



TEXAS HEALTH CARE NEWSLETTER

Texas Health Care was founded to allow doctors to be doctors. Our priority is simple: provide quality care to our patients.

December 25, 2015

(Volume XII, Edition 26)

Happy New Year



In order to receive important tax forms, your address should be current with your employer. Please review your payroll check at <https://www.my-estub.com> to confirm your address. If your address is not current, please contact the HR Department to request a Change Form.

Final 401k Plan Entry FINAL REMINDER Employees below will be automatically

enrolled in the 401(k) Plan on 01/01/2016 at the percentage rate of 4%. Please log into your personal portal at www.trsuretire.com or call 1/800-755-5801 prior to 12/31/15 for any election changes.

Employee	Location Description	Employee	Location Description
Maria Barajas	Stroman/Broker/Kane	Brenda Gomez	Grant/Ratino/Ratino
Michelle Brady	NTWHC Keller	Stephanie Grimaldo	Tilkin/Morrisette
Brittany Brinson	Grant/Ratino/Ratino	Ashley Hartzog	Patel, Pareshkumar
Tamara Bynum	Staniland/Fisher	Elizabeth Johnson	Patel, Pareshkumar
Deanna Cason	Bahrani/Rajan	Laurie Kent	JPS SX
Dianna Chappell	OB Baylor #445	Etta Korenman	Collins/Korenman/Crudup
Anaiz Chavez	Grant/Ratino/Ratino	Nicole Lucas	Stroman/Broker/Kane
Karen Collins	Collins/Korenman/Crudup	Sonia Ponce	Grant/Ratino/Ratino
Nikki Cox	Grant/Ratino/Ratino	Julia Puente	Collins/Korenman/Crudup
Amanda Davis	Pennsylvania Ave	Samantha Pulido	Patel, Pareshkumar
Irma Delarosa	Patel, Pareshkumar	Shawna Rogers	OB Baylor #445
Elizabeth Devlin	Colleyville	Christina Romero	Anthony/Dean
Jessica Eshraghipour	Bone & Joint	Amber Ross	Bone & Joint
Somvang Flores	Pratt, Christopher	Heather Royster	Grant/Ratino/Ratino
Jennifer Garcia	OB Baylor #445	Terra Stephens	CDLBL
Lance Georgekutty	Mansfield, Surg Assoc	Sharyl Workman	Dalal

BIRTHDAY LIST

Upcoming January Birthdays

Employee	day	Employee	day	Employee	day	Employee	day
Sandra Broyles	3	Madyson Roberts	12	Brooke Ten Eyck	18	Jennifer Jones	25
Helena Vanegas	4	Laura Kunkel	12	Alan Hammonds	18	Jessica Lush	25
Kristen D'Abreo	7	Susan Peaton	13	Mary Ann Kleuser	19	Samantha Sixkiller	25
Janet Latham	8	Rayshun O'Dear	14	Mary Balandran	20	Rachelle Wanser	25
Victoria Haas	8	Terri Richardson	15	Glenna Lavender	21	Mayra Duque	26
Natalie Williams	8	Megan Garrett	15	Brittany Williams	21	Martha Kiowski	27
Josefina Granados	8	Kerri Wiese	15	Cynthia Wroten	22	Ethel Clinton	27
Donna Colley	9	Debra Collins	15	Robert Hill	22	Samantha Silva	27
Linsey Wheeler	9	Lupie Kaufmann	15	Lisa Heide	23	Deborah Lackey	28
Adina Morin	10	Ashley Rangel	15	Elizabeth Tapia	24	Juanita Gonzalez	29
Pattie Yandell	11	Sandra Britton	16	Lesia Hernandez	24	Nicole Hickman	30
Cynthia Estrada Lopez	11	Sara Love	16	Stephanie Decker	24	Elizabeth Galan	31
Martha Raboteau	12	Jannequa Foster	16	Nieves Magro	24	Tania Osorio	31
LaDonna Sooter	12	Debora Wright	17	Randell Pratt	24		
Cynthia Renfro	12	Elsa Warnakulasooriya	17	Susan Graves	25		



USE IT OR LOSE IT RULE! The 2015 Flexible Spending Account benefit will terminate 12/31/2015. If funds are not used before the end of the year, you will lose remaining funds in the account.

