

## DID YOU KNOW?

The Department of Labor (DOL) has officially dropped its support for the new overtime rule. The rule, originally scheduled to take effect in December 2016, was halted by a federal court soon before its enactment.

The DOL plans to revisit the overtime rule and use a lower salary threshold. However, in the meantime, the DOL asked that the court validate its authority to determine salary thresholds to be used in future rules. It is uncertain what the new threshold might be.

## HIPAA Cyber Attack Response Checklist

Under the Health Insurance Portability and Accountability Act (HIPAA), a covered entity that experiences a ransomware attack or other cyber-related security incident must take immediate steps to prevent or mitigate any impermissible release of protected health information (PHI).

The Department of Health and Human Services' Office for Civil Rights (OCR) has issued a [checklist](#) to help HIPAA-covered entities determine the specific steps they must take in the event of a data breach.

Entities subject to HIPAA should become familiar with the OCR's checklist and [other guidance](#) for handling cyber security breaches involving PHI. These entities should also ensure they have plans for mitigating the effects of breaches.

### OCR Quick-response Checklist

In the event of a cyber attack or similar emergency, a covered entity must do the following:

- Execute its response and mitigation procedures and contingency plans.
- Report the crime to appropriate law enforcement agencies.
- Report all cyber threat indicators to federal and information-sharing and analysis organizations.
- Report the breach to affected individuals and to the OCR as soon as possible.

### Reportable Incidents

HIPAA regulations also require covered entities to report certain cyber-related security incidents to affected individuals, the OCR and other agencies. In general, a reportable breach occurs anytime PHI was accessed, acquired, used or disclosed.

For more information about this rule and its potential impact on your company, please contact Insurance Office of America.

## New Fiduciary Rules

The Department of Labor (DOL) released a [final rule](#) that expands who is considered a "fiduciary" when providing investment advice to retirement plans and their participants. The rule also applies to individual retirement accounts (IRAs) and health savings accounts (HSAs).

After being delayed, **the final rule became effective June 9, 2017.**

Under the rule, a person is a fiduciary if the person receives compensation for providing investment advice with the understanding that it is based on the particular needs of the person being advised or that it is directed at a specific plan sponsor, plan participant or account owner. Fiduciaries may be held personally liable in the event of a fiduciary breach.

Individuals who provide advice on HSAs may be considered fiduciaries if their communications rise to the level of investment recommendations covered by the final rule.

Contact Insurance Office of America for more information and guidance on this new rule.

# LIVE WELL WORK WELL



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

## HEPATITIS C RATES TRIPLE

The number of new hepatitis C infections has reached a 15-year high, tripling over the last five years, according to the Centers for Disease Control and Prevention (CDC).

New virus infections are increasing among young people ages 20 to 29. This is primarily due to more people using injection drugs, according to the CDC.

However, three-quarters of individuals living with hepatitis C are baby boomers (born between 1945 and 1965). They are six times more likely to be infected and to die as a result of the virus.

Hepatitis C shows few symptoms and nearly half the people infected are not aware of it. The most common transmission method is injection drug usage, but other ways include being unintentionally exposed in a health facility or transmission from mother to child.

Symptoms are mild or sometimes nonexistent for years. Since hepatitis C primarily affects the liver, dark urine, yellow skin or abdominal pain could be signs of infection. Talk to your doctor about your hepatitis C risk and ask if you should be tested.

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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## Prevent Heat Illness

There were 7,415 heat-related deaths in the United States from 1999 to 2010, according to the Centers for Disease Control and Prevention (CDC). These preventable deaths illustrate how important preparation is during extreme temperatures. Whether you are swimming at the beach or lounging in the park, you should be prepared for extreme heat conditions.

### Stay Prepared

The CDC provides three easy steps to prevent heat-related illnesses: stay cool, stay hydrated and stay informed. This summer, make sure you have shade wherever you are going and have attire, like a sun hat or a thin, long-sleeved shirt, to avoid direct contact with the sun. Be sure to drink lots of water—more than you usually do. Your body quickly loses fluids in the summer more quickly, which can lead to illness. Finally, stay informed by monitoring the local weather forecast and prepare accordingly for outdoor activities.

### Know the Signs

The two most dangerous heat-related illnesses, besides dehydration, are heat exhaustion and heat stroke. Heat exhaustion is exhibited through cold, clammy skin, heavy sweating and nausea. If you or someone shows these symptoms, move to a cooler location and sip water. If you or someone has a rapid pulse, hot and red skin, and losses consciousness, this could mean heat stroke, and you should call 911 immediately. In this latter scenario, do **not** give fluids to the person showing the symptoms. **Do**, however, move them to a cooler location and lower their temperature with cool cloths.



## BROCCOLI STRAWBERRY ORZO SALAD

¾ cup orzo pasta (uncooked)  
2 cups fresh broccoli (chopped)  
2 cups fresh strawberries (diced)  
¼ cup sunflower seeds

### Lemon Dressing:

1 Tbsp. lemon juice (fresh or bottled)  
2 Tbsp. apple cider vinegar  
2 Tbsp. olive oil  
1 tsp. sugar (or honey)

## PREPARATIONS

1. Cook pasta. Drain and rinse in cold water.
2. In a large bowl, combine orzo pasta, broccoli, strawberries and sunflower seeds.
3. For the lemon dressing, combine ingredients. Next, drizzle on top of the mixture in the other bowl.
4. Season with salt and pepper. Chill in refrigerator until ready to serve.

