

**SCHOOLS HEALTH INSURANCE FUND**  
**OPEN MINUTES**  
**JANUARY 27, 2016**  
**COLLINGSWOOD SENIOR COMMUNITY CENTER**  
**12:00 PM**

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Meeting of Board of Trustees called to order by Joe Collins Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF 2015 BOARD OF TRUSTEES:**

<b>Board of Trustees</b>		
<b>Board of Trustees</b>		
David Pawlowski	Alexandria BOE -	Present
Amy Capriotti	Bellmawr BOE	Absent
Frank Domin	Berlin Borough BOE	Present
Jean Grubb	Black Horse Pike Regional BOE	Present
Mary Bell	Burlington Twp BOE	Absent
Alice Bresett	Byram BOE	Present
Thomas Egan	Cinnaminson BOE	Absent
Ray Coxe	City of Burlington BOE	Absent
Beth Ann Coleman	Collingswood BOE	Present
Joe Collins	Delsea Regional BOE	Present
Stephen Hoffman	EIRC	Absent
Melissa Llvengood	Florence Township BOE	Absent
Christopher Lessard	Frankford Twp BOE	Present
Donna Contrevo	Gateway Regional BOE	Absent
James Sekelsky	Hardyston Twp BOE	Present
Kenneth Verrill	Leap Academy	Present
Ruth Fanjoy	Lebanon BOE	Absent
Jason	Logan Township BOE	Present
Shannon Dubois-Brody	Lower Alloways BOE	Absent
Denise Mennella	MANTUA TWP BOE	Absent
Chad Fires	Medford BOE	Present
Michael Colling	Medford Lakes Board of Education	Present
Lynn Shugars	Moorestown Public Schools	Absent
Evon Digangi	Mt. Holly BOE	Absent
Robert Wachter	Mt. Laurel Twp Schools	Absent
Lisa Giovanelli	Rancocas Valley BOE	Absent
Jodi Lennon	Riverside Twp BOE	Present
Janine Wechter	South Harrison Township School	Absent

	District	
Barbara Godfrey	Southampton Township BOE	Absent
Christopher Destratis	Swedesboro-Woolwich BOE	Present
Noreen Boston	Tabernacle BOE	Absent
Lisa Dinovi	Upper Pittsgrove BOE	Absent
William Thompson	West Deptford BOE	Absent
Scott Henry	Woodbury Heights BOE	Absent
Frank Rizzo	Woodstown-Piles Grove BOE	Absent

**PRESENT FUND PROFESSIONALS:**

**FUND ADMINISTRATOR:**

**PERMA Risk Management**

Paul Laracy  
Emily Koval  
Karen Kamprath

**PROGRAM MANAGER:**

**Conner Strong & Buckelew**

Brandon Lodics  
Jozsef Pfeiffer

**FUND ATTORNEY:**

Ken Harris

**FUND TREASURER:**

Ken Verrill

**ALSO PRESENT**

Greg Grimaldi , Conner Strong & Buckelew  
Joe Madera, Hardenbergh Insurance Group  
John J Cobb, J Cobb Insurance Group  
Susan Morris, The Lance Group  
Dina Murray, Allen Associates  
Kim Porter, CHB Group  
Jim Finn, B&B Advisors  
Ruth Fanjoy, Lebanon BOE  
Lisa Didio, AHA  
Chuck Grande, Integrity Insurance Advisors

**APPROVAL OF STEERING COMMITTEE MINUTES: November 23, 2015 Open**

**MOTION TO APPROVE OPEN MINUTES OF NOVEMBER 23, 2015:**

Moved:	Commissioner Harbinson
Second:	Commissioner Kell
Vote:	Unanimous

**CORRESPONDENCE - None**

**MEETING OF BOARD OF TRUSTEES CALLED TO ORDER**

## ELECTION OF OFFICERS, BOARD OF TRUSTEES & ALTERNATES

Executive Director said that a quorum was not present. In addition to the Commissioners present, nomination ballots were sent to all Commissioners. Ballots were received and counted as a vote.

