

Volume 1

February 2020

Hot Topics

- [Heart Health Month](#)
- [I'm Ready to Retire!](#)
- [401\(a\) Funds](#)
- [What's a 1095-C?](#)



Benefits Spotlight



Heart Health Month

When we think of February we think of Valentine's Day and we think of Valentine's day, we think of hearts. February is Heart Health Month. Let's show our support for "Go Red" day on Feb. 28th, Women's Heart Health Day, by wearing a red shirt.

Take care of your , it's the only one you've got.

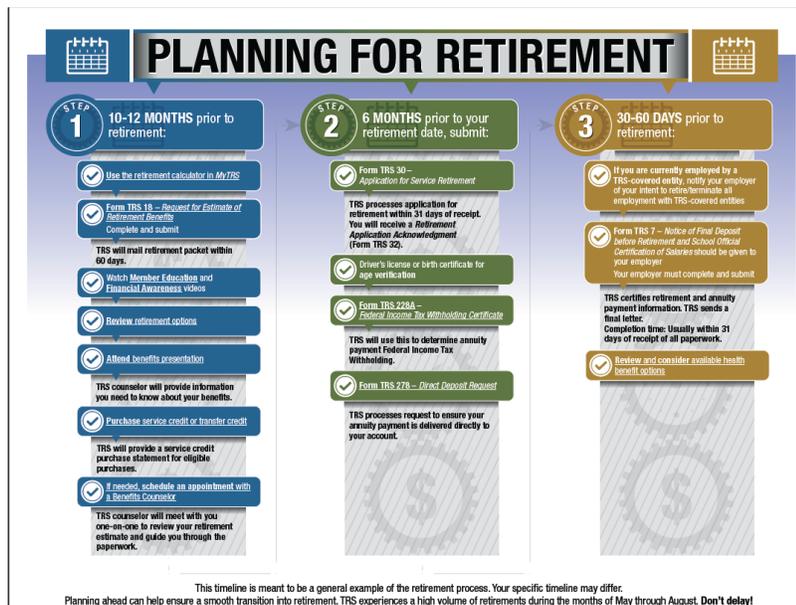
Here are a five ways to love your heart:

1. Eat a healthy diet. I know, I know, easier said than done, especially when you live in San Antonio...TACOS!! But baby steps... Change your diet gradually and a healthier you will appear magically. To get you started here's a heart healthy recipe from the American Heart Association: [Apple Nachos](#)...who doesn't love nachos?
2. Avoid tobacco products.
3. Maintain a healthy weight. Consult with your doctor on what is a healthy weight for you.
4. Limit alcohol consumption.
5. Exercise regularly. Get movin'! NEISD has many physical activity options. We have the District gym, we have fitness in the park classes, we have discounts to participating gyms around SA for BCBS members, and we are starting a new program called WellBeats. WellBeats is a virtual fitness program. You can exercise anytime, anywhere with WellBeats. Coming soon!

I'm Ready to Retire!

If you are paying very close attention to this section of the newsletter, chances are you are retiring in June. June will be here sooner than you know. Have you completed everything you need for June?

The retirement process begins with TRS. TRS has very specific instructions. Below is a copy of TRS' Planning For Retirement timeline.



This timeline breaks down the process into three easy steps:

Step 1: 10-12 months prior to your retirement date

Step 2: 6 months prior to your retirement date

Step 3: 30-60 days prior to your retirement date

To read more about planning for your retirement with TRS, visit the TRS website at:

https://www.trs.texas.gov/Pages/active_member_planning_retirement.aspx

Starting the process with TRS is the first and foremost step.

Next month's newsletter will communicate how to make your retirement official with NEISD.

401(a) Funds

Once upon a time, the District offered a 401(a) retirement account. If you are one of our seasoned employees (yes, I am one) you probably have one of these accounts with TIAA.

The employer contributions were posted to each individual's account under the default investment, TIAA Traditional Guaranteed (fixed) account.

Throughout the years you have probably looked at the account periodically and thought, "Hey, that's not bad!" as you see the balance growing automatically.

