

EXECUTIVE ORDER ON HEALTH COSTS TO AFFECT EMPLOYER HEALTH PLANS

President Donald Trump recently signed an executive order aimed at improving price and quality transparency in health care. The order is intended to increase availability of health care price and quality information and protect patients from surprise medical bills.

What's in the Order?

Specifically, the order is aimed at:

- Eliminating unnecessary barriers to price and quality transparency
- Increasing the availability of meaningful price and quality information for patients
- Enhancing patients' control over their own health care resources, including through tax-preferred medical accounts
- Protecting patients from surprise medical bills

Employer Impact

Within 120 days, the order directs the Treasury to issue guidance to expand access to high-deductible health plans.

Additionally, the order directs the Treasury to propose regulations within 180 days to:

- Treat expenses related to certain types of arrangements—potentially including direct primary care arrangements and health care sharing ministries—as eligible medical expenses
- Increase the amount of funds that can carry over without penalty at the end of the year for flexible spending accounts

To learn more about how this order might affect you, speak with us today.

FINAL RULE EXPANDS OPTIONS FOR HRAs

Health officials issued a final rule that expands the usability of health reimbursement arrangements (HRAs).

Effective in 2020, the final rule establishes two new types of HRAs:

Individual Coverage HRA:

Allows employers to offer an HRA to be used to reimburse the cost of individual market premiums on a tax-preferred basis, subject to certain conditions, as an alternative to traditional group health plan coverage.

Excepted Benefits HRA: Allows employers that offer traditional group coverage to provide an HRA of up to \$1,800 per year (as adjusted) to reimburse certain qualified medical expenses.

Talk to us to learn more about the specifics of these new plan designs.



Live Well, Work Well

August 2019

Health and Wellness Tips for Your Work and Life
Provided by Insurance Office of America (IOA)



1 in 5 Deaths Worldwide Associated With Poor Diets

According to a recently published study, 11 million deaths in 2017 were attributable to dietary risk factors. That total number translates to one-fifth of the world's total deaths. The study defines dietary risk factors and poor diets as ones that are heavy in sugar, salt and trans fats.

While this study reveals startling numbers, it's a well-known fact that eating healthy can help reduce your risk of developing chronic conditions like heart disease or Type 2 diabetes. By keeping such conditions at bay, you can maintain your overall health and be well on your way to living a long, healthy life.

Here are some tips to help you start eating healthier:

- **Balance your plate with a variety of foods.** Your plate should be 50% fruits and vegetables, 25% lean meat, poultry or fish, and 25% grains.

- **Get a personalized eating plan.** Speak with your doctor to develop a plan that will give you the amounts of each food group you need daily. Your doctor may recommend you seek out a registered dietician or nutritionist to create the best plan for you.
- **Beware of sweetened drinks.** Sodas and sports drinks are high in calories and sugars or sugar substitutes. Whenever possible, choose water over these drinks.
- **Read food labels carefully.** Make sure to always read nutrition labels to find out how healthy a particular food may be. It's also important to check the ingredient list, which is different from the nutritional label.

For more information on how you can improve or maintain a healthy diet, contact your doctor.



Fruit Slush

2 $\frac{3}{4}$ cups cantaloupe or watermelon (coarsely chopped, peeled, seeded)
1 $\frac{3}{4}$ cups kiwi (peeled, chopped)
2 Tbsp. sugar
2 Tbsp. lime juice
2 cups water
Ice

Preparations

1. In a blender, puree fruit with sugar and lime juice until smooth.
2. Combine fruit mixture and water in a large pitcher.
3. If desired, pour through a strainer to eliminate pulp.
4. Cover and refrigerate for up to a week.
5. To serve, stir well and pour into tall glasses over ice.

Makes: 4 servings

Nutritional Information (per serving)

Total Calories	62
Total Fat	0 g
Protein	1 g
Carbohydrates	15 g
Dietary Fiber	1 g
Saturated Fat	0 g
Sodium	22 mg
Total Sugars	15 g

Source: USDA

Your Heart Rate: Indicator for Health and Fitness

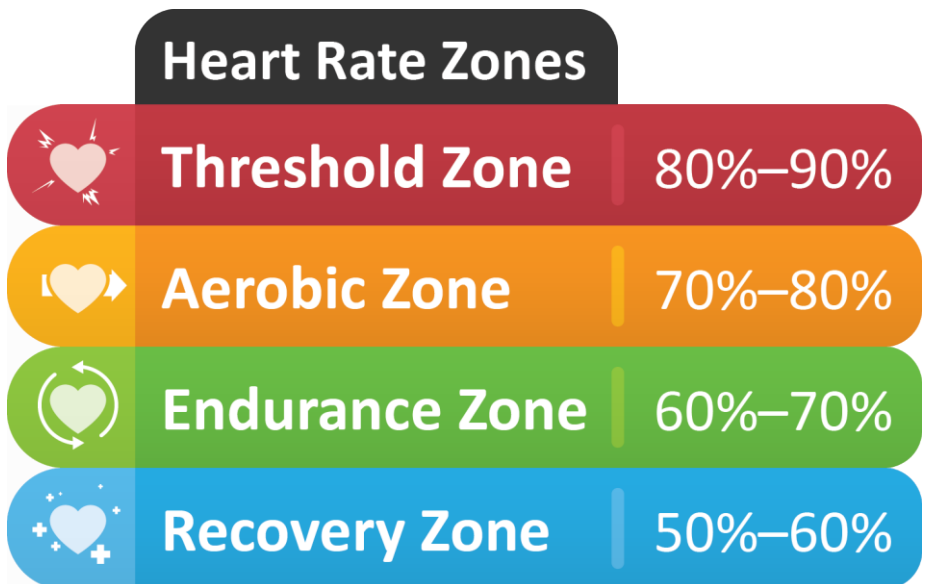
You've probably noticed that your wearable fitness technology is monitoring your heart rate—but have you ever wondered why? There's a direct relationship between your heart rate and your workout's intensity.

Resting Heart Rate

As the name suggests, your resting heart rate is the number of times your heart beats per minute (bpm). While your resting heart rate can vary daily, the typical range is 60-100 bpm. Improving your cardiovascular health can reduce your resting heart rate.

Heart Rate and Exercise

When you're working out, you should strive to keep your heart rate within a target heart rate zone. This target heart rate zone is 50%-85% of your maximum heart rate. To calculate your maximum heart rate, subtract your age from 220. From there, you can find out your target heart rate numbers by multiplying your maximum heart rate by your target heart rate percentage. Once you've calculated your maximum and target heart rates, you can use these numbers to monitor your workout's intensity and track your fitness.



Introducing Foods Early May Help Prevent Allergies

According to a new report from the American Academy of Pediatrics (AAP), introducing allergenic foods like peanut products, fish or eggs may help prevent food allergies in infants at high risk of developing one. The report explains that when allergenic foods are given to infants as early as the age of 4 months, the immune system's cells can take up the allergenic proteins and develop a tolerance to them.

While most infants aren't considered to be at a high risk for developing food allergies, the report states that infants with a low or standard risk of food allergies can benefit from early introduction, too.

It's important to remember, though, that every infant is different. For more information, consult your pediatrician.