

## IRS Releases Inflation-adjusted Limits for HSAs and HDHPs for 2020

On May 28, 2019, the IRS released [Revenue Procedure 2019-25](#) to announce the inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for 2020. These limits include:

- The maximum HSA contribution limit
- The minimum deductible amount for HDHPs
- The maximum out-of-pocket expense limit for HDHPs

These limits vary based on whether an individual has self-only or family coverage under an HDHP.

### HSA Contribution Limits for 2020

The IRS limits for HSA contributions increase for 2020. Eligible individuals with self-only HDHP coverage will be able to contribute up to \$3,550 for

2020, while eligible individuals with family HDHP coverage will be able to contribute up to \$7,100 for 2020.

The \$1,000 catch-up contribution limit that applies to HSA-eligible individuals who are age 55 or older will remain unchanged.

### HDHP Cost-sharing Limits for 2020

For self-only coverage in 2020, the HDHP minimum deductible will increase to \$1,400 and the out-of-pocket maximum will increase to \$6,900. For family coverage, these limits will increase to \$2,800 and \$13,800, respectively.

### Action Steps

Because these limits change for 2020, employers that sponsor these plans may need to make plan design changes for plan years beginning in 2020.

## EEOC Delays Amending Wellness Program Regulations to End of 2019

On May 22, 2019, the Equal Employment Opportunity Commission (EEOC) announced its plans to issue amended regulations related to wellness program incentives by December 2019. This signals the second pushback of the EEOC's deadline to publish new wellness program incentive regulations.

Back in 2016, the EEOC had finalized two rules that regulated employer-sponsored wellness programs. These rules allowed employers to offer incentives for wellness programs that asked employees health-related questions or included medical exams.

The rules also allowed employers to offer incentives in exchange for health-related information about employees' spouses. In August 2017, a federal district court had vacated portions of the final rules, and required the EEOC to revise the incentive limit portion of the rules. Effective Jan. 1, 2019, the EEOC removed the incentive limits from the final rule.

Until new regulations are issued, employers should carefully review their wellness programs to ensure compliance.



# Live Well, Work Well

July 2019

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



## Going Camping? Here's the Rundown of What You Need to Know

As the temperatures rise and the days become longer, many Americans will head out on camping adventures. Whether you're a seasoned camping pro or new to the activity, it's always a good idea to review camping safety tips.

### Don't Forget to Pack the Essentials

Before setting out, it is important that you remember to pack things like fresh water, food, a first-aid kit, matches, insect repellent, extra clothing and a waterproof tent.

### Think Twice Before Pitching Your Tent

It's important to carefully consider where you're setting up camp. Avoid low-lying areas that could flood during a heavy rain. Also, in windy conditions, avoid setting up your tent under a tree, as possible falling limbs could present a danger.

### Campfire Safety

If you're not careful, a campfire can quickly become

dangerous. Keep the following tips in mind to stay safe:

- If possible, surround the fire pit with rocks, and keep a bucket of water nearby.
- Do not build the fire near the tent(s) or anything else flammable.
- Never leave a fire unattended, and ensure it is completely out before going to bed.
- Collect firewood from the ground only, never cut into living trees.

### Prioritize Safety Over Fun

To keep the experience fun and safe there are some basic precautions that every camper should take. What's discussed here is just the beginning of camping safety. For more information on how you can remain safe on your trip, click [here](#).





## Cucumber Blueberry Salad

### Vinaigrette:

- 1 ½ Tbsp. extra virgin olive oil
- 2 Tbsp. white balsamic vinegar
- 1 Tbsp. lime juice
- 1 tsp. sugar
- ¼ tsp. salt
- ⅛ tsp. pepper

### Salad:

- 1 cup fresh blueberries
- 1 medium cucumber (chopped)
- 4 cups fresh arugula
- ¼ medium red onion (thinly sliced)
- ¼ cup crumbled reduced-fat Feta cheese
- 2 Tbsp. walnuts (coarsely chopped)
- 4 slices whole-grain bread

### Preparations

1. In a small bowl, whisk together vinaigrette ingredients.
2. In a large bowl, mix together all salad ingredients, except bread.
3. When ready to serve, add vinaigrette to salad and toss.
4. Toast bread and then cut into four pieces.

Makes: 4 servings

### Nutritional Information (per serving)

Total Calories	212
Total Fat	10 g
Protein	7 g
Carbohydrates	24 g
Dietary Fiber	4 g
Saturated Fat	3 g
Sodium	368 mg
Total Sugars	10 g

Source: USDA

## Sunscreen and You

To avoid the damaging effects of the sun's ultraviolet rays, we're often advised to wear sunscreen whenever we go outside. And, with skin cancer being the most common type of cancer in the United States, wearing sunscreen is of the utmost importance.

Recent changes mandated by the Food and Drug Administration have made sunscreen selection a lot easier. Under the new rules, sunscreen can only claim to reduce the risk of skin cancer and early skin aging if it is both broad-spectrum and has an SPF of 15 or higher.

Sunscreen that is not broad-spectrum or has an SPF of less than 15 can only claim to prevent sunburn and must include a warning stating it cannot prevent skin cancer or early aging. Sunscreen products also can no longer claim to be waterproof, only water-resistant, and labels must note a time limit of either 40 or 80 minutes before the sunscreen is ineffective.

For more information on sunscreen, visit the American Academy of Dermatology's website.



## Did You Know?

The average adult needs to use **1 ounce of sunscreen** every time they apply it to adequately cover their body.

This is roughly equivalent to the amount needed to fill a standard shot glass.



## Wearable Tech and Your Health in 2019

In the past few years, wearable fitness technology has become increasingly popular and advanced. Some models are now even capable of generating an electrocardiogram that can detect irregular heart rhythms. With their widespread popularity, you may be wondering if they do any good for you and your health.

Wearing these trackers can be beneficial for your overall health. And, a fitness tracker can be especially useful for monitoring progress with a new exercise routine or weight loss program. They can count steps, monitor heart rate, add up calories and even track sleep. A number of options are available to accommodate a wide variety of budgets and fitness goals.

Whether you're just starting out on a healthy living journey or are well on your way, using one of these widely available fitness trackers may be beneficial for you.