

## It's That Time of the Year Again for ACA Reporting

The Affordable Care Act (ACA) created reporting rules under Code Sections 6055 and 6056 that require certain employers to provide information to the IRS about the health plan coverage they offer (or do not offer) or provide to their employees. Each reporting entity must annually file all of the following with the IRS:

- A separate **statement** (Form 1095-B or Form 1095-C) for each individual who is provided with minimum essential coverage (for providers reporting under Section 6055), or for each full-time employee (for ALEs reporting under Section 6056)
- A **transmittal form** (Form 1094-B or Form 1094-C) for all of the returns filed for a given calendar year

Reporting entities must also furnish related statements (Form 1095-B or 1095-C) to individuals.

The final forms for 2018 have been published, which means it's time for you to take action. Fortunately, the 2018 forms and instructions are substantially similar to the 2017 versions. The most significant change is that Form 1095-C clarifies that the "Plan Start Month" box in Part II will remain optional for 2018. The IRS previously indicated that this box may have been mandatory for the 2018 Form 1095-C.

These forms must be filed with the IRS no later than **Feb. 28, 2019** (**April 1, 2019**, if filing electronically). However, the IRS extended the due date for furnishing individual statements for 2018 an extra 30 days, from Jan. 31, 2019, to **March 4, 2019**.

Please contact us today to get assistance with ACA reporting or to request employee communications on this topic.

## Wellness Plan Incentive Limits Removed by EEOC

On Dec. 20, 2018, the Equal Employment Opportunity Commission (EEOC) removed the incentive limits from its final wellness plan rules. The rules allowed employers to offer wellness incentives of up to 30 percent of the cost of health plan coverage.

The AARP successfully challenged the EEOC's incentive limit by arguing that it was too high to be consistent with federal laws that require "voluntary" employee participation in wellness programs. The court [vacated](#) the EEOC's incentive limit for employer-sponsored wellness plans, effective Jan. 1, 2019.

Beginning Jan. 1, 2019, the final rules' guidance on permissible incentive limits for voluntary wellness programs no longer applies.

Due to this new legal uncertainty, employers should carefully consider the level of incentives they use with their wellness programs. Employers should also monitor any developments related to the EEOC's rules. Contact us today for more information.



# Live Well, Work Well

February 2019

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



## Looking to Improve Your Heart Health? Reduce Your Stress

According to the American Heart Association (AHA), more than 1 in 3 women has a form of cardiovascular disease. And, heart disease is the leading cause of hospital stays for men in the United States. Due to the prevalence of the disease, the AHA recognizes each February as American Heart Month in hopes of raising awareness about the disease and how to prevent it.

### Stress and Heart Health

While there are risk factors that contribute to heart disease that you can't control, there are many things you can do to maintain your heart health. One of those things is to reduce your stress.

When stress is excessive, it can contribute to a host of health problems, including high blood pressure. If high blood pressure goes untreated, it can result in heart disease.

### Reducing Your Stress

Taking steps to reduce your stress will improve your overall health. Try these tips:

- Plan and prioritize your most important responsibilities.
- Listen to relaxing music to help you calm down.
- Take time off from work to clear your mind.
- Exercise regularly to get your blood and endorphins flowing.

### When to Seek Help

If the stresses in your life become more than you can bear or manage with these simple techniques, consider seeking professional assistance. A knowledgeable professional will be able to work with you to devise time management skills and stress-reducing techniques.



## Gingerly Quinoa with Green Beans

1 cup quinoa  
1 ½ cups water or broth  
2 cups green beans  
2 ½ Tbsp. lemon juice  
1 Tbsp. olive oil  
1 Tbsp. sesame oil  
2 Tbsp. soy sauce  
¼ tsp. ground ginger

### Preparations

1. Toast quinoa in a dry skillet over medium heat, stirring constantly for about 3 minutes.
2. Put quinoa in a medium pot and add water or broth.
3. Bring to a boil, then let simmer until all of the water is absorbed and quinoa is tender (10-20 minutes).
4. Set aside and leave uncovered to cool.
5. While quinoa is cooling, microwave the green beans until just tender.
6. Rinse in cold water to stop the cooking process.
7. In a large bowl, combine the quinoa, olive oil or cooking oil, sesame oil, green beans, lemon juice, soy sauce and ground ginger. Stir well.
8. Season with salt and pepper.
9. Serve at room temperature.

Makes: 6 servings

### Nutritional Information (per serving)

Total Calories	239
Total Fat	9 g
Protein	7 g
Carbohydrates	33 g
Dietary Fiber	6 g
Saturated Fat	1 g
Sodium	486 mg
Total Sugars	2 g

## Keep Your Heart Healthy Through Exercise

Did you know that exercising regularly could help you fight off chronic conditions and diseases? Exercise can help control your blood pressure, blood sugar and weight, raise your “good” cholesterol, and prevent diseases such as cancer, Type 2 diabetes and heart disease. According to the AHA, you should do these three exercises to improve your heart health:

1. **Aerobic activity:** Get at least 150 minutes of moderate-intensity aerobic activity (e.g., briskly walking) or 75 minutes of vigorous-intensity aerobic activity (e.g., running) every week.
2. **Muscle strengthening:** Incorporate muscle-strengthening exercises at least two days a week. For the purposes of general training, focus on two to three upper body and lower body exercises. Abdominal exercises are an important part of strength training as well.
3. **Flexibility training:** Flexibility training is important too, but it is frequently neglected, resulting in increased tightness as you age and become less active.

## Fast Facts About Your Heart

**Over 750,000** Americans die each year due to heart disease.  
That’s one death every 40 seconds.



## 2 Heart-healthy Indulgences You’re Sure to Be Excited About

You may have heard whispers of dark chocolate and red wine being good for you and thought it’s too good to be true. Good news—the rumors are true. That’s right, there is some science behind the claims that these two indulgences can be good for your heart health.

According to researchers, red wine contains an antioxidant called resveratrol, which can help reduce inflammation and improve heart health. Dark chocolate contains a different antioxidant, called flavanol, which helps reduce blood pressure and improve heart health.

Now, this doesn’t mean you should go out and buy red wine and chocolate and splurge. Talk to your doctor to determine what enjoying these “in moderation” means for you.