

Benefits BUZZ

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Insurance Office of America

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DOL Delays New Rules for Disability Benefit Claims

On Dec. 16, 2016, the Department of Labor (DOL) released a [final rule](#) to strengthen the claims and appeals requirements for plans that provide disability benefits and are subject to the Employee Retirement Income Security Act (ERISA). That rule has been [delayed](#) until **April 1, 2018**.

According to the DOL, concerns were raised that the final rule will impair workers' access to disability benefits by driving up costs and increasing litigation. During the delay, the DOL will review the final rule to determine whether it is unnecessary, ineffective or imposes costs that exceed its benefits.

Sponsors of ERISA plans that include disability benefits should continue to monitor the status of the final rule.

Protections for Disability Claimants

The final rule requires that plans, plan fiduciaries and insurance providers comply with additional procedural protections when dealing with disability benefit claimants. The final rule includes the following requirements for the processing of claims and appeals for disability benefits:

- Improvement to basic disclosure requirements
- Right to claim file and internal protocols
- Right to review and respond to new information before final decision
- Avoiding conflicts of interest
- Deemed exhaustion of claims and appeal processes
- Certain coverage rescissions are adverse benefit determinations subject to the claims procedure protections
- Notices written in a culturally and linguistically appropriate manner

Please contact Insurance Office of America with any questions.

DID YOU KNOW?

The Republican tax bill passed the Senate, marking an end to the Affordable Care Act's (ACA) individual mandate.

For how this may affect your employees or the health insurance marketplace, watch out for updates from Insurance Office of America.

Plan Ahead with ACA Reporting

Under the ACA, every applicable large employer (ALE) and every entity that provides minimum essential coverage, such as a health insurance issuer or sponsor of a self-funded plan, must comply with certain reporting requirements.

The ACA reporting rules require filing of an annual return with the IRS and furnishing of individual statements to certain employees.

Returns are due in early 2018 for health plan coverage offered or provided in 2017. Returns for 2017 must be filed with the IRS by **Feb. 28** (or April 2 if filed electronically, since March 31 is a Saturday). For the 2017 calendar year, written statements must be provided to employees no later than **Jan. 31**. **(Deadline Changed to March 2, 2018 for 2017 Reporting Year)**

Speak with us if you need any guidance on your 2017 filing requirements.



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



Winter Sports Safety Tips

The cold, crisp air and breathtaking views are just a few of the simple joys associated with winter sports. To ensure that your skiing or snowboarding excursions remain safe, be sure to keep in mind the following five tips:

1. Inspect your skiing or snowboarding equipment to ensure that it is in good working condition.
2. Wear protective headgear, such as a helmet and snow goggles.
3. Yield to skiers or snowboarders in front of or below you on the slope.
4. Carry a fully charged cellphone with you at all times.
5. Never drink alcohol while skiing or snowboarding.

January: Thyroid Awareness Month

The thyroid gland is a small, butterfly-shaped gland located at the base of the neck that helps control the function of many of the body's organs and helps to set the metabolism. According to the Cleveland Clinic Foundation, approximately 20 million Americans have some form of thyroid disease and an estimated 12 percent of the population will develop a thyroid condition in their lifetime.

Fortunately, the American Journal of Medicine reports that early detection of a thyroid disorder is as cost-effective as early detection of common chronic conditions. In honor of Thyroid Awareness Month, take some time to become familiar with the most common risk factors, which include the following:

- Being female—Women are five to eight times more likely to suffer from a thyroid disorder than men are.
- Age—The Thyroid Foundation of America recommends that women get annual thyroid hormone level tests yearly starting at age 50 and that men should get yearly tests beginning at age 60.
- A family history—If thyroid disease runs in the family, testing every five years after age 35 is recommended.
- Pregnancy—Thyroid conditions can arise after giving birth.

Those with a high risk of developing a thyroid disorder should speak with their doctor. Together, you can determine the next steps to take.



