

Proposed Notice of Benefit and Payment Parameters for 2020

Recently, the Department of Health and Human Services (HHS) published its [proposed Notice of Benefit and Payment Parameters for 2020](#). This proposed rule describes benefit and payment parameters under the Affordable Care Act (ACA) that would be applicable for the 2020 benefit year. Proposed standards included in the rule relate to:

- Annual limitations on cost-sharing
- The individual mandate's affordability exemption
- Direct enrollment in the Exchanges
- Special enrollment periods in the Exchanges

HHS is also seeking comments on other issues, like "silver loading," automatic re-enrollment through the Exchanges, and any measures that

would potentially reduce eligibility errors and government misspending.

Proposed Changes

The out-of-pocket maximum (OOPM) and the ACA's affordability exemption threshold would both increase with the new rule.

- **OOPM: \$8,200 for self-only coverage and \$16,400 for family coverage in 2020**
- **Affordability threshold: 8.39 percent** of household income

The proposed rule would also expand opportunities for individuals to directly enroll in Exchange coverage by enrolling through the websites of certain third parties rather than through HealthCare.gov.

Contact us today to discuss these and other potential impacts the proposed rule may have on your business.

DOL Increases Civil Penalty Amounts for 2019

In January, the Department of Labor (DOL) [increased](#) the civil penalty amounts that may be imposed on employers under the following federal laws:

- The Fair Labor Standards Act (FLSA)
- The Employee Retirement Income Security Act (ERISA)
- The Family and Medical Leave Act (FMLA)
- The Occupational Safety and Health Act (OSH Act)

These increased amounts apply to civil penalties that are assessed after Jan. 23, 2019.

Employers should become familiar with the new penalty amounts and review their pay practices, benefit plan administration and safety protocols to ensure compliance with federal requirements.

Speak with Insurance Office of America for a complete list of penalty amount increases for 2019.

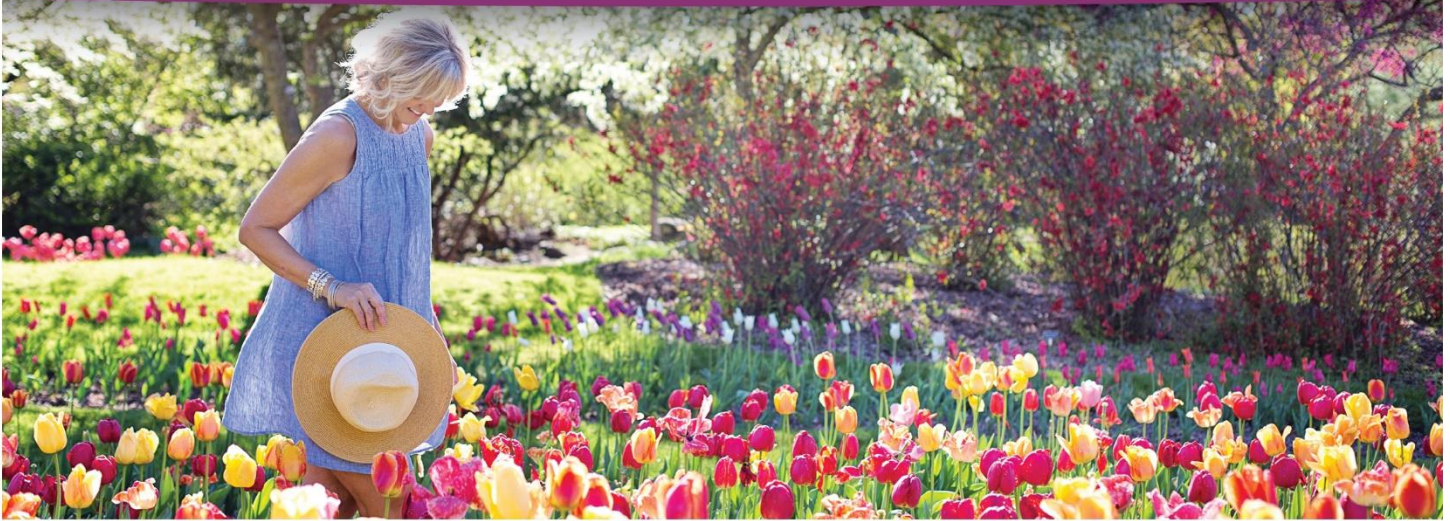


Benefits tips provided to you by
Insurance Office of America

Live Well, Work Well

March 2019

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



Don't Let Spring Allergies Bring You Down

More than 50 million Americans suffer from allergies every year. In particular, springtime allergies are an annual nuisance for many people. As plants begin to bloom and neighbors start to cut their grass more frequently, allergy sufferers nationwide start sniffing and sneezing. What's more, mold growth blooms both indoors and outdoors, making it almost impossible to escape allergy triggers.

