

BENEFITS

MAY 2019

DOJ Supports Federal Court Ruling Invalidating the ACA

On Dec. 14, 2018, a federal judge [ruled](#) in *Texas v. Azar* that the entire Affordable Care Act (ACA) is invalid due to the elimination of the individual mandate penalty in 2019. In response, on March 25, 2019, the U.S. Department of Justice (DOJ) filed a [letter](#) with the 5th Circuit Court of Appeals agreeing with the lower court's ruling. This means that the DOJ believes the lower court's ruling should stand, and the ACA should be struck down as unconstitutional.

Following the ruling, however, the federal judge issued a stay and [partial final judgment](#) in the case. As a result, the ACA will remain in place pending appeal. The Department of Health and Human Services also [confirmed](#) that it will continue administering and enforcing all aspects of the ACA.

All briefs and responses in this appeal are due by mid-May 2019, and oral arguments will be scheduled shortly thereafter. Following oral arguments, a decision on the appeal will be issued. However, many industry experts anticipate that the Supreme Court will likely take up the case, which means that a final decision will not be made until that time.

While these appeals are pending, all existing ACA provisions will continue to be applicable and enforced. Employers and individuals must continue to comply with all other applicable ACA requirements. This ruling does not impact the 2019 Exchange enrollment, the ACA's employer shared responsibility (pay or play) penalties and related reporting requirements, or any other applicable ACA requirement.

Parts of AHP Final Rule Are Struck Down by Federal Court

On March 28, 2019, a federal judge [ruled](#) that parts of the Trump administration's [2018 final rule](#) on association health plans (AHPs) were invalid. The court directed the Department of Labor (DOL) to reconsider how the remaining provisions of the final rule are affected.

In its ruling, the court stated that the final rule was an "end-run" around the ACA and that the DOL exceeded its authority under ERISA.

The court specifically struck down two parts of the rule:

- The provision defining "employer" to include associations of disparate employers
- The provision expanding membership in these associations to include working owners without employees

Employers and business owners without employees that have joined an AHP, or are considering doing so, should review how their plans may be affected by the court's ruling. Contact us today for any questions on AHPs.

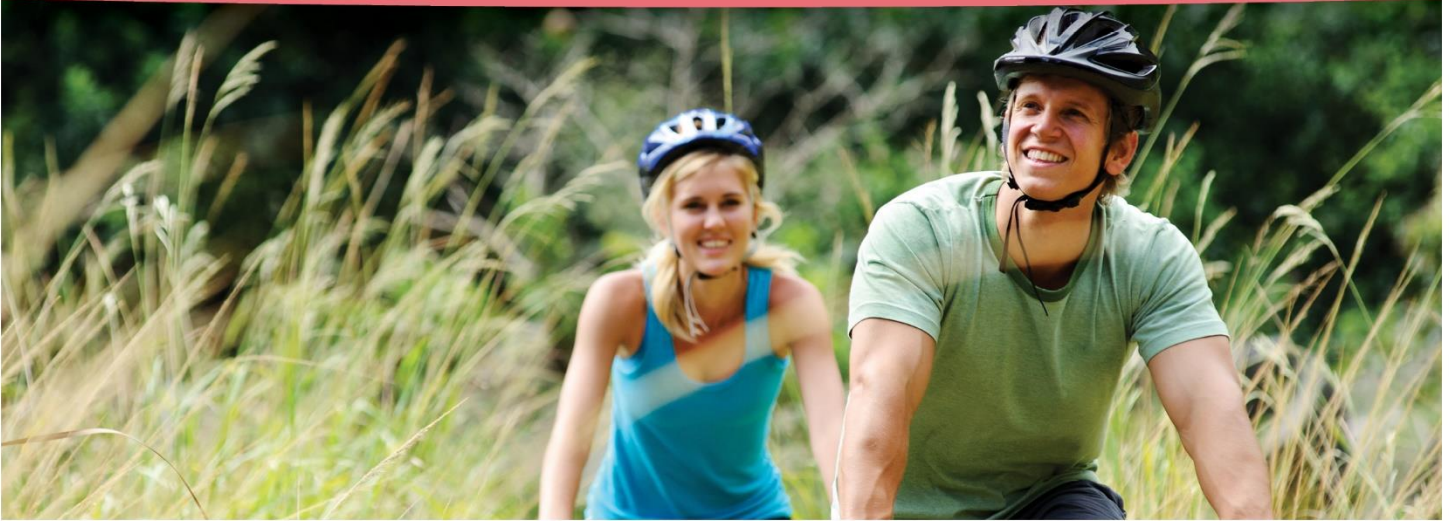


Benefits tips provided to you by
Insurance Office of America

Live Well, Work Well

May 2019

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



5 Things You Can Do to Improve Your Daily Mental Health

Mental health plays a huge role in your overall health and well-being. It affects everything, including how we think, feel and act, and helps determine how we make healthy choices and cope with stress.

