



December, 2016

Holiday Travel Tips

Source: ASTA (American Society of Travel Agents) Agency Fuel

The holiday season is the busiest time of the year for long-distance travel. Planes are overbooked and highways are overcrowded, which can add stress to the season.

Keep Your Sanity - To keep travel worries from ruining your holiday plans, learn to reduce your stress by planning ahead. To start, try using some of the following tips—they can help you stay in control during your trip.

Pack light – Whether traveling by car or by plane, packing light saves time and energy. One way you can pack light is to ship your gifts to your travel destination ahead of time.

Protect against Holiday Break Ins – Before hitting the road or the skyway, be sure that you have secured your home. Lock all the doors and windows, set lights on timers and be sure to stop your mail and newspaper delivery. Also avoid posting your travel plans on Social Media sites such as Facebook and Twitter.

Flying – Book your flights well in advance. Avoid peak travel days and look for flights with the fewest connections. If possible, have a friend drive you to the airport.

Keep a positive attitude – The truth is; delays happen during the Holiday Travel Season. Be prepared by taking some water, extra snacks or a good book just in case.

Driving to your Holiday Destination – Most importantly wear your seatbelt. Make sure that your car is in good working order. Check your brakes, battery, tire pressure. Be sure to take emergency equipment with you just in case you do have a breakdown on the road. Be sure to take extra blankets, snacks, water and an Emergency First Aid Kit.

Roads are their busiest during the Holidays so be sure to allow plenty of time for your drive. If your travel plans include an overnight stay at a hotel, be sure to leave your holiday presents locked up in the trunk. Nothing intrigues potential robbers like brightly covered packages.

Finally, try to make driving fun. If traveling with children, get everyone involved by singing those favorite Holiday Carols or reminiscing about past holidays.

With a little planning everyone can enjoy a great holiday season with memories to last a lifetime.

Beat the Holiday Blues

Source: Agency Fuel

December is a time of presents, pageants and parties. But it is also one of the most stressful times of the year. Whether your holiday plans include traveling, sticking to your budget or just the added stress of all the numerous gatherings with family and friends—holiday stress is real. In fact, the obligations that accompany this time of year can make anyone a real Grinch—even Santa.

As the holidays come near, ask yourself what exactly about the season gets you down and use some of the helpful tips below to help keep your stress limit under control.

Traveling:

- If you are flying make your reservations in advance to get the best connections and rates available.
- Travel on off-peak days and during early morning hours whenever possible. Airports tend to be less crowded during these times.
- Call to confirm that your flight is still on time before leaving for the airport. Delayed or cancelled flights are a major cause of holiday stress.
- If you are driving—Be prepared. Have a professional mechanic examine your vehicle before you leave.
- Know your route—Watch your time! Plan to do most of your driving during non-rush hour times to avoid the
- Take a break! Make frequent rest stops (about every two hours) and limit yourself to an eight hour driving day.
- Wear safety belts at all times! They are the single most effective means of reducing traffic injuries.

Budget:

- Make a list and check it twice! Review your shopping list carefully. Does everyone listed on it truly need to be there?
- Set Limits! Write down a maximum dollar limit for each person on your list and vow to stay within that limit.
- Ask yourself—Can I really afford this? A good rule of thumb is to leave your credit cards at home and if you don't have the cash for it—Don't buy it!
- Shop online! With gas prices higher, consider staying home and shopping online. Most retailers will waive shipping fees during the holiday season





IRS HSA/HDHP Limits for 2017

Source: Agency Fuel

On April 29, 2016, the Internal Revenue Service (IRS) released [Revenue Procedure 2016-28](#) to announce the inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for 2017. These limits include:

- The maximum HSA contribution limit;
- The minimum deductible amount for HDHPs; and
- The maximum out-of-pocket expense limit for HDHPs.

These limits vary based on whether an individual has self-only or family coverage under an HDHP.

The minimum deductible and maximum out-of-pocket limits for HDHPs will not change for 2017 plan years. The only limit that will change for 2017 is the HSA contribution limit for individuals with self-only coverage under an HDHP, which will go up by \$50.

Action Steps

Because the limits for HDHPs will not change for 2017, employers that sponsor these plans will not need to make plan design changes to comply with the IRS' rules for HDHP minimum deductibles and maximum out-of-pocket limits.

However, if an employer communicates the HSA contribution limits to individuals as part of the enrollment process, these enrollment materials should be updated to reflect the increased limit that will apply to individuals with self-only HDHP coverage for 2017.

The following chart shows the HSA/HDHP limits for 2017 as compared to 2016. It also includes the catch-up contribution limit that applies to HSA-eligible individuals who are age 55 or older, which is not adjusted for inflation and stays the same from year to year.

Type of Limit		2016	2017	Change
HSA Contribution Limit	Self-only	\$3,350	\$3,400	Up \$50
	Family	\$6,750	\$6,750	No change
HSA Catch-up Contributions <i>(not subject to adjustment for inflation)</i>	Age 55 or older	\$1,000	\$1,000	No change
HDHP Minimum Deductible	Self-only	\$1,300	\$1,300	No change
	Family	\$2,600	\$2,600	No change
HDHP Maximum Out-of-pocket Expense Limit <i>(deductibles, copayments and other amounts, but not premiums)</i>	Self-only	\$6,550	\$6,550	No change
	Family	\$13,100	\$13,100	No change



Health FSA Limit Will Increase for 2017

Source: Agency Fuel

The Affordable Care Act (ACA) imposes a dollar limit on employees' salary reduction contributions to health flexible spending accounts (FSAs) offered under cafeteria plans. This dollar limit is indexed for cost-of-living adjustments and may be increased each year.

On Oct. 25, 2016, the Internal Revenue Service (IRS) released [Revenue Procedure 2016-55](#) (Rev. Proc. 16-55). Rev. Proc. 16-55 increased the FSA dollar limit on employee salary reduction contributions to **\$2,600 for taxable years beginning in 2017**. It also includes annual inflation numbers for 2017 for a number of other tax provisions.

Action Steps

Employers should ensure that their health FSA will not allow employees to make pre-tax contributions in excess of \$2,600 for 2017, and they should communicate the 2017 limit to their employees as part of the open enrollment process.

An employer may continue to impose its own health FSA limit, as long as it does not exceed the ACA's maximum limit for the plan year. This means that an employer may continue to use the 2016 maximum limit for its 2017 plan year.