Fund Attorney said ballots have been used in other Funds and are approved by the department of banking and insurance. The following slate was nominated:

Joseph Collins	Chairman	Delsea Regional BOE
Frank Domin	Secretary	Berlin Borough BOE
Lisa Giovanelli	Trustee	Rancocas Valley BOE
Michael Colling	Trustee	Medford Lakes BOE
Beth Ann Coleman	Trustee	Collingswood BOE
Jean Grubb	Trustee	Black Horse Pike Regional BOE
Christopher Lessard	Trustee	Frankford Township BOE
Christopher Destratis	Trustee	Swedesboro-Woodwich BOE
David Pawlowski	Trustee	Alexandria BOE
Evon Digangi	Trustee	Mt. Holly BOE

<b>Board of Trustees</b>		
<b>Board of Trustees</b>		
David Pawlowski	Alexandria BOE -	Present
Amy Capriotti	Bellmawr BOE	Ballot Received
Frank Domin	Berlin Borough BOE	Present
Jean Grubb	Black Horse Pike Regional BOE	Present
Mary Bell	Burlington Twp BOE	Ballot Received
Alice Bresett	Byram BOE	Present
Thomas Egan	Cinnaminson BOE	Ballot Received
Ray Coxe	City of Burlington BOE	Absent
Beth Ann Coleman	Collingswood BOE	Present
Joe Collins	Delsea Regional BOE	Present
Stephen Hoffman	EIRC	Absent
Melissa Llvengood	Florence Township BOE	Abesent
Christopher Lessard	Frankford Twp BOE	Present
Donna Contrevo	Gateway Regional BOE	Absent
James Sekelsky	Hardyston Twp BOE	Present
Kenneth Verrill	Leap Academy	Present
Ruth Fanjoy	Lebanon BOE	Ballot Received
Jason	Logan Township BOE	Present
Shannon Dubois-Brody	Lower Alloways BOE	Ballot Received
Denise Mennella	MANTUA TWP BOE	Ballot Received
Chad Fires	Medford BOE	Present
Michael Colling	Medford Lakes Board of Education	Present

Lynn Shugars	Moorestown Public Schools	Absent
Evon Digangi	Mt. Holly BOE	Ballot Received
Robert Wachter	Mt. Laurel Twp Schools	Ballot Received
Lisa Giovanelli	Rancocas Valley BOE	Ballot Received
Jodi Lennon	Riverside Twp BOE	Present
Janine Wechter	South Harrison Township School District	Ballot Received
Barbara Godfrey	Southampton Township BOE	Ballot Received
Christopher Destratis	Swedesboro-Woolwich BOE	Present
Noreen Boston	Tabernacle BOE	Ballot Received
Lisa Dinovi	Upper Pittsgrove BOE	Absent
William Thompson	West Deptford BOE	Ballot Received
Scott Henry	Woodbury Heights BOE	Absent
Frank Rizzo	Woodstown-Piles Grove BOE	Absent

**MOTION TO ADOPT 2016 SLATE, AS LISTED, OF BOARD OF TRUSTEES AS RECOMMENDED AND CLOSE NOMINATIONS:**

**MOTION:** Trustee Domin  
**SECOND:** Trustee Lessard  
**ROLL CALL VOTE:** Ayes, 0 Nays

**ROLL CALL OF 2016 BOARD OF TRUSTEES**

<b>Chairperson</b>		
Joseph Collins	Delsea Regional BOE	Present
<b>Secretary</b>		
Frank Domin	Berlin Borough BOE	Present
<b>Executive Committee</b>	<b>Members</b>	
Lisa Giovanelli	Rancocas Valley BOE	Absent
Michael Colling	Medford Lakes BOE	Present
Beth Ann Coleman	Collingswood BOE	Present
Jean Grubb	Black Horse Pike Regional BOE	Present
Christopher Lessard	Frankford Township BOE	Absent
David Pawlowski	Alexandria BOE	Present
Christopher Destratis	Swedesboro-Woolwich BOE	Present
Evon Digangi	Mt. Holly BOE	Absent

Fund Attorney swore in the Board of Trustees.

**EXECUTIVE DIRECTOR'S REPORT** - Executive Director said the certificate of authority is included in the agenda.

The Board agreed to use a consent agenda structure for all future Fund agendas.

