



Beat the Summer Heat

Source: Zywave

Summer heat can be more than uncomfortable—it can be a threat to your health, especially for older adults and children. Whatever your age, don't let the summer heat get the best of you.

Heat Exhaustion

Heat exhaustion occurs when a person cannot sweat enough to cool the body, usually the result of not drinking enough fluids during hot weather. It generally develops when a person is playing, working, or exercising outside in extreme heat. Symptoms include:

- Dizziness, weakness, nausea, headache and vomiting
- Blurry vision
- Body temperature rising to 101°F
- Sweaty skin
- Feeling hot and thirsty
- Difficulty speaking

A person suffering from heat exhaustion must move to a cool place and drink plenty of water.

Heat Stroke

Heat stroke is the result of untreated heat exhaustion.

Symptoms include:

- Sweating
- Unawareness of heat and thirst
- Body temperature rising rapidly to above 101°F
- Confusion or delirium
- Loss of consciousness or seizure

Heat stroke is a serious medical emergency that must be treated quickly by a trained professional. Until help arrives, cool the person down by placing ice on the neck, armpits and groin. If the person is awake and able to swallow, give him or her fluids.

Tips for Staying Cool

- *Drink plenty of water* – In hot weather, drink enough to quench your thirst. The average adult needs eight 8-ounce glasses of water a day—more during heat spells.
- *Dress for the weather* – When outside, wear lightweight clothing made of natural fabrics and a well-ventilated hat.
- *Stay inside if possible* – Do errands and outside chores early or late in the day.
- *Eat light* – Replace heavy or hot meals with lighter, refreshing foods.

Think cool! Take a cool shower or apply a cold compress to your pulse points. Or, try spending time indoors at an air-conditioned mall or movie theater.

Summer Fun – Danger in the Sun

Source: Sun Safety Alliance, National Cancer Institute

At last summer is here, and millions of Americans will be hitting the beaches and pools in anticipation of soaking up those glorious summer rays from the sun. Exposure to the ultraviolet radiation (UVR) in sunlight has both beneficial and harmful effects on human health. The best known benefit of sunlight is its ability to boost the body's vitamin D supply; most cases of vitamin D deficiency are due to lack of outdoor sun exposure. Although we all can benefit from limited sun exposure—too much can be deadly. Today, the three main forms of skin cancer—melanoma, basal cell carcinoma, and squamous cell carcinoma—are largely attributed to excessive UVR exposure. Too much sun without using proper protection is the major cause of skin cancer.

According to The National Cancer Institute in the United States of America, a person has a 41.8% chance of getting skin cancer in his or her lifetime. Skin cancer is one of the top four types of cancer claims in the United States today.

Although not all skin cancers can be prevented you can help by practicing a few simple steps when you plan on being in the sun. Whether at work or play if you are outdoors with prolonged exposure to the sun you need to be protected.

Did You Know...

1 in 5 Americans will develop skin cancer in their lifetime.

More than 1 million new cases of skin cancer will be diagnosed in the US this year.

While Caucasians are more likely to get skin cancer, African-Americans are more likely to die from it.

Skin Cancer often occurs on non-sun exposed areas, such as palms and feet, for skin of color populations.



What Happens if the ACA Employer Mandate is Repealed?

Source: Zywave

The Affordable Care Act (ACA) requires applicable large employers (ALEs) to offer affordable, minimum value health coverage to their full-time employees in order to avoid possible penalties. Because this employer mandate has been criticized as burdensome for employers and an impediment to business growth, its repeal has been a central part of Republican plans to repeal and replace the ACA.

If the employer mandate is repealed, many ALEs will likely want to modify their plan designs to go back to pre-ACA eligibility rules (for example, requiring employees to have a 40-hour-per-week work schedule to be eligible for benefits). Employers may also consider increasing the amount that employees are required to contribute for group health plan coverage.

Current Status of the Employer Mandate

At this time, the ACA, including its employer mandate rules, remains intact as a federal law. Proposed legislation to repeal and replace the ACA is currently making its way through the federal legislative process. The current bill that is being considered by Congress, which is referred to as the American Health Care Act (AHCA), would reduce the penalties for failing to comply with the ACA's employer mandate to zero beginning in 2016. This change would effectively repeal the ACA's employer mandate (although it would technically still exist).

Action Steps

The AHCA's future is still uncertain. The bill has been amended several times and will likely be subject to additional revisions in the near future. Since the bill has not been signed into law, the ACA's employer mandate, and its penalty provisions, remain intact. For more information on complying with the employer mandate rules, contact AssuredPartners NL .

Do You Keep Your Employee Handbook Up to Date?

Source: Zywave

Employee handbooks provide important company information that is valuable to both new and seasoned employees, ensure that all individuals are treated consistently with regard to company policies and procedures, and can protect the company from potential lawsuits. An effective handbook is thorough, up to date, legally compliant, readily available and easy to understand.

However, unless employees know what policies and rules are included in their company's handbook, and these policies are updated regularly to reflect legislation changes, it will not be nearly as effective. Failing to keep a handbook updated is consistently one of the top mistakes employers make with their handbooks.



House Passes Changes to DOL Overtime Rule

Source: Zywave

In May, the House of Representatives passed the Working Families Flexibility Act (also known as [H.R. 1180](#)). If approved, H.R. 1180 would authorize private employers to offer compensatory time off instead of overtime pay for nonexempt employees who work more than 40 hours per week. H.R. 1180 still needs approval from the Senate and the executive branch before it becomes law.

Specifically, H.R. 1180 proposes that compensatory time off be calculated at the rate of **1.5 hours** of compensatory time off for every hour of overtime work. As it stands, H.R. 1180 would expire within **five years** of its enactment. In addition, the bill would limit the amount of compensatory time off eligible employees may receive to **160 hours**.

However, because H.R. 1180 is not yet a law, no action steps are currently required of any employers.