

Benefits BUZZ

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Insurance Office of America

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IRS and DOL Issue Guidance on Association Health Plans

Both the IRS and Department of Labor (DOL) have issued new compliance guidance for association health plans (AHPs). On June 21, 2018, the DOL published a [final rule](#) that expands the ability of employers to join together to form AHPs. According to the DOL, these changes will expand access to affordable, high-quality health insurance coverage for small businesses.

The new guidance issued provides that:

- Participating in an AHP does not cause a small employer to become subject to the Affordable Care Act's (ACA) employer shared responsibility rules.

- An AHP is a group health plan and a multiple employer welfare arrangement that is subject to ERISA's requirements.

The final rules will become effective on the following dates:

- **Sept. 1, 2018**—Final rule applies to fully insured AHPs.
- **Jan. 1, 2019**—Final rule applies to existing self-insured AHPs.
- **April 1, 2019**—Final rule applies to new self-insured AHPs.

Action Steps

Small employers that are considering joining an AHP should understand their compliance obligations with respect to this type of plan. Although AHPs may avoid some ACA reforms for the small group market, these plans remain subject to many other legal requirements, including any applicable state regulations.

For more information on this guidance, please contact Insurance Office of America today.

DID YOU KNOW?

The Tax Cuts and Jobs Act, which was signed into law last December, reduces the ACA's individual shared responsibility (or individual mandate) penalty to zero, effective beginning in 2019.

As a result, beginning in 2019, individuals will no longer be penalized for failing to obtain acceptable health insurance coverage. Despite the repeal of the individual mandate penalty, employers and individuals must continue to comply with all other ACA provisions.

Medicare Part D Notices Are Due Before Oct. 15

Each year, Medicare Part D requires group health plan sponsors to disclose to individuals who are eligible for Medicare Part D and to the Centers for Medicare and Medicaid Services (CMS) whether the health plan's prescription drug coverage is creditable. Plan sponsors must provide the annual disclosure notice to Medicare-eligible individuals **before Oct. 15, 2018**—the start date of the annual enrollment period for Medicare Part D. CMS has provided [model disclosure notices](#) for employers to use.

Employers should confirm whether their health plans' prescription drug coverage is creditable or non-creditable and prepare to send their Medicare Part D disclosure notices before Oct. 15, 2018. To make the process easier, employers often include Medicare Part D notices in open enrollment packets they send out prior to Oct. 15.



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



Superfoods for Super Health

The foods you eat can positively impact your long-term health. Consider incorporating the following superfoods into your diet to support your health.

- Almonds
- Apples
- Avocados
- Blueberries
- Buckwheat
- Eggs
- Goji berries
- Kale
- Lentils
- Oats
- Olive oil
- Pomegranates
- Quinoa
- Sardines
- Spinach
- Strawberries
- Tarragon
- Tomatoes
- Wild salmon
- Yogurt

Many of these superfoods can be found in your local grocery stores. Look for them the next time you go grocery shopping.

See What the Buzz is All About: Counting Macros

Chances are you've probably heard someone talking about their macros, whether it's in the lunchroom, at the gym or on social media. The "if it fits your macros" (IIFYM) diet was first popular with bodybuilders who used this program to stay fit for competitions. Now, it's popular with gym-goers and even those who don't workout.

What's a macro?

Macronutrients, or macros, are the core components that make up the food that we eat: carbohydrates, fats and proteins.

How does counting macros work?

Instead of counting calories, you count the grams of each macronutrient in the food you eat. A quick internet search will turn up a handful of reputable calculators designed to help you determine how many grams of each macronutrient you need, based on your health goals and activity level.

Is the IIFYM diet just another fad diet?

Counting macros is a trendy diet program, but it's not technically a fad diet. The concept behind IIFYM is that it's a long-term plan and it doesn't restrict or ban certain food groups like fad diets.

As long as you keep your macros in check, you can eat healthy one day and splurge on fried chicken the next without derailing your program. The flexibility of the IIFYM diet makes it much easier to stick to the program, which is likely why it's so popular.

If you're interested in trying the IIFYM diet, please check with your doctor to make sure it's safe for you before starting.



Pumpkin and White Bean Soup

1 ½ cups apple juice
1 15-ounce can white beans (drained)
1 small onion (finely chopped)
1 cup water
1 15-ounce can pumpkin
½ tsp. cinnamon
⅛ tsp. nutmeg
½ tsp. black pepper
¼ tsp. salt

PREPARATIONS

1. Mash white beans, onion, and water with a fork or blender until smooth. Set aside.
2. In a large pot, add the pumpkin, juice, cinnamon, nutmeg, black pepper and salt.
3. Add the bean mix to the pot.
4. Cook over low heat for 15-20 minutes, until warmed through.

Makes: 6 servings

Nutritional Information (per serving)

Total Calories	140
Total Fat	1 g
Protein	7 g
Carbohydrates	28 g
Dietary Fiber	7 g
Saturated Fat	0 g
Sodium	420 mg
Total Sugars	10 g

Source: USDA

More Common Than You'd Think: Workplace Bullying

National Bullying Prevention Month is recognized every October. What many people don't realize is that workplace bullying affects more than 35 percent of adult Americans.

What is workplace bullying?

Generally, workplace bullying is defined as the use of intimidation through power, influence, tone or language to affect a person negatively. Often, bullying is intentional, but sometimes the bully is not aware of their hurtful actions or words. Workplace bullying affects safety, productivity, trust and the workplace culture.

What are the signs of workplace bullying?

Some common signs of workplace bullying include:

- Ignoring, isolating or excluding an employee
- Reprimanding or humiliating an employee publicly
- Name-calling or insulting an employee

Workplace bullying is a serious issue, and if you feel like you're being bullied, you should take steps to address it. For more information, talk to your HR department.