## FINANCES

### PRO FORMA REPORTS

- **Fast Track Financial Reports** – SNJHIF as of *November 30, 2015*
  - **Historical Income Statement**
  - **Consolidated Balance Sheet**
  - **Indices and Ratios Report**

Executive Director reviewed the Financial Fast Track for SNJHIF which shows a surplus of 47 million. A distribution of over 18 million was made to the SHIF.

**RATIFICATION OF 2016 BUDGET** - Now that the Fund is its own entity, the Board of Trustees should formally adopt a 6 month budget. We have developed the included budget and assessments. There are no entity rate changes but his version reflects the latest reinsurance treaty and administrative contracts. A resolution is included in the consent agenda.

Executive Director said the 2016 Jan 1 – June 30 budget needs to be ratified. The current rates are in place, and a renewal budget should be available for the next meeting.

**TRANSFER RESOLUTION** - At the November meeting, the Board of Trustees approved a transfer resolution for closed year and current year funds from SNJHIF to SHIF (included). The Treasurer has made the approved transactions. As requested by both Funds, an audit of the split of the three Funds will start soon.

Fund Attorney confirmed that the transfers from resolution 25-15 were completed.

Executive Director said Bowman & Company will be doing a transfer audit that should be available for the February or March Meeting.

## ADMINISTRATION

**ORGANIZATIONAL RESOLUTIONS** - A consent agenda has been included with the necessary resolutions for the Fund to operate for the year.

Executive Director said a consent agenda is included in the agenda with all of the reorg resolutions. A resolution is included to join MRHIF and a commissioner and alternate representative will need to be selected.

**MUNICIPAL REINSURANCE HEALTH INSURANCE FUND** - The Municipal Reinsurance Health Insurance Fund has met on December 9, 2015 to adopt the 2016 budget in the amount of \$9,625,083, which was passed unanimously. SHIF's annual assessment is \$4,150,196. In addition, the Committee unanimously accepted the membership of the Southern Coastal HIF and SHIF and will welcome the new representative at the January reorganization meeting on February 10. A report of the meeting is included in Appendix II.

Executive Director reviewed the MRHIF report that was included in Appendix II. He said that ESI was found to not be meeting discount guarantees for RX costs and another audit will be done as of December 31, 2016 to make sure they are meeting their guarantees.

**COMMITTEE APPOINTMENTS** - Sub Committees are typically appointed by the Fund Chair, although may be appointed however the Board of Trustees sees fit. Following are 3 suggested committees, with no more than 3 Trustees. The Chairperson will always sit Ex Officio:

The following committee appointments were made at the meeting:

- |                        |                             |                      |
|------------------------|-----------------------------|----------------------|
| 1. Finance & Contracts | 2. Operations & Nominations | 3. Wellness & Claims |
| James Sekelsky         | Frank Domin                 | Christopher Lessard  |
| Jean Grubb             | Beth Ann Coleman            | David Pawlowski      |
| Michael Colling        |                             |                      |

**NEW MEMBER - Lebanon Township BOE** - Lebanon Township BOE has submitted an application to join the Fund which has been reviewed by the Fund Actuary. They have fully executed an Indemnity and Trust agreement and resolution to join. We feel this group is a good fit for the Fund.

Underwriting Factor	Lebanon Township BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Aetna	Aetna and AHA	
Age Sex Factor	1.243	1.16	107.05%
Enrollment	101	8,859	1.14%
Claims Pick ( Per Employee Per Month)	\$ 1,526.49	\$ 1,199.00	127.31%
Trend Applied	9.3%	8%	115.63%
Risk Manager Fee Applied	2%		
Rate Effective Date			
From	1/1/2016		
To	12/31/2016		
Prior Fund Member?	No		
Current P&C JIF Member?	Yes		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	To Be Determined		
Anticipated Commissioner Involvement	To Be Determined		
Explanatory Notes or Contingencies	Rx to be reviewed		

**NEW MEMBER - Ewing Township BOE** - Ewing Township BOE has submitted an application to join the Fund which has been reviewed by the Fund Actuary. Pending a fully executed Indemnity and Trust agreement and resolution to join, we ask for a motion to approve membership effective April 1, 2016

