

WGAT Your Service

A QUARTERLY PUBLICATION FOR PARTICIPANTS OF THE WGAT HEALTH PLAN

WINTER 2016

Coming Soon: Your IRS Form 1095-B or 1095-C

As a participant of the WGAT health plan, you can expect to receive an IRS Form 1095 in the mail from your employer or from WGAT on your employer's behalf this tax season. This form is being mailed to you as part of the Affordable Care Act's health care reporting requirements and is a copy of what will be reported to the IRS regarding your health care coverage in 2015. Do not throw this form away!

How large your company is (number of employees) will determine if you receive a 1095-B or 1095-C form. Please be aware that because of a recent IRS filing extension for employers, you may not receive your 1095 form in time for your tax preparation and filing. This is OK. You do not need to include this form with your tax filing since your insurance provider or employer is required to report your information to the IRS directly. However, you should keep your 1095 form with your tax paperwork for future reference.

Below is an outlined description of both forms:

If you worked 30 hours or more per week for a company with less than 50 employees...

You should be receiving a 1095-B in the mail from WGAT on behalf of your employer or you may receive this form directly from your employer. If you had family coverage, this form will list your name and the names of all family members who were covered under your plan.

Q: What do you do with it?

A: It is important to keep this form with other tax documentation for your 2015 taxes. When you prepare your 2015 federal tax return, you will be asked to indicate your coverage throughout the year. This form represents proof of your health coverage in 2015 and the

information on your 1095-B will help you to answer the questions on your tax return. If you don't receive it in time of your filing, file it with your tax paperwork for future reference. You don't need to amend your tax return when you do receive it.

If you worked 30 hours or more per week for a company with 50 or more employees...

You should be receiving a 1095-C in the mail from your employer. Your employer must provide you with Form 1095-C to show that they provided you with health insurance in 2015. Even if you declined coverage, you will still receive this form. The information on this form will be reported to the IRS including when you were eligible for coverage and the cost to you based on the cheapest monthly premium you could have enrolled in under your employer's health plan. If your employer did not offer you coverage, it will indicate that as well.

Q: What do you do with it?

A: Keep the form with your tax records. You will need it to show that you were offered health coverage by your employer even if you did not sign up for it. If you decided to get health coverage instead from your state's exchange marketplace and received a premium tax credit, the

information on the form will help you determine if you were eligible for the tax credit. If not, you may have to re-pay some of it back to the government. If you don't receive the form in time of your filing, file it with your tax paperwork for future reference. You don't need to amend your tax return when you do receive it.

If you have any questions regarding your health coverage requirements, visit www.IRS.gov/aca for more information. Also visit the IRS.gov website if you received a 1095-A form in the mail and have questions regarding health care coverage you received through a state or federal exchange.



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WGAT Launches Compound Pharmacy Program

To combat the rising costs of prescription compounding medications, we recently expanded our prescription benefits to include a compound pharmacy program. This program, which became effective on January 1, 2016, will not only provide access to personalized, high quality medications, but will also help you save money.

If you are not aware of pharmacy compounds, they are medications that require customized ingredients. They serve an important role because they are personalized and help you to achieve better health outcomes. For example, compound medications are formulated to address patient allergies, dosage amounts, medication strengths, etc.



To utilize this service, you simply take a compound prescription to your pharmacy as you always have. If the item is under \$100, the pharmacy will fill the prescription the same as before. However, if the item costs more than \$100, the pharmacist will be directed to contact our pharmacy service department for instructions. Our pharmacy service team will assist the retail pharmacy

in transferring the compound prescription to a certified pharmacy for compounding, where it will subsequently be sent by overnight delivery to the patient's home.

If you should have any questions about the new compound pharmacy program, please contact the Pinnacle Rx pharmacy service team at (877) 782-9658.

7 Sugary and Highly Addictive Foods to Eliminate or Cut Back in Your Diet

According to the website eatthis.com, there are certain foods that make it difficult to stop eating once you start. Check out the top seven foods we chose from their article entitled *25 Foods That Make You Hungrier*. We selected these specific items particularly because they are high in sugar and low in fiber. Consider reducing or eliminating them from your diet for better weight management.

- **Processed granola bars.** Bars with a high number of sugar grams, high fructose corn syrup and other additives are the worst for you so check labels carefully. If you like to bake, making your own at home with naturally healthy ingredients like oats, nuts and nut butters, raisins and fruit for sweetness is the best option.
- **Store-bought muffins** and those at restaurants/fast food restaurants/convenience stores are considered sugar bombs by health advocates and are almost always made up of sugar.
- **Sugary ready-to-eat cereals.** Check labels and look for brands with 10 or less grams of sugar.
- **Refined grains such as crackers and white bread.** Because most popular commercial crackers and white bread brands are highly processed, contain little fiber and empty calories, they are highly addictive, break down quickly to sugar in the body and provide little nutritional value.
- **Bagels, croissants and donuts.** These are made up of primarily white flour and white sugar and contain no fiber. Instead of filling you up, they actually fill you out by making you want to eat more.
- **Fruit smoothies.** Most commercial smoothies contain a lot of sugar and no fiber or protein. Better to make your own and include the outside skin for added fiber.



Tips on Reducing Your Daily Sugar Intake

It's easy to see that in America, we love our sugar. Unfortunately our love affair with sugar, particularly with foods that contain high fructose corn syrup, is causing a decline in our health because it contributes to health conditions such as obesity, fatty liver disease, heart disease and type 2 diabetes.

Check out our tips below on how to reduce sugar in your daily diet:

- Go through your refrigerator, pantry and cupboards and get rid of all sugar-filled treats such as candy, ice cream, cake, packaged cookies and other processed "desserts." Fill up a bowl for your counter and one in your fridge with fresh fruit to eat for snacks and desserts.
- A good start to taking sugar out of your diet begins with good nutrition, says Darya Rose, health advocate and author of the book *Foodlist*. She points out that by eating enough protein, whole grains and especially adequate fat in the form of olive oil, avocados and nuts (in moderation) each day can help reduce sugar cravings.
- Educate yourself on the items you buy that contain high fructose corn syrup. It is essential to knowing what foods and drinks can remain in your diet, need to be limited, or eliminated altogether. If it comes in a package, read the label to see if it contains hidden sugar.
- Choose low-sugar options for drinks instead of sodas. A good option is fruit-infused, low sodium waters you can buy or make on your own with slices or pieces of fruit in your water.
- When you typically crave something sweet, plan for an alternative behavior. For example, if you are used to having a 3 p.m. chocolate snack every day, considering eating dark chocolate instead of milk chocolate since it has less sugar and more health benefits.
- Get enough sleep each night and manage your stress level. Numerous studies have shown that those who short themselves of adequate sleep at night or have unmanaged stress tend to make unhealthy food choices throughout the day.