Because it's such a crucial component of your health, it's important to focus on maintaining or improving your mental health. Here are five simple ways to do so every day:

1. **Express gratitude.** Taking five minutes a day to write down the things that you are grateful for has been proven to lower stress levels and can help you change your mindset from negative to positive.
2. **Get exercise.** You probably hear all the time how beneficial exercise is to your overall health, but it's true. Exercising regularly can benefit your brain function, reduce anxiety and improve your self-image.
3. **Spend time outdoors.** Getting outside, especially when it's sunny, can greatly improve your mood, which in turn, benefits your mental health.
4. **Be kind.** Helping others and being kind not only helps the receiver of the act, but can also help you. It doesn't have to be anything crazy—holding the door or giving a compliment can go a long way.
5. **Get a good night's sleep.** Fatigued individuals typically experience drowsiness, mood changes, loss of energy and appetite, headaches, and a lack of motivation, concentration and alertness. Strive for seven to eight hours of sleep a night to improve your mental health.



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Cheesy Broccoli and Rice Squares

1 cup low-fat cheddar cheese (shredded)
1 cup broccoli (chopped)
3 cups brown rice (cooked)
½ cup fresh parsley (chopped)
¼ cup onion (chopped)
½ tsp. salt
3 eggs (beaten)
1 ½ cups evaporated milk
1 tsp. Worcestershire sauce
Nonstick cooking spray

Preparations

1. Heat oven to 350 F and coat a 9-by-9-inch baking pan with nonstick cooking spray.
2. In a bowl, combine the brown rice, cheese, onion, broccoli, parsley and salt.
3. In a separate bowl, combine the eggs, Worcestershire sauce and evaporated milk. Pour over rice mixture. Mix well.
4. Pour into the baking dish.
5. Bake until just firm, about 35 to 40 minutes. Cut into squares to serve.

Makes: 8 servings

Nutritional Information (per serving)

Total Calories	183
Total Fat	4 g
Protein	12 g
Carbohydrates	24 g
Dietary Fiber	2 g
Saturated Fat	2 g
Sodium	328 mg
Total Sugars	6 g

Source: USDA

Eye Health 101

Keeping your eyes healthy is a very important task. Fortunately, it's also an easy thing to do. Here are five simple ways you can keep your eyes healthy:

1. Get a regular exam. Complete eye exams consist of a series of tests designed to evaluate your vision and check for eye diseases.
2. Wear protective eyewear. When you're playing sports or doing a task that requires eyewear to be worn, heed the advice and wear glasses or goggles to prevent injury to your eyes.
3. Don't smoke. Smoking can contribute to a host of irreversible eye diseases, so quit or refrain from smoking to protect your eyes.
4. Put your shades on. Wearing sunglasses protects your eyes from the sun's harmful rays. Don't forget to put them on when you're outside!
5. Give your eyes a break. Staring at a computer screen for too long can cause a painful strain on your eyes. Whenever possible, try giving yourself a short break from looking at the screen.

Foods to Boost Eye Health



1. Salmon



2. Red bell peppers



3. Dark, leafy greens



4. Lean meat and poultry



5. Sweet potatoes



6. Eggs



7. Squash



8. Broccoli



9. Brussels sprouts



10. Sunflower seeds

The Unexpected Ingredient in Your Oats

It's not a superfood, and it's not naturally occurring. It's a pesticide. According to a report by the Environmental Working Group (EWG), almost three-quarters of the oat cereal, oatmeal, granola and oat bars contained traces of glyphosate.

What's glyphosate?

Glyphosate is one of the most widely used herbicides in the world. It's the main ingredient in hundreds of weed-killing pesticides.

Are oats safe to eat?

Federal officials report that the levels found in the oats is deemed to be "safe." However, EWG claims that no level of exposure is safe, as glyphosate was classified as a probable carcinogen in 2015. To reduce your exposure, but still eat your oats, opt for organic oats.