Underwriting Factor	Ewing Township BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	SEHBP - Aetna and Horizon	Aetna	
Age Sex Factor	1.233	1.16	106.18%
Enrollment	473	8,859	5.34%
Claims Pick ( Per Employee Per Month)	\$ 1,212.00	\$ 1,199.00	101.08%
Trend Applied	8.3%	8%	103.13%
Risk Manager Fee Applied	2%		
Rate Effective Date			
From	4/1/2016		
To	6/30/2017		
Prior Fund Member?	No		
Current P&C JIF Member?	Yes		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	No		
Anticipated Commissioner Involvement	To Be Determined		
Explanatory Notes or Contingencies	None		

**MOTION TO APPROVE MEMBERSHIP FOR EWING TOWNSHIP BOE EFFECTIVE 4/1/2016 AND LEBANON TOWNSHIP BOE EFFECTIVE 3/1/2016, PENDING A SIGNED INDEMNITY AND TRUST AGREEMENT TO THE SCHOOLS HEALTH INSURANCE FUND.**

MOVED: Trustee Domin  
MOVED: Trustee Coleman  
VOTE: Unanimous

**FUND WEBSITE - [www.schoolshif.com](http://www.schoolshif.com) -**

The Fund website, [www.schoolshif.com](http://www.schoolshif.com), is live. After this meeting, important Fund documents will be uploaded, including the bylaws and minutes. For other documents, such as contracts and monthly agendas, we will be setting up a secured log in for all Trustees. If there are any other documents that the Trustees would like to see on the website, please email Emily Koval at [emilyk@permainc.com](mailto:emilyk@permainc.com)

Ms. Koval said is currently live and it will be updated with important documents and Fund information. We are currently working on having a password protected to access certain documents.

Executive Director thanked the Commissioners and Professionals for making the inception of the fund successful.

**CONSENT AGENDA -** The following Resolutions listed on the Consent Agenda will be enacted in one motion. Copies of all Resolutions are available to any person upon request. Any Commissioner wishing to remove any Resolution(s) to be voted upon, may do so at this time, and said Resolution(s) will be moved and voted separately

**ORGANIZATIONAL RESOLUTIONS (1-16 through 10-16)**

Resolution 1-16: Appointment Fund Officials..... Page 23  
Resolution 2-16: Designation of Service of Process ..... Page 25  
Resolution 3-16: Designation of Secretary as Custodian of Records ..... Page 26  
Resolution 4-16: Designation of Official Newspaper ..... Page 27  
Resolution 5-16: Designation of Regular Meeting Times and Place..... Page 28  
Resolution 6-16: Designation of Bank Depositories & CMP ..... Page 29

Resolution 7-16: Designation of Authorized Signatories ..... Page 34  
 Resolution 8-16: Approval of Risk Management Plan..... Page 35  
 Resolution 9-16: Compensating Producers..... Page 49  
 Resolution 10-16: Authorizing Treasurer to Process Contracted  
 Payments and Expenses ..... Page 51  
**MRHIF RESOLUTION (11-16)**  
 Resolution 11-16: Appointment of MRHIF Fund Commissioners ..... Page 52  
**RESOLUTIONS (12-16 - 14-16)**  
 Resolution 12-16: MRHIF Indemnity & Trust Agreement..... Page 53  
 Resolution 13-16: Approving 6 Month SHIF Budget..... Page 55  
 Resolution 14-16: Approval of the January 2016 Bills List .....Page 56

