



A Breath of Fresh Air

Cigarette smoking is a life-threatening habit, decried by every major health organization across the globe. The tobacco epidemic is so pervasive that the World Health Organization (WHO) supports World No Tobacco Day, held annually on May 31. This day is meant to “demonstrate the threats that the tobacco industry poses to the sustainable development of all countries,” according to the WHO website.

The largest threat comes from preventable deaths, with about 6 million people dying each year from tobacco use. Do your part to help curb tobacco consumption with these cessation tips:

- Think of the innumerable benefits to quitting, like saving more money, lowering you cancer risks and feeling healthier overall.
- Put other things in your mouth instead of cigarettes. Try carrots, pickles, sunflower seeds, apples, raisins or sugar-free gum.
- Think about when you smoke and why you smoke—keep track of when you light up. Identifying your triggers can help you prepare to quit.
- If you are using medication to help you quit, make sure to follow the instructions carefully.

Quitting smoking is not easy. Talk to your doctor, friends and family to develop a support network for the journey. The sooner you begin, the sooner you can quit for good.

Spring Allergy Alleviation

Springtime allergies are an annual nuisance for many people. Mold growth increases due to rain and many plants begin releasing pollen. Likewise, spring-cleaning activities can stir up dust mites. To reduce your allergies, be sure to take the following steps:

- Wash your bedding every week in hot water to help keep pollen under control.
- Wash your hair before going to bed, since pollen can accumulate in your hair.
- Wear an inexpensive painter’s mask and gloves when cleaning, vacuuming or painting to limit dust and chemical inhalation and skin exposure.
- Vacuum twice a week.
- Limit the number of throw rugs in your home to reduce dust and mold.
- Make sure the rugs you have are washable.
- Change air conditioning and heating air filters often.



May is National Stroke Awareness

Every 40 seconds, someone in the United States has a stroke. Strokes occur when blood flow to the brain is blocked by a clot. The brain cells in the immediate area then begin to die because they are not receiving the oxygen and nutrients they need to stay alive.

Approximately 128,000 people die from strokes each year, and strokes are one of the leading causes of long-term disability in the United States. Common risk factors include high blood pressure, high cholesterol, smoking, diabetes and obesity. While strokes most often happen to the elderly, 25 percent of all strokes occur in those under the age of 60.

Each May, health organizations across the United States work to raise awareness of strokes and their symptoms. Common stroke symptoms include facial drooping, weakness on one side of the body and speech difficulty.

In addition to being able to recognize stroke symptoms, it is important to know what you can do reduce your chances of having a stroke. The infographic below outlines some of the steps you can take to start improving your health today.

Ways to Prevent a Stroke

Keep your blood pressure under control.

Get your cholesterol checked regularly.

Stop smoking.

Maintain a healthy weight.

Exercise regularly.

DOL Overtime Rule: Update

The U.S. Department of Labor's (DOL) overtime rule is unlikely to come to