THE
HEALTHY
CHOICE

TEXAS HEALTH CARE
WELLNESS PROGRAM
for THC Employees



Reporting your health coverage on your 2015 tax return

An Important Message from our Health Insurance Carrier - United Healthcare.



You may have heard that all people must have health insurance.

It's called minimum essential coverage. You must report this to the Internal Revenue Service (IRS) when you file your taxes. If you don't have coverage, you may have to pay a fee to the IRS. To show the IRS that you had coverage with UnitedHealthcare, if so, you will be mailed a **Form 1095-B**.

How will the IRS know who had insurance?

Under IRS rules, health insurance issuers, such as UnitedHealthcare, must report who had coverage to the IRS. The IRS matches the information we send with the information you put on your income tax return.

What do you need to do when filling out your 2015 tax return?

Before Jan. 31, 2016, UnitedHealthcare will send you a copy of Form 1095-B for 2015. This is the IRS form you will use when you file your income tax return. It shows that you had minimum essential coverage. The form tells the IRS:

- The type of coverage you had
- The period of coverage
- Who was covered (including dependents)

Form **1095-B**
Department of the Treasury
Internal Revenue Service
Part I Responsible Individual
1 Name of responsible individual
4 Street address (including apartment no.)

If you had minimum coverage for every month of 2015, you will check a box on your tax return. You will not have to pay a fee.

What if you didn't have minimum essential coverage for the entire year?

If you didn't have minimum essential coverage for the entire year, you may have to pay a fee when you file your tax return. If you had a gap in coverage for less than three months, you may not have to pay a fee. If the gap was longer than three months and you couldn't afford coverage, you may qualify for an exemption.

How much is the fee for 2015?

If you didn't have coverage in 2015, you'll pay the higher of these two amounts:

- 2 percent of your yearly household income. (Only the amount of income above the tax filing threshold is used to calculate the penalty. The threshold is about \$10,150 for an individual.) The maximum penalty is the national average premium for a Bronze plan. OR
- \$325 per person for the year (\$162.50 per child under 18). The maximum penalty per family using this method is \$975.

Does everybody need minimum essential coverage?

No. If you qualify for a health coverage exemption, you will not have to pay a fee when you file your tax return. For any month that you are not exempt, you will need to have minimum essential coverage or pay a fee.

Will dependents over age 18 get a separate copy of this form?

No. Dependents over age 18 covered under your plan will not get a separate copy of Form 1095-B. You should give a copy to anyone covered under the plan who needs it for their records.

Do your spouse and dependents have to be covered under the same plan?

No. You, your spouse and your dependents do not have to be covered under the same policy or plan. You, your spouse and each dependent for whom you claim a personal exemption on your tax return must have minimum essential coverage or qualify for an exemption. If not, you will owe the fee when you file your tax return.

What if you had minimum essential coverage with another company?

You should receive a Form 1095 from any other company that provided you with minimum essential coverage.

Questions? If you have any questions, please call United Healthcare toll-free at the phone number on your ID card.

Form **1095-C** | Employer-
Department of the Treasury
Internal Revenue Service
Part I Employee
1 Name of employee
3 Street address (including apartment no.)
4 City or town | 5 State or province
Part II Employee Offer and Coverage
All 12 Months | Jan | Feb

Please note that although you will receive a 1095-B from our insurance carrier, you will also receive with your tax form W-2 an additional tax form 1095-C from THC at the end of January.

The 1095-C identifies :

- The employee and the employer
- Which months during the year the employee was eligible for coverage
- The cost of the cheapest monthly premium the employee could have paid under the plan

THC does not provide tax or legal advice. Please consult with your own tax or legal advisor.