

## Eating Healthy Doesn't Have to Be Expensive

Eating a well-balanced diet is a key component in living a long, healthy life. Many Americans think that eating healthy means they have to empty their wallets, which isn't necessarily the truth. Keep the following money-saving tips in mind next time you're grocery shopping:

1. Make a weekly meal plan. Before you go to the store, think about what meals and snacks you want for the week. Read recipes thoroughly so you can make an accurate list of everything you need, reducing the risk that you'll have to run back to the store later in the week.
2. Create a list—and stick to it. Make a detailed list of what you need to buy before you go to the store. When you get to the store, don't buy anything besides what's on the list.
3. Plan where you're going to shop. Many grocery stores run sales or offer coupons on various healthy foods. Check out the ads and plan your grocery list around what's on sale.
4. Shop seasonally. Fresh fruits and vegetables that are in season are usually easier to get and may be a lot less expensive. [Click here](#) for a list of what's in season.
5. Cook at home as often as possible. Many foods prepared at home are cheaper and more nutritious. Go back to the basics and find a few simple and healthy recipes that your family enjoys.

### ***This Deadly Flu Season is the Worst in Nearly a Decade***

According to the Centers for Disease Control and Prevention (CDC), the 2017-18 flu season is more intense than any other since the 2009 swine flu pandemic. Unfortunately, the CDC says this flu season is going to get worse.

In addition to the increasing number of individuals falling ill with the flu, the hospitalization rate for the flu has jumped. This year's dominant virus, H3N2, has been around for 50 years, but it is usually the most lethal of the seasonal strains.

As a result, the CDC urges those who haven't yet gotten the flu vaccine to do so, as it is the best way to prevent the flu. Because some doctors and pharmacies have run out of vaccines, check [here](#) to find out where you can obtain your vaccination.

## Sleep and Your Health

The National Sleep Foundation sponsors Sleep Awareness Week every March to educate Americans on the importance of sleep to their overall health and well-being. The CDC has linked insufficient sleep to the development of chronic diseases and conditions, including diabetes, heart disease, obesity and depression. In honor of Sleep Awareness Week occurring this March 11-17, try adopting the following five healthy sleep habits:

1. Keep a regular schedule—try to go to bed and wake up at the same time each day, including weekends.
2. Create a good sleep environment, including comfortable room temperature, minimal noise and sufficient darkness.
3. Keep track of habits that help you fall asleep, like relaxing music or reading before bed. Repeat those activities each night.
4. Avoid caffeine and nicotine three to four hours before going to bed.
5. Limit alcohol before bed, as it can reduce sleep quality.

## Get a Good Night's Sleep with Food

These sleep-inducing foods will help your muscles relax, quiet your mind and produce sleep-inducing hormones to get you right off to bed.



Bananas



Warm milk



Chamomile tea



Almonds



Whole-wheat bread

## Spending Resolution Affects ACA Taxes

March 2018

On Jan. 22, 2018, President Donald Trump signed a short-term [continuing spending resolution](#) into law to end the government shutdown and continue funding through Feb. 8, 2018. The continuing resolution impacts the following three taxes and fees under the Affordable Care Act (ACA):

- Cadillac tax
- Health insurance providers fee
- Medical device excise tax

### Cadillac Tax

The ACA imposes a 40 percent excise tax on high-cost group health coverage, also known as the “Cadillac tax.” The resolution delays implementation of the Cadillac tax for two years, until 2022. There is some indication that the two-year delay will lead to an eventual repeal of the tax altogether.

### Health Insurance Providers Fee

Beginning in 2014, the ACA imposed an annual, nondeductible fee on the health insurance sector, allocated across the industry according to market share. The resolution provides an additional one-year moratorium on the health insurance providers fee for the 2019 calendar year. However, it specifically declines to extend the moratorium through 2018. Therefore, the fee continues to apply for the 2018 calendar year.

### Medical Device Excise Tax

The ACA also imposes a 2.3 percent excise tax on the sales price of certain medical devices, effective beginning in 2013. The continuing resolution extended a moratorium on collection of this tax for an additional two years, through the 2019 calendar year. As a result, the medical devices tax will not apply to any sales made between Jan. 1, 2016, and Dec. 31, 2019.

### Next Steps

Employers should be aware of the evolving applicability of existing ACA taxes and fees so they know how the ACA affects their bottom lines.

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## IRS Reduces HSA Limit for Family Coverage for 2018

On March 5, 2018, the Internal Revenue Service (IRS) released [Revenue Procedure 2018-18](#) to announce changes to certain tax limits for 2018, including a reduced contribution limit for health savings accounts (HSAs).

The new tax law enacted late last year—the Tax Cuts and Jobs Act—changed the consumer price index for making annual adjustments to the HSA limits. Based on this new index, the IRS lowered the HSA contribution limit for individuals with **family coverage** under a high deductible health plan (HDHP) **from \$6,900 to \$6,850**. This change is effective for the 2018 calendar year. The IRS’ other HSA and HDHP limits for 2018 remain the same.

### Action Steps

Employers with HDHPs should inform employees about the reduced HSA contribution limit for family HDHP coverage. Employees may need to change their HSA elections going forward to comply with the new limit. Also, any individuals with family HDHP coverage who have already contributed \$6,900 for 2018 must receive a refund of the excess contribution in order to avoid an excise tax.

