
227 Local income tax		228 Local income tax		229 Local income tax	
228 Local income tax		229 Local income tax		230 Local income tax	
229 Local income tax		230 Local income tax		231 Local income tax	
230 Local income tax		231 Local income tax		232 Local income tax	
231 Local income tax		232 Local income tax		233 Local income tax	