

Benefits BUZZ

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Insurance Office of America

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IRS Announces Second Change to HSA Family Contribution Limit

Earlier this year, a tax law change for 2018 reduced the health savings account (HSA) contribution limit for individuals with family high deductible health plan (HDHP) coverage from \$6,900 to \$6,850. On April 26, 2018, the IRS announced that, for 2018, taxpayers with family HDHP coverage may treat \$6,900 as the annual contribution limit to their HSAs.

Why was the limit changed again?

After the IRS reduced the HSA limit for individuals with family HDHP coverage, it received feedback from various stakeholders, including employers, that the change would be disruptive and costly to implement. For example, some individuals with family HDHP coverage

made the full \$6,900 HSA contribution before the limit was reduced, and many other individuals made annual salary reduction elections for HSA contributions through their employers' cafeteria plans based on the \$6,900 limit.

In response to these concerns and others, the IRS issued [Revenue Procedure 2018-27](#), which allows taxpayers with family HDHP coverage to use the original \$6,900 HSA contribution limit for 2018.

What are the next steps?

Employers with HDHPs may want to inform their employees about the HSA contribution limit change for family HDHP coverage. Employees who changed their HSA elections to comply with the reduced limit may wish to change their elections again for the \$6,900 limit.

After the reduction in the limit was announced, some HSA account holders may have received a distribution (with earnings) from their HSAs to correct an excess contribution, based on the \$6,850 limit. [Revenue Procedure 2018-27](#) addresses the tax consequences for these individuals. To avoid taxes and penalties, individuals can repay these distributions or use them for qualified medical expenses.

DID YOU KNOW?

The due date for the Patient-Centered Outcomes Research Institute Fees (PCORI fees) is just around the corner.

By July 31, 2018, issuers and plan sponsors will be required to pay the PCORI fees for plan years ending in 2017 on IRS Form 720.

Please contact Insurance Office of America for additional information on PCORI fees.

DOL Releases New Resources for Mental Health Parity Compliance

The Department of Labor (DOL) has provided new resources to promote compliance with the Mental Health Parity and Addiction Equity Act (MHPAEA), including an updated self-compliance tool. The DOL has also identified [examples of nonquantitative treatment limitations \(NQTLs\)](#) that may violate the MHPAEA.

The MHPAEA requires parity between mental health and substance use disorder (MH/SUD) benefits and medical and surgical benefits.

Employers should work with their issuers and benefit administrators to confirm that their health plan's coverage of MH/SUD benefits complies with the MHPAEA, including any NQTLs. Employers should consider using the DOL's resources to understand the MHPAEA's requirements and review their plan designs.



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



Over 200 Rare Antibiotic-resistant Genes Found in 27 States, Report Shows

A Vital Signs [report](#) released by the Centers for Disease Control and Prevention (CDC) revealed that more than 200 rare antibiotic-resistant genes were found in bacteria tested in 2017.

According to CDC principal deputy director, Dr. Anne Schuchat, 2 million Americans get sick from antibiotic resistance, and 23,000 die from such infections each year.

The CDC is now promoting an aggressive containment strategy that includes rapid detection tests and screening for reducing the spread of antibiotic resistance. They also ask that you take simple preventive measures like washing your hands and getting vaccinated. For more information, click [here](#).

Strawberries Named Dirtiest Produce for 3rd Year in a Row by EWG

Every year, the Environmental Working Group (EWG) releases a Shopper's Guide to Pesticides in Produce report that details which fruits and veggies are the least—and most—contaminated by pesticides. The guide is designed to help you make healthy and informed choices and reduce your exposure to toxic pesticides.

For the third year in a row, strawberries top the “Dirty Dozen” [list](#) of the most pesticide-tainted produce, with one-third of all conventional strawberry samples containing 10 or more pesticides. One sample even contained 22 pesticide residues.

The other fruits and vegetables on the Dirty Dozen list are:

- Spinach
- Apples
- Peaches
- Pears
- Celery
- Sweet bell peppers
- Nectarines
- Grapes
- Cherries
- Tomatoes
- Potatoes

While pesticides boost crop yields, multiple studies have linked pesticides in produce to conditions like asthma, cancer, fertility issues and brain conditions. The Connecticut Agricultural Experiment Station recommends rinsing produce under water for 30 seconds to get rid of pesticide residues. For more information, visit EWG's [website](#).



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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Fried Rice

2 Tbsp. vegetable oil
3 cups brown rice (cooked)
1 carrot (cut into ¼-inch slices)
½ cup bell pepper (chopped)
½ cup onion (chopped)
½ cup broccoli (chopped)
2 Tbsp. low-sodium soy sauce
½ tsp. black pepper
1 tsp. garlic powder
2 medium eggs (beaten)
¾ cup chicken (cooked, chopped)

PREPARATIONS

1. Heat oil in a large skillet over medium heat.
2. Add rice and stir for 5 minutes.
3. Stir in carrot, bell pepper, onion, broccoli, soy sauce, black pepper and garlic powder. Cook until vegetables are tender.
4. Remove mixture from pan.
5. Pour eggs into pan and scramble.
6. Put vegetable mix and rice back in the pan and mix with scrambled eggs.
7. Add chicken and cook until hot. Serve warm.

Makes: 6 servings

Nutritional Information (per serving)

Total Calories	203
Total Fat	7
Protein	9 g
Carbohydrates	26 g
Dietary Fiber	3 g
Saturated Fat	1 g
Sodium	269 mg
Total Sugars	2 g

Source: USDA

Intermittent Fasting: What it is and Why People Are Doing it

Intermittent fasting is one of the latest health trends that has been gaining traction quickly. Intermittent fasting can look very different from person to person, but the two most popular approaches are:

1. **5:2 approach:** In this approach, you restrict your calorie consumption to 25 percent of your daily needs twice a week, and eat normally the remaining five days of the week.
2. **Eight-hour approach:** In this approach, you fast for 16 hours a day, eating only during an eight-hour time period.

Studies have shown that intermittent fasting can have powerful benefits on your body and mind, and for weight control. Other studies state that it can also protect against Type 2 diabetes, heart disease and cancer.

As with any diet plan, it's important to talk with your doctor before you start. For more information on intermittent fasting, or its benefits and drawbacks, click [here](#).

3 Tips for Intermittent Fasting Success

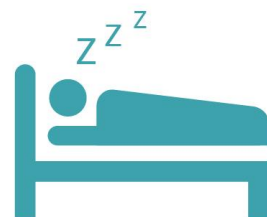
If you and your doctor decide that intermittent fasting is right for you, keep these three tips in mind to help you succeed.



1. Stay hydrated.



2. Avoid temptations like junk food and sugary beverages.



3. Get plenty of sleep.