**MOTION TO ADOPT RESOLUTION 1-16 THROUGH 11-16 FROM THE CONSENT AGENDA, AS DISCUSSED.**

**MOTION:** Trustee Pawlowski  
**SECOND:** Trustee Coleman  
**VOTE:** 13 Ayes, 0 Nays

**MOTION TO ADOPT RESOLUTION 12-16 APPROVING THE MRHIF INDEMNITY & TRUST AGREEMENT.**

**MOTION:** Trustee Colling  
**SECOND:** Trustee Pawlowski  
**VOTE:** 13 Ayes, 0 Nays

**MOTION TO ADOPT RESOLUTION 13-16 APPROVING THE 6 MONTH BUDGET FROM JANUARY 1, 2016 - JUNE 30, 2016.**

**MOTION:** Trustee Domin  
**SECOND:** Trustee Coleman  
**VOTE:** 13 Ayes, 0 Nays

**MOTION TO ADOPT RESOLUTION 14-16 APPROVING THE JANUARY 2016 BILLS LIST.**

**MOTION:** Trustee Pawlowski  
**SECOND:** Trustee Grubb  
**VOTE:** 13 Ayes, 0 Nays

**WELLNESS GRANT - FLORENCE TOWNSHIP BOE**

Florence Township Board of Ed has requested consideration of the attached wellness grant proposal. To date, the Fund’s \$250,000 wellness budget has not been fully committed. The entity is requesting up to \$74,802 for the program. This amount falls above the per employee cost that was approved for the other members. We are recommending a grant of \$25,000 to Florence Township BOE, which is the same amount granted to them

last year. Conner Strong's wellness coordinator has reviewed the proposal and will provide cost saving options for the member which may allow them to implement more aspect within this budget.

Ms. Koval reviewed the handout for the Florence Township BOE wellness grant is and recommending \$25,000 which is the same amount as they received last year.

**MOTION TO APPROVE A WELLNESS GRANT TO FLORENCE TOWNSHIP BOARD OF EDUCATION IN THE AMOUNT OF \$25,000 FOR ITEMS DESCRIBED IN THEIR APPLICATION.**

<b>MOTION:</b>	Trustee Domin
<b>SECOND:</b>	Trustee Coleman
<b>VOTE:</b>	13 Ayes, 0 Nays

**PROGRAM MANAGERS REPORT**

**ONLINE ENROLLMENT SYSTEM** - The Executive Committee voted and approved mandatory use of the online enrollment system by each member group. If you need additional training on the online enrollment system, please reach out to Karen Kidd at [kkidd@permainc.com](mailto:kkidd@permainc.com) of PERMA.

Program manager said all groups should be using the online enrollment system.

**SCHOOLS HEALTH INSURANCE FUND OPEN ENROLLMENT** - The SHIF will conduct open enrollment in April for a July 1, 2016 effective date.

**STATUS OF TRANSITION** -Effective January 1, 2016, all SNJREBF school boards have been successfully transitioned to the Schools Health Insurance Fund. Communications were sent directly to all members notifying of the impact of new ID cards and new ID numbers.

All Aetna, Amerihealth, Express Scripts, and Delta Dental members have been issued new ID cards and ID numbers.

**AUTOMATED REFERRAL TRANSFER** - After January 1<sup>st</sup> it was identified that the Aetna automatic referral transfer was not completed. Member referrals placed in 2015 were not transferred to member's new SHIF ID numbers. Once identified, Aetna worked expediently to move all referrals to member's new coverage.

PERMA distributed a communication to affected groups notifying them of the issue. No members were denied service due to the referral issue. To date, all referrals have been transferred.

Program Manager said the transition is 100% complete. Some referrals were not transferred over through Aetna, and there were some issues with ESI ID cards. Both issues have been resolved and affected members were issued a formal apology regarding the ESI issue. In response to Trustee Colling, Program Manager said a formal apology can be issued electronically to all members.

**WELLNESS UPDATE** - A report of the Wellness USA Coaching pilot program has been attached with this agenda and will be reviewed at the meeting. Results are looking positive.

**CADILLAC TAX DELAYED TO 2020** - Under prior law, for tax years beginning after December 31, 2017, the Cadillac tax required that plan sponsors and insurers pay a 40% excise tax on the excess cost of employer-

sponsored health coverage over \$10,200 for employee-only and \$27,500 for family coverage, adjusted for inflation annually. Plans providing this "high-cost" coverage are often referred to as "Cadillac plans," and the related tax is referred to as the "Cadillac tax." This Cadillac tax is now effective for tax years beginning after December 31, 2019. Thus, the Cadillac tax won't be imposed until 2020. Any Cadillac tax payments will also now be "deductible" for businesses.

Program Manager said the Cadillac Tax has been delayed until 2020, and the electronic filing has also been delayed until March.