Spring Allergy Alleviation Tips

To reduce your allergies, be sure to take the following steps:

- Wash your bedding every week in hot water to help keep pollen under control.
- Wash your hair before going to bed, since pollen can accumulate in your hair.
- Limit the number of throw rugs in your home to reduce dust and mold.

- Wear an inexpensive painter's mask and gloves when cleaning, vacuuming or painting to limit skin exposure and dust and chemical inhalation.
- Vacuum twice a week.
- Make sure the rugs you have are washable.
- Change air conditioning and heating air filters often.

Treating Allergies

Treatment for most allergies is available both over-the-counter and by prescription. Talk to your doctor to find out what treatment method is right for you. If your allergy symptoms are severe or chronic, you may need a series of allergy shots. Contact your physician or allergist to determine which treatment option is best for you.



Veggie Chow Mein

6 ounces rice noodles
4 tsp. oil
1 onion (medium, finely chopped)
2 garlic cloves (finely chopped)
1 cup carrot (grated)
2 tsp. chicken bouillon
1 tsp. hot pepper sauce
1 cup broccoli (cut into small pieces)
1 cup celery (chopped)
1 cup bell pepper (finely chopped)
4 tsp. soy sauce

Preparations

1. Prepare noodles according to package directions. Drain and set aside.
2. Sauté onion and garlic with oil in a skillet for 1 minute over medium/high heat.
3. Add carrot, chicken bouillon and pepper sauce. Stir.
4. Add broccoli, celery and bell pepper and continue to stir.
5. Reduce heat to low, and add noodles and soy sauce. Mix well over low heat for 3 to 5 minutes.
6. Add salt and pepper to taste.

Makes: 6 servings

Nutritional Information (per serving)

Total Calories	163
Total Fat	4 g
Protein	2 g
Carbohydrates	30 g
Dietary Fiber	3 g
Saturated Fat	1 g
Sodium	399 mg
Total Sugars	3 g

Source: USDA

Your Body May Need a Break, Here's Why

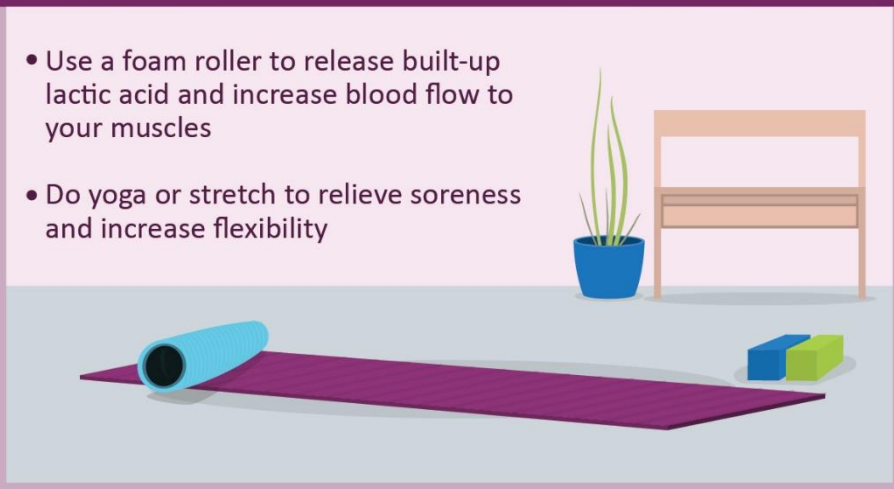
When it comes to exercising, there's a difference between pushing yourself to your limits and overexerting yourself. Oftentimes, this difference is very small, which is why it's so important to know when your body needs a break:

1. **You're always tired.** If you're constantly fatigued, even after getting enough sleep, chances you're working your body too hard.
2. **You're always sore.** A little bit of muscle soreness that occurs 24-48 hours after your workout isn't necessarily a bad thing—it means your workout was effective. However, extensive or prolonged soreness means you're overtraining your body.
3. **You're feeling stiff.** Doing the same exercises, particularly running on hard surfaces, can wreak havoc on your joints. This is especially true if you don't give yourself enough time to recover. That's why having a rest day is so important.

For more information, talk to your doctor.

2 Ways to Make the Most of Your Rest Day

- Use a foam roller to release built-up lactic acid and increase blood flow to your muscles
- Do yoga or stretch to relieve soreness and increase flexibility



Strengthen Your Financial Wellness Plan with These 3 Tips

Getting into the practice of saving will help you become more financially secure. Plan ahead so you have money waiting for you at retirement and can afford unexpected costs along the way. With the right preparation, you won't have to worry when life throws you a curveball.

1. Take advantage of an individual retirement account, 401(k) or other saving mechanisms.
2. Set money aside in accounts you can access prior to retirement.
3. Speak with a financial professional.

Source: IRS