

BENEFITS

JANUARY 2019

The IRS is Beginning 2016 Pay or Play Enforcement: Here's What You Need to Know

In late 2018, the IRS began issuing enforcement letters related to employers' compliance with the employer shared responsibility rules under the Affordable Care Act (ACA) for the 2016 calendar year. These letters, known as [Letter 226-J](#), inform employers of their potential liability for an employer shared responsibility penalty, if any, for 2016.

Who Will Receive These Letters

These letters are only sent to employers subject to the employer shared responsibility rules, known as applicable large employers (ALEs). The determination of whether an ALE may be liable for a penalty, and the amount of the proposed penalty in Letter 226-J, are based on information from Forms 1094-C and 1095-C filed by the ALE and the individual income tax returns filed by the ALE's employees.

Next Steps for Those Who Receive a Letter

ALEs must respond to Letter 226-J—either agreeing with the proposed employer shared responsibility penalty or disagreeing with part or all of the proposed amount—before any employer shared responsibility liability is assessed and notice and demand for payment is made. The response is due by the response date shown on Letter 226-J, which is generally 30 days from the date of the letter.

Letter 226-J provides instructions for how the ALE should respond in writing, as well as the name and contact information of a specific IRS employee that the ALE should contact if the ALE has questions about the letter.

FSA Limit to Increase for 2019

The ACA imposes a dollar limit on employees' salary reduction contributions to health flexible spending accounts (FSAs) offered under cafeteria plans. This dollar limit is indexed for cost-of-living adjustments and may be increased each year.

New Limit Amount

In November 2018, the IRS increased the FSA contribution limit from \$2,650 to \$2,700 for taxable years beginning in 2019. This increase reflects the steady contribution limit increase from the past few years.

Next Steps

Employers should ensure that their health FSA will not allow employees to make pre-tax contributions in excess of \$2,700 for 2019, and they should communicate the 2019 limit to their employees as part of the open enrollment process.

Contact Insurance Office of America today to obtain customizable employee communications that you can use to let employees know about this limit increase.



Benefits tips provided to you by
Insurance Office of America

Live Well, Work Well

January 2019

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



Beware: New Year = New Fad Diets

Jan. 1 signals a new calendar year, and for many Americans, a “new year, new me” mentality. In fact, according to Business Insider, getting in shape is consistently the most popular New Year’s resolution in the United States. While making lifestyle changes, as approved by a doctor, is not a bad thing, turning to a fad diet to achieve a resolution of getting in shape is not ideal or healthy.

What’s a fad diet?

Fad diets typically promise quick weight loss, oftentimes through unhealthy and unbalanced dieting. A diet can be considered a fad if it:

- Claims to help you lose more than 1-2 pounds per week
- Promises that you’ll lose weight and keep it off without giving up fatty foods or starting an exercise program

- Bases its claims only on “before and after” photos
- Limits your food choices and encourages you to only eat a specific set or type of food

What are the dangers of fad diets?

Fad diets can lead to things like gout, poor athleticism, heart disease and—ironically—poor, long-term weight-loss control. If you’re looking to get in shape or lose weight this year, make lifestyle changes that encourage portion control, exercise more, avoid empty calories and eat a well-balanced diet. Keep in mind that forming healthy dieting practices now will keep you on track with your long-term weight-loss goal.



Kale and Tuna Salad

2 5-ounce cans tuna
1 bunch kale
2 ounces cherry tomatoes
1 lemon
¼ cup extra virgin olive oil
2 Tbsp. balsamic vinegar
Kosher salt (to taste)
Freshly ground pepper (to taste)

Preparations

1. Wash kale. Set aside to drain water off.
2. Cut tomatoes in half and lightly toss in a bowl with balsamic vinegar, oil, and pinch of salt and pepper. Set aside.
3. In a salad bowl, mix tuna and liquid from the can gently with juice from half of the lemon and a pinch of pepper.
4. Massage kale for about 3 minutes to soften it.
5. Add the kale and half of the tomatoes to the tuna, and gently toss until all is coated with dressing.
6. Add remaining tomatoes.
7. Squeeze remaining lemon all over and serve.

Makes: 4 servings

Nutritional Information (per serving)

Total Calories	278
Total Fat	16 g
Protein	22 g
Carbohydrates	16 g
Dietary Fiber	3 g
Saturated Fat	2 g
Sodium	262 mg
Total Sugars	3 g

Source: USDA

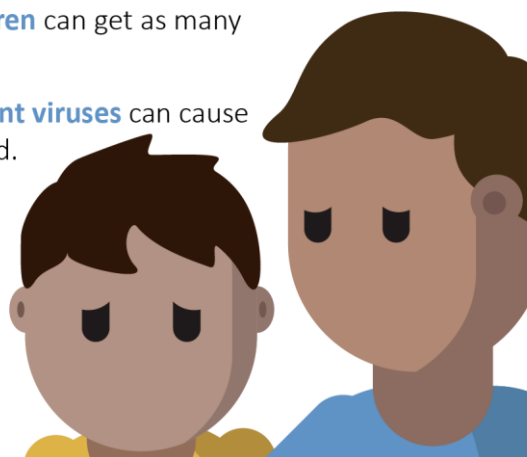
Your Guide to Avoiding Winter Illnesses

Over the course of one year, 1 billion Americans will suffer from the common cold, according to the Centers for Disease Control and Prevention (CDC). The CDC also reports that winter is peak cold season. This should come as no surprise when you think about how many people you see sneezing and coughing during the colder months. Fortunately, you can keep these illnesses at bay and stay healthy with a little effort. Here's how:

- Avoid close contact with people who are sick and stay away from others when you feel under the weather.
- Wash your hands often using soap and warm water to protect against germs.
- Get plenty of sleep, stay physically active and drink plenty of water to keep your immune system strong.
- Manage your stress and eat a nutritious diet rich in healthy grains, fruits, vegetables and fiber.
- Don't touch your eyes, nose or mouth if your hands aren't clean.

Fast Facts About the Common Cold

- **Adults** usually get **2-4 colds** every year, while **children** can get as many as **5-10** annually.
- Over **200 different viruses** can cause the common cold.



3 Tips to Beat the Post-holiday Blues

If you feel worn out or down after the holidays, you're not alone. After the hustle and bustle of the holiday parties, traditions, presents and meals subside, many Americans experience post-holiday blues.

Try these three simple tips to overcome your post-holiday blues:

1. **Hit the gym**—Exercising causes your body to release endorphins, which can help you feel more positive.
2. **Be mindful**—Focusing on being in the here and now can help you avoid dwelling on the fact that the holidays are over.
3. **Give back**—Helping others is proven to improve your mood.