

# BENEFITS

December 2019

## FSA Contribution and Other Benefits Limits Rise for 2020

The IRS announced an increase to flexible spending account (FSA) contribution limits for the 2020 plan year.

Individuals can contribute \$2,750 in 2020, up \$50 from the previous year.

Since this announcement came so late in the year, some employers may not use the updated figures in their benefits limits—as doing so would require an addendum.

In fact, some employers have been known to use limits from the previous year because they cannot wait until this far into the enrollment season to release benefits materials.

With that in mind, it wouldn't be surprising if employers use the 2019 limits for their FSA plans in 2020.

In addition to the FSA contribution limits, the IRS announced increases for transportation benefits and adoption services.

Qualified transportation benefit limits (for parking or transit passes) increased to \$270 for 2020.

Maximum employer subsidies for qualified adoption expenses rose to \$14,300, up \$220. Other adoption-related limits increased as well.

For more information on these or other benefits plan limits, please speak with Insurance Office of America today.

## DOL Proposes New Method for Electronic Delivery of Retirement Plan Disclosures

The U.S. Department of Labor (DOL) published a [proposed rule](#) in October that would allow plan administrators to make retirement plan disclosures available on a website.

If the proposal is adopted, plan administrators may continue to use the existing safe harbor for electronic delivery, or to furnish paper documents by hand-

delivery or mail.

The proposal would provide a new, optional method where plan administrators who satisfy specified conditions may furnish documents electronically, unless participants affirmatively opt out.

Speak with us to learn more about this proposed rule and how it may affect your organization.



# Live Well, Work Well

December 2019

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



## Tips for Sticking to Your Diet During the Holidays

The holidays bring to mind thoughts of family, friends, fun and food. However, each year, millions of Americans struggle to maintain their waistlines during the holidays while surrounded by tempting holiday treats.

With so many social gatherings during this time, it can be difficult to avoid treating yourself when you're offered good food and drinks. Whether you're dieting or just trying to maintain your healthy lifestyle, fear not—you can survive the holidays and wake up on Jan. 1 without feeling remorse or guilt. Consider the following tips:

- **Don't go to a party hungry**—Eat before attending a party so you don't arrive on an empty stomach and devour everything in sight.
- **Eat slowly**—Be mindful of every chew. It takes your body 20 minutes to realize when it's full.
- **Pace yourself when drinking**—Alcohol can be dangerous at holiday parties, as overindulgence cannot only cause embarrassment, but also pack on the pounds.
- **Make socializing your top priority**—If you're distracted with conversation, you'll be occupied and less likely to indulge in food or drinks.
- **Don't feel pressured to eat leftovers**—If you have an abundance of leftovers after hosting a party, don't feel like you have to eat them just because you don't want them to go to waste.
- **Practice self-control**—For example, allow yourself one plate of food at a party, and promise yourself that you won't go back for seconds.



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## Curried Squash Stew

1 Tbsp. vegetable oil  
1 yellow onion (chopped)  
2 cloves garlic (minced)  
1 celery stalk (chopped)  
½ tsp. ground cinnamon  
1 large zucchini (chopped)  
2 Tbsp. curry powder  
3 cups butternut squash (chopped)  
1 14.5-ounce can low-sodium tomatoes (diced)  
1 14.5-ounce can low-sodium chickpeas (drained, rinsed)

### Preparations

1. Heat a large pot on the stove over medium heat and add oil. Add the onion, garlic and celery, and cook about 10 minutes, until the onion is tender.
2. Add zucchini and curry powder and cook for 10 minutes, stirring occasionally.
3. Add the butternut squash, tomatoes and chickpeas, and cover. Continue cooking for about 10 minutes.
4. Serve with cooked brown rice.

Makes: 4 servings

### Nutritional Information (per serving)

Total Calories	234
Total Fat	6 g
Protein	9 g
Carbohydrates	41 g
Dietary Fiber	9 g
Saturated Fat	1 g
Sodium	167 mg
Total Sugars	10 g

Source: USDA

## Stay Safe While Decking the Halls

Although decorative lights are great for getting your home ready for the holidays, they can also present a safety risk if they aren't displayed and maintained properly. Here are a few things to keep in mind to ensure that your home is safe during the holidays:

- When you're buying decorations, always check to see if the product has a label that indicates that it has been independently tested by an organization like Underwriters Laboratories.
- Inspect all lights before you use them. If you notice any damaged cords or plugs, discard those lights immediately. Also, if you need to replace any bulbs, make sure that the lights are unplugged first.
- Use a ladder made of nonconductive materials when you hang lights outside to reduce the risk of electrocution.
- Check to see if your lights were designed for indoor or outdoor use. Although most decorative lights have basic waterproofing, indoor lights can present a serious risk of electrocution or fire if they're used outside.



## Daily Use of This Supplement May Help Lower Heart Disease Risk

According to a team from Harvard's School of Public Health, daily use of omega-3 fish oil supplements may help you bolster your heart health. The team reviewed data from 13 different studies and found that consuming about 840 milligrams of omega-3 fish oil per day was linked to a lower overall risk of dying from heart disease.

In addition to taking omega-3 fish oil capsules daily, the team recommends focusing on living a healthy lifestyle to keep heart disease at bay. A healthy lifestyle includes maintaining a healthy weight, getting enough exercise, avoiding tobacco and alcohol consumption, and eating a well-balanced diet.

For more information about your personal risk of heart disease or lifestyle changes that you can make to lower your risk, contact your doctor.