Although the District is no longer making contributions to this account, did you know you have other ways to make it grow even more?

You have the option to keep it in the current fixed product or move it to a higher yielding product. In fact, 48.4% of our employees with this type of account have contacted TIAA and have made different investment choices.

Depending on your risk tolerance and where you are on the retirement timeline, you have options.

Access your account online to see what you have:

<https://auth.tiaa.org/public/authentication/securelogin>

To explore your options, contact TIAA, 1-800-842-2252.



What's a 1095-C?

This month's tax tip is the 1095-C. 1095-C's have been distributed to employees. So why do I need this? It is an IRS requirement for NEISD to provide every employee with this form. The 1095-C is a form that communicates to the employee and to IRS what your health insurance coverage was for the year. This form came about in the Affordable Care Act. Since its inception, the IRS has removed the penalty, but has not removed the individual mandate, nor the employer requirement to report this data. You do not need to submit this form in order to

prepare your taxes, but some tax professionals may ask you for it anyway.

600116

VOID
 CORRECTED

OMB No. 1545-2251
2019

Form 1095-C **Employer-Provided Health Insurance Offer and Coverage**
 Department of the Treasury
 Internal Revenue Service
 Do not attach to your tax return. Keep for your records.
 Go to www.irs.gov/Form1095C for instructions and the latest information.

Part I Employee				Applicable Large Employer Member (Employer)														
1 Name of employee (first name, middle initial, last name)				2 Social security number (SSN)				7 Name of employer				8 Employer identification number (EIN)						
3 Street address (including apartment no.)				9 Street address (including room or suite no.)				10 Contact telephone number										
4 City or town		5 State or province		6 Country and ZIP or foreign postal code		11 City or town		12 State or province		13 Country and ZIP or foreign postal code								
Part II Employee Offer of Coverage				Plan Start Month (enter 2-digit number):														
14 Offer of Coverage (enter required code)				All 12 Months														
				Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec			
15 Employee Required Contribution (see instructions)				\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
16 Section 4980H Safe Harbor and Other Relief (enter code, if applicable)																		
Part III Covered Individuals				If Employer provided self-insured coverage, check the box and enter the information for each individual enrolled in coverage, including the employee. <input type="checkbox"/>														
(a) Name of covered individual(s) First name, middle initial, last name				(b) SSN or other TIN	(c) DOB (if SSN or other TIN is not available)	(d) Covered at 12 months	(e) Months of Coverage											
							Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
17						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What’s on the form and what does it mean?:

Part I- Provides employer and employee demographic information.

Part II- Provides health plan data related to the employee and its affordability

- Line 14- Provides a code indicating whether the District offered you health insurance or not. A code of “1E” or “1H” is assigned to all employees. “1E” means the District offered you health insurance, “1H” means the District did not offer you health insurance.
- Line 15- Provides the lowest plan cost offered to employees. For NEISD, \$92.00 for the High Deductible Health Plan for employee only coverage. The \$92.00 will show for all employees regardless of which plan you had or if you did not accept our health insurance. This does not mean this is what you paid for health insurance; It just reports to the IRS what our lowest cost plan was for the year.
- Line 16- Provides a code indicating whether you enrolled in an NEISD health insurance plan or not. “2C” means you are enrolled in NEISD health insurance, “2F” you did not enroll in an NEISD health insurance plan. Additional codes may be provided here, for questions regarding these additional codes, contact the Benefits Department.

Part III- Health insurance data specific to your dependents. Lists the dependents that had health insurance and for how many months.

Now that we have deciphered the codes, you can just file it away with your taxes. If you ever lose the form, you can always obtain a copy from My Pay Info.

This concludes our Benefits Spotlight!

**If you have any suggestions/concerns/compliments, please
let us know.**

Contact Us

North East ISD

Employee Benefits
Office

8961 Tesoro Dr., Ste
209

San Antonio, TX 78217

210-407-0187

eb@neisd.net

Website

<https://www.neisd.net/benefits>

