

Benefits BUZZ

Benefits tips brought to you by
Insurance Office of America

July 2018

ACA Affordability Percentages Will Increase for 2019

The IRS recently issued a [Revenue Procedure](#) to index the contribution percentages used to determine the affordability of an employer's plan under the Affordable Care Act (ACA).

These updated affordability percentages are effective for taxable years and plan years beginning Jan. 1, 2019. They represent a significant increase from the affordability contribution percentages for 2018.

As a result, some employers may have additional flexibility with respect to their employee contributions for 2019 to meet the adjusted percentage.

Affordable Coverage Test

For plan years beginning in 2019, employer-sponsored coverage will be

considered affordable if the employee's required contribution for self-only coverage does not exceed:

- **9.86 percent** of the employee's household income for the year, for purposes of both the pay or play rules and premium tax credit eligibility
- **8.3 percent** of the employee's household income for the year, for purposes of an individual mandate exemption (adjusted under [separate guidance](#))

This adjustment means that employer-sponsored coverage for the 2019 plan year will be considered affordable under the employer shared responsibility rules if the employee's required contribution for self-only coverage does not exceed 9.86 percent of the employee's household income for the tax year.

The 2018 affordability percentage for the pay or play rules and premium tax credit eligibility was 9.56 percent. The 2018 percentage for the individual mandate exemption was 8.05 percent.

For more guidance on this and other compliance topics, contact Insurance Office of America today.

DID YOU KNOW?

The Trump administration unveiled an [outline](#) for potentially lowering the price of prescription drugs.

The blueprint identifies four key areas of focus:

1. Improved competition
2. Better negotiation
3. Incentives for lower list prices
4. Lowering out-of-pocket costs

Stay tuned for updates later in the year.

IRS Announces HSA Limits for 2019

The IRS recently announced that limits for HSA contributions will increase for 2019. The HDHP maximum out-of-pocket limits will also increase for 2019. The HSA contribution limits will increase effective Jan. 1, 2019, while the HDHP limits will increase effective for plan years beginning on or after Jan. 1, 2019.

HSA Contribution Limit

- **Family** - \$7,000
- **Single** - \$3,500

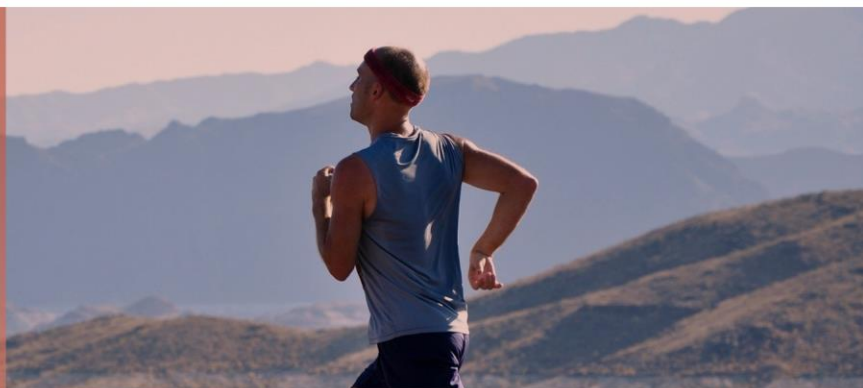
HDHP Maximum Out-of-pocket Expense Limit (*deductibles, copayments and other amounts, but not premiums*)

- **Family** - \$13,500
- **Single** - \$6,750

Because the cost-sharing limits for HDHPs will change for 2019, employers that sponsor these plans may need to make plan design changes for plan years beginning in 2019.



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



Myth Busted: Sweating More Doesn't Necessarily Mean You Burned More Calories

Many people wrongly believe that how much you sweat indicates how effective your workout was. How much you sweat during a workout is due to a variety of factors such as weight, gender, age, genetics, temperature and even fitness level.

For example, men tend to sweat more than women, younger people tend to sweat more than older people and fit people tend to sweat more than those who are less fit.

So remember, don't use sweat as an indicator for how intense your workout was. Instead, track your heart rate, level of muscle soreness and amount of progress seen to evaluate whether or not your workouts are effective.

WHO Calls for a Ban on Artificially Produced Trans Fat

The World Health Organization (WHO) says that the artificially produced trans fats found in junk and fried foods contribute to more than 500,000 preventable deaths annually. That's why the WHO has released [REPLACE](#), a guide for governments to eliminate industrially produced trans fat in their countries. Their goal is to remove all artificially produced trans fats from the global food supply by 2023.

What exactly is trans fat?

Trans fat is vegetable fat that has been chemically altered by a process called hydrogenation. This process turns healthy fat into a solid, unhealthy fat that is worse for you than saturated fat. Trans fats boost low-density lipoprotein (LDL or bad cholesterol) levels and can increase your risk of heart disease by 21 percent.

What can you do now to avoid eating and drinking trans fats?

The WHO's campaign was launched mid-May 2018 and is in its early stages, which means it might take some time to see changes in the United States. In the meantime, you can read nutrition labels and look at the amount of saturated fat and trans fat per serving.

It's also important to check the ingredient list, which is different from the nutritional label. Ingredient information is listed from greatest to smallest amounts, so if partially hydrogenated oils or high fructose corn syrup are listed as the first few ingredients, choose another product.

To learn more about trans fats and their health effects, click [here](#).



Lemon Velvet Supreme

2 cups fat-free vanilla yogurt
3 Tbsp. instant lemon pudding mix
4 graham crackers (crushed)
½ cup mandarin orange slices (drained)

PREPARATIONS

1. Combine vanilla yogurt and pudding mix. Stir until combined.
2. Layer bottom of serving dish with crushed graham crackers.
3. Immediately pour pudding mixture over cracker crumbs.
4. Top with mandarin oranges.

Makes: 6 servings

Nutritional Information (per serving)

Total Calories	138
Total Fat	1 g
Protein	4 g
Carbohydrates	29 g
Dietary Fiber	0 g
Saturated Fat	0 g
Sodium	189 mg
Total Sugars	23 g

Source: USDA

Snack Smart, Save Money, Time and Calories

It's completely normal to snack throughout the workday. While it can be tempting to opt for the fast, easy (but unhealthy) option, taking a minute to snack smart can save you time, money and calories. Keep the following three tips in mind to help you snack smart at the office.

1. **Take a break.** When you reach for your snack at work, don't eat it while working. Instead, take a quick break to eat your snack uninterrupted to avoid overeating.
2. **Meal prep your snacks.** One of the best ways to avoid impulsively purchasing unhealthy snacks from the vending machine is to pre-portion your healthy snacks at the beginning of the week and bring them with you to work.
3. **Think about macronutrients.** Try to combine macronutrients (protein, fat and carbohydrates) at each snacking session. Doing so will help you feel satisfied and full until it's time for your next meal.

Click [here](#) to learn about nutritionist-approved healthy snack options.

Snacks with 100 Calories or Less

Here are some great snack options that come in portion sizes of 100 calories or less:

String cheese—Opt for an individually wrapped piece of string cheese to get your fill of protein and calcium at less than 100 calories per serving.

Popcorn—Available in 100-calorie individual servings, you can get a good amount of whole grains from this snack.

Nuts—Unsalted nuts and seeds have many beneficial nutrients to keep you feeling full. Check portion sizes to keep your calories under 100.