Makes: 6 servings

### Nutritional Information (per serving)

|                |       |
|----------------|-------|
| Total Calories | 153   |
| Total Fat      | 8 g   |
| Protein        | 4 g   |
| Carbohydrates  | 18 g  |
| Dietary Fiber  | 3 g   |
| Saturated Fat  | 1 g   |
| Sodium         | 33 mg |

Source: USDA



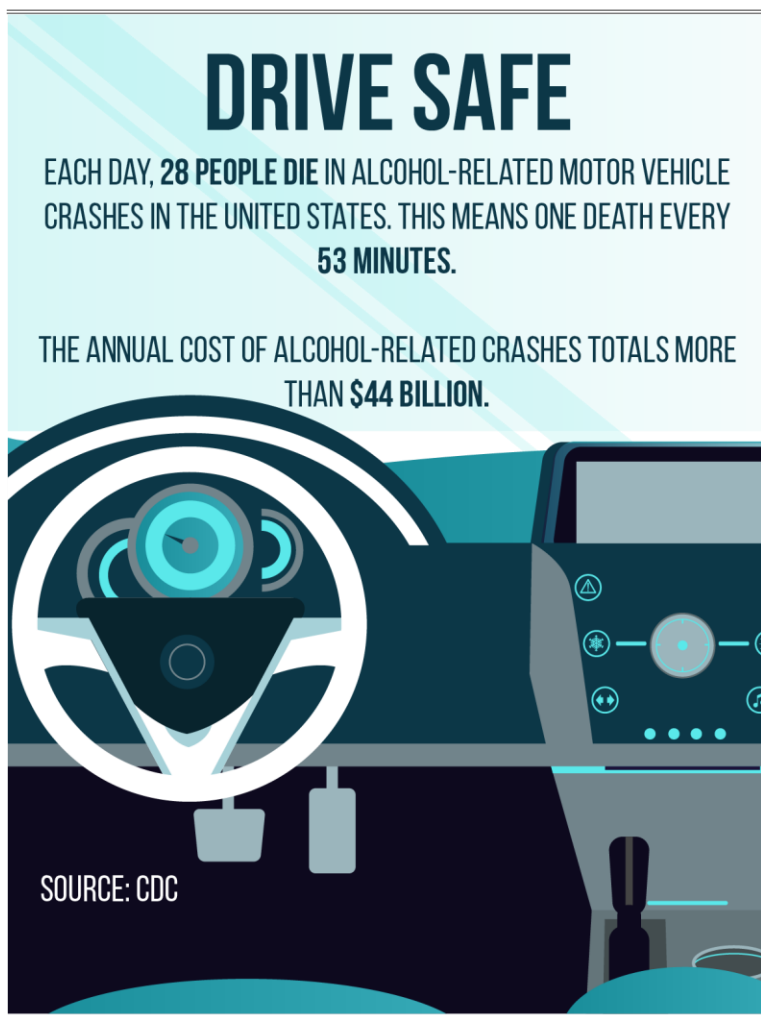
## Have a Responsible Summer

This Aug. 18 to Sept. 4, law enforcement will be stepping up their “Drive Sober or Get Pulled Over” campaign. This means police officers will be focused on spotting impaired drivers and pulling them over.

There were nearly 10,000 people killed in alcohol-impaired motor vehicle crashes in 2014, according to the CDC. This accounts for nearly 33 percent of all traffic-related deaths in the United States. Keep this sobering statistic in mind when attending gatherings with alcohol, like barbecues, beach parties or work events.

The National Highway Traffic Safety Administration (NHTSA) created a [smartphone app](#) to help drivers who cannot safely drive home. The app can help tell you where you are, help you call a taxi or help you call a friend. Other useful apps include [Uber](#) and [Lyft](#), as both can get you home if it’s not safe for you to drive.

For more information on the Drive Sober or Get Pulled Over campaign, visit the [NHTSA website](#).



# AUTO INSIGHTS



Auto and driver risk management tips provided by: Insurance Office of America

## Did You Know?

For better or worse, your automobile insurance premium is a direct result of your driving record. This amount is determined by the insurance company to cover the costs of insuring you and your family as drivers on the road. Want to lower your premium? Keep your driving record clean!

## SAFE DRIVING SAVES MONEY

### Premium Prices:

- Before giving you a premium price quote for your automobile coverage, insurance companies look at your driving record for the last three to five years.
- Your driving record reveals how risky you would be as an insured.
- Those with lots of tickets and/or accidents are considered more of a potential liability because statistically, they will get into more accidents and have more tickets in the future.

### Safe Driving Pays:

- If you have no accidents or tickets (especially moving violations) on your record recently, you may be eligible for a lower rate.
- You may also be eligible for a significant discount after several years of good driving.
- You may also be eligible for an accident forgiveness program if you've gone several years without an accident on your record.

Source: FBI

## Safety First

A good driving record can also reduce your deductible! For each year that you go without an accident or ticket, you may be eligible to do away with your deductible completely. This is extremely beneficial for those who elect a higher deductible in exchange for smaller premiums.

**Insurance Office of America**  
<http://www.ioausa.com>  
407-788-3000

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