

Benefits

BUZZ

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Insurance Office of America

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Options for HRAs Would Be Expanded Under Proposed Rule

On Oct. 23, 2018, the Departments of Labor, Health and Human Services, and the Treasury (Departments) issued a [proposed rule](#) that would expand the usability of health reimbursement arrangements (HRAs). Effective in 2020, the proposed rule would:

- Allow HRAs to be used to reimburse the cost of individual market premiums on a tax-preferred basis, subject to certain conditions; and
- Allow 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.

This proposed rule was issued in response to a 2017 [executive order](#) directing federal agencies to expand access to HRAs.

What does this mean for employers?

According to the Departments, the proposed rule is intended to provide a more affordable and manageable option for employers that have struggled to offer health coverage to their employees. As a result, the Departments anticipate that the proposed rule could dramatically increase the choices of coverage available for workers and their families.

Comments on the proposed rule will be accepted until Dec. 28, 2018. The rule, if finalized, is proposed to be effective for plan years beginning on and after Jan. 1, 2020.

Where can I get more information?

For more information on the rule, please visit the Department of Labor's website, which features a [press release](#) about this proposed rule. In addition, contact Insurance Office of America today to learn more about this proposed rule and to get your questions answered.

DID YOU KNOW?

President Donald Trump recently signed two bills into law that ban the "gag clauses" that can result in consumers overpaying for their prescriptions.

These two bills—the Know the Lowest Price Act and the Patient Right to Know Drug Prices Act—promote transparency in drug pricing, which, according to the Trump administration, will result in lower drug prices.

Don't Forget to Provide an SBC This Open Enrollment

Employers that sponsor group health plans should provide certain benefit notices in connection with their plans' open enrollment periods. Some of these notices must be provided at open enrollment time, such as the summary of benefits and coverage (SBC).

Group health plans and health insurance issuers are required to provide an SBC to applicants and enrollees each year at open enrollment or renewal time. Federal agencies have provided a [template](#) for the SBC, which health plans and issuers are required to use.

The issuer for fully insured plans usually prepares the SBC. If the issuer prepares the SBC, an employer is not also required to prepare an SBC for the health plan, although the employer may need to distribute the SBC prepared by the issuer.



Health and wellness tips for your work and life—
presented by Insurance Office of America (IOA)

This One Thing You Use All the Time May be Covered with Flu Bacteria

With peak flu season approaching quickly, you know how important it is to constantly wash your hands and disinfect shared spaces, but there's probably one thing you've been neglecting to disinfect: your cellphone.

Researchers from the University of Arizona found that cellphones carried 10 times more bacteria than most toilet seats. And, what's even more alarming is the fact that cellphones are the perfect vehicle for spreading germs to other people.

That's why it's so important to take the proper steps, like disinfecting your phone daily, using hand sanitizer and practicing good hygiene habits, to keep your phone germ-free this flu season.



Don't Let Cooler Temperatures Derail Your Workout Plan

If you find it harder to keep up with your workout program as the temperatures drop, you're not alone. Every year, many Americans find it increasingly difficult to remain committed to their plan as the holidays, shorter days and less-than-ideal weather create obstacles.

Whether you're a gym-goer or outdoor exerciser, there are simple ways you can overcome the winter obstacles and stay on track with your workout plan.

- **Acclimate to colder weather by warming up inside.** If you're an outdoor exerciser, try doing your warmup inside. By doing so, you'll raise your body temperature and already be warm before you step outside.
- **Prep for your next day the night before.** If you're an early morning gym-goer, try getting everything you need for the next day together the night before. This way, all you need to do when your alarm goes off is get up, get dressed and go to the gym.
- **Have a backup plan.** Even the most dedicated exercisers will lose their motivation. That's why it's essential to have a backup workout plan that you can do at home. It doesn't have to be lengthy, doing something is better than doing nothing at all. Aim to have three or four full-body workouts ready for when you need them.

This article is intended for informational purposes only and is not intended to be exhaustive, nor should any discussion or opinions be construed as professional advice. Readers should contact a health professional for appropriate advice.

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Crunchy Potato Casserole

2 cups corn flakes (crushed)
2 pounds potatoes (peeled, grated)
¼ cup butter (melted)
¼ tsp. black pepper
1 onion (chopped)
1 10-ounce can cream of chicken soup
¾ cup fat-free sour cream
1 cup low-fat cheddar cheese (shredded)

PREPARATIONS

1. Heat oven to 350 F.
2. Combine potatoes, butter and black pepper in a large bowl.
3. Add onion, soup, sour cream and cheese. Mix well.
4. Pour mixture into a 13-by-9-inch baking dish and sprinkle with corn flake crumbs.
5. Bake for 45 minutes.

Makes: 8 servings

Nutritional Information (per serving)

Total Calories	240
Total Fat	7 g
Protein	8 g
Carbohydrates	35 g
Dietary Fiber	3 g
Saturated Fat	3 g
Sodium	340 mg
Total Sugars	4 g

Source: USDA

3 Ways to Fight Holiday Stress

Holiday stress plagues many Americans every year. Top holiday stressors include staying on a budget, managing multiple commitments and finding the perfect gift. Use these three tips to help keep holiday stress at bay this year.

1. **Create your budget now.** If you're stressed about how your holiday spending will impact you after the holidays are over, you're not alone. Remember, the sentiment of a gift is much more important than the cost. Set a realistic budget and do not go over it.
2. **Shop early.** Sometimes, you can get great deals on presents even before the holiday season hits. Moreover, you can avoid the scenario of not being able to get the gift you want because it's sold out.
3. **Don't overcommit yourself.** Are you planning on hosting a holiday dinner? Are there any holiday parties you have to attend? Do you have to pick up loved ones from the airport? Making a list of your commitments will help you plan your time and help you avoid double-booking yourself.

Don't let stress get in the way of you enjoying your holiday season.

Holiday Budgeting 101

Money is the No. 1 holiday stressor. Budget wisely by following these simple tips:

- Review your shopping list carefully. Does everyone listed truly need a gift?
- Set a maximum dollar limit for each person and stay within that limit.
- Leave the credit cards at home when you go shopping.