Green Onion Omelet

- 1 15-ounce can sliced potatoes (drained)
- 1 Tbsp. vegetable oil
- 1 large whole egg
- 3 egg whites
- 3 Tbsp. low-fat milk
- ¼ tsp. salt
- ½ cup ham (diced)
- ½ 8-ounce can tomatoes (drained)
- 1 Tbsp. scallions (chopped)

Preparations

1. Cut sliced potatoes into strips.
2. In a large skillet over medium heat, lightly brown potatoes in the vegetable oil for 5-10 minutes.
3. In a mixing bowl, add egg, egg whites, milk and salt. Mix well.
4. Stir in ham, tomatoes and scallions.
5. Pour egg mixture over potatoes in the skillet.
6. Cover skillet and continue to cook eggs over medium heat until firm, not runny (about 8 minutes).
7. Cut the omelet into four pieces and serve.

Makes: 4 servings

Nutritional Information (per serving)

Total Calories	184
Total Fat	7 g
Protein	15 g
Carbohydrates	16 g
Dietary Fiber	3 g
Saturated Fat	2 g
Sodium	283 mg
Total Sugars	2 g

Source: USDA

3 Steps to an Injury-free Workout

Exercise is a great way to combat stress, lose weight and boost energy. To get the most from your workouts, you should add warming up, cooling down and stretching to your routine. These three simple steps are proven to help prevent painful and costly injuries.

1. Warming Up

Warming up allows your body time to adjust from rest to activity. Always remember to gradually increase the intensity of your warmup to reduce stress on your bones, muscles and heart.

2. Cooling Down

As with warming up, cooling down should include movements similar to those in your workout, but at a gradually decreasing level of intensity.

3. Stretching

After cooling down, stretching helps to build flexibility and range of motion. When stretching, follow the guidelines below:

- Use gentle and fluid movements and breathe normally.
- Never force a joint beyond its normal range of motion; you should not feel any pain.

6 Full-body Stretches

Hold each stretch for 40 seconds.



neck stretch



shoulder stretch



tricep stretch



pelvic stretch



quad stretch



forward stretch



Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by the insurance specialists at Insurance Office of America (IOA).

Studies have shown that goals that are either easy or difficult to reach provide more motivation than goals with moderate difficulty levels. The belief that a goal is impossible, however, actually decreases performance as well. Choose S.M.A.R.T. goals.

SETTING S.M.A.R.T. HEALTH GOALS

Whether it's quitting smoking, exercising more or making healthier meal choices, setting realistic and specific health goals is your first step.

Specific

Setting a very general health goal is counterproductive—if your goal is to lose weight, you are much less likely to achieve it, or even stick with it at all, than if your goal is to lose 10 pounds by your next birthday, or by your friend's upcoming wedding. In addition, saying things like “I want to eat healthier” or “I want to eliminate stress from my life” is far too general.

Measurable

Find a way to measure your progress toward your goal. Record your goal and put it in a place where you will see it regularly, such as on the bathroom mirror, on the refrigerator or on your desk at work. Check in with yourself regularly to measure progress toward your goal—if your goal is to consume a certain number of calories per day, keep a journal of calorie intake so you can monitor your progress.

Attainable

After setting a goal, plan how you will reach it. If it is a large goal, there may be many steps to complete and phases to go through before you reach your ultimate goal. Going in without a plan will not help you reach that goal—do some research so you know what you need to do and how to do it.

Realistic

Don't set impossible expectations for yourself. It may benefit you to set goals in smaller pieces—when you reach one goal, set another, and eventually you will make it to your long-term goal. Starting with small goals and working up to the larger ones may also help your motivation—the feelings of success you'll experience as you achieve the smaller goals will give you motivation to push yourself further.

Timely

Give yourself a sense of urgency—“I will lose 10 pounds before my friend's wedding,” rather than, “It would be nice to lose 10 pounds.” Setting a date or time frame in which to complete your goal may help you get in the right mindset to actually achieve the goal. Make sure you're setting realistic timeframes, however, so you don't just write the goal off as impossible.

Set goals to accomplish what you've been meaning to do for years—don't hold yourself back.