**RECORDKEEPING AND REPORTING - IRS GRANTS AUTOMATIC EXTENSION** -The Internal Revenue Service has announced that it has decided to delay the 1094 and 1095 forms filing deadlines for employers, insurers and others health plan coverage providers after it determined that filers need "additional time to adapt and implement systems to gather, analyze and report this information." The delay provides an "automatic" 60-day extension for furnishing Forms 1095-C and 1095-B to employees and an "automatic" 3 month extension for filing these forms with the IRS. The new due date for furnishing the 2015 Form 1095-C to employees is extended from January 31, 2016 to March 31, 2016. And the new due date for employers furnishing the 2015 Form 1094-C to the IRS is extended from February 28, 2016 to May 31, 2016 (if filing electronically the new due date is extended from March 31, 2016 to June 30, 2016).

Employers will welcome this reporting deadline extension as it will provide more time to address the very complicated and onerous filing requirements without the need to make any formal extension request to the IRS. The IRS previously published the final forms and instructions needed for large employers' mandatory reporting requirements under the Affordable Care Act (ACA). The final instructions clarified various issues relating to how large employers prepare the Form 1095-C for full-time employees. Notwithstanding the automatic extension, the IRS is still encouraging employers and other coverage providers to furnish statements and file the information returns as soon as they are ready. The new guidance reiterates that employers or other coverage providers that do not comply with the new extended due dates are subject to penalties for failure to timely furnish and file. The guidance states, however, that "employers and other coverage providers that do not meet the extended due dates are still encouraged to furnish and file, and the Service will take such furnishing and filing into consideration when determining whether to abate penalties for reasonable cause." The IRS will take into account whether an employer or other coverage provider made reasonable efforts to prepare for reporting the required information to the IRS and furnishing it to employees and covered individuals, and the extent to which the employer or other coverage provider is taking steps to ensure that it is able to comply with the reporting requirements for 2016.

The new guidance also addresses individuals who might not receive a Form 1095-B or Form 1095-C by the time they file their 2015 tax returns. According to the IRS, most individual taxpayers will generally not be affected by the 1095 automatic filing extension and should file their tax returns as they normally would. The rules do not require that individuals send any 1095 Form to the IRS when filing their individual tax return, but rather they should keep it with their tax records. Nonetheless, some employees (and related individuals) who enrolled in coverage through the Marketplace but did not receive a determination from the Marketplace that the offer of employer-sponsored coverage was not affordable could be affected by the extension if they do not receive their Forms 1095-C before they file their income tax returns. As a result, for 2015 only, individuals who rely upon other information received from employers about their offers of coverage for purposes of determining eligibility for the premium tax credit when filing their income tax returns need not amend their returns once they receive their Forms 1095-C or any corrected Forms 1095-C.

The IRS is encouraging employers and other filers to take a close look at its webpage titled “Affordable Care Act Information Center for Applicable Large Employers (ALEs).” The webpage can be used to understand the Form 1095-C and 1094-C, to determine applicable large employer or “ALE” status, and as a means to finding additional resources on these complicated filing rules. According to the webpage, two provisions of ACA that apply only to ALEs are now in effect – the employer shared responsibility provision, and the employer information reporting provision for offers of minimum essential coverage. Self-insured ALEs, i.e., employers who sponsor self-insured group health plans, have additional provider information reporting requirements. See “Questions and Answers on Information Reporting by Health Coverage Providers” for information on the Form 1095-B and 1094-B used primarily by fully insured carriers for reporting information about the entity providing coverage, which individuals are enrolled in coverage, and the months for which they were covered.

Employers are advised to consult with their tax, HRIS/payroll, and legal advisors for assistance with specific issues/complexities regarding form preparation, appropriate eligibility and hours tracking rules, and the actual implementation of the data gathering, tracking, and reporting rules.

## **FINALIZED IRS REPORTING FORMS - [Final 2016 ACA Reporting Requirements](#)**

The Internal Revenue Service (IRS) has released final forms and instructions for the information reporting provisions under the Patient Protection and Affordable Care Act (the “PPACA”). Compliance is mandatory for affected employers. Failure to file the required informational returns or filing incomplete or inaccurate forms could result in reporting penalties and penalties under the ACA’s employer shared responsibility provisions. Employers should be prepared now to report for the first time in early 2016 for calendar year 2015. For more information on the final rules on this IRS information reporting for employers, please see the [IRS ACA Reporting webpage](#).

The following final forms and instructions are now available for 2015 (minor changes were made to some of the forms and both sets of instructions):

The following final forms and instructions are now available for 2015 (minor changes were made to some of the forms and both sets of instructions):

- [Form 1094-C](#) (transmittal)
- [Form 1095-C](#) (employee statement)
- [2015 Instructions](#) for 1094-C and 1095-C
- [Form 1094-B](#) (transmittal)
- [Form 1095-B](#) (employee statement)
- [2015 Instructions](#) for 1094-B and 1095-B

The final instructions clarify various issues relating to how large employers prepare the [Form 1095-C](#) for full-time employees. Some helpful clarifications are provided, including:

- Instructions for obtaining an automatic 30-day extension to furnish forms to the IRS;
- Instructions for requesting an extension of time to furnish statements to employees;
- Instructions on correcting Forms 1094-C and 1095-C;
- Clarification that the IRS requires reporting for only one plan where employees are covered by more

- than one type of minimum essential coverage (such as a medical plan and an HRA);
- Clarification that COBRA offers for terminated employees are not reported as offers of coverage under any circumstances;
- Additional details on reporting cost of coverage for non-calendar year plans;
- Additional details on reporting coverage through multiemployer plans;
- Instructions on electronic filing and how to obtain a waiver from electronic filing; and
- Information on potential penalties and penalty relief.

Recently released [IRS Notice 2015-68](#) also simplifies the rules for collecting Social Security Numbers (SSNs). When an employer sponsors a self-insured plan, the employer must report the SSN for each enrolled individual (including dependents). Pending additional guidance, reporting entities will not be subject to penalties for failing to report SSNs if they request them as follows: (1) make an initial solicitation at an individual's first enrollment or, if already enrolled on September 17, 2015, the next open enrollment season; (2) make a second solicitation within a reasonable time thereafter; and (3) make a third solicitation by December 31st of the year following the initial solicitation. In addition, plan sponsors do not have to solicit SSNs from individuals who have terminated coverage.

The IRS is encouraging employers and tax professionals to take a close look at its new webpage titled "[Affordable Care Act Information Center for Applicable Large Employers \(ALEs\)](#)." The webpage can be used to determine ALE status and as a means to finding additional resources on these complicated rules. According to the webpage, two provisions of ACA that apply only to ALEs are now in effect – the employer shared responsibility provision, and the employer information reporting provision for offers of minimum essential coverage. Self-insured ALEs, i.e., employers who sponsor self-insured group health plans, have additional provider information reporting requirements.

Employers are advised to consult with their tax, HRIS/payroll, and legal advisors for assistance with specific issues/complexities regarding form preparation, appropriate eligibility and hours tracking rules, and the actual implementation of the data gathering, tracking, and reporting rules. Final versions of the 1094-C and 1095-C have been included for your reference.

**TREASURER** - Fund Treasurer reviewed the January Bills List

**RESOLUTION 14-16 JANUARY 2016 BILLS LIST**

<b>FUND YEAR</b>	<b>AMOUNT</b>
2016	\$986,135.22
<b>TOTAL</b>	<b>\$986,135.22</b>

**FUND ATTORNEY**- Fund attorney thanks for the appointment. He said the Cadillac Tax has been postponed until 2020. He said this tax does not apply multiemployer plans. Although the Fund is not categorized as a multiemployer plan, it follows similar characteristics and may be worth pursuing to be exempt from the tax.

**AMERIHEALTH** - Ms. Didio said individual reports will be available in the next few meetings.

**OLD BUSINESS:** None

**NEW BUSINESS:** Chair Collins thanked all for time and effort to make this split happen.

**MOTION TO ADJOURN:**

<b>MOTION:</b>	Trustee Coleman
<b>SECOND:</b>	Trustee Colling
<b>VOTE:</b>	Unanimous

**MEETING ADJOURNED:** 1:00pm

**NEXT MEETING:** February 24, 2016  
Collingswood Senior Community Center  
12:00pm

Emily Koval, Assisting Secretary  
Date Prepared: February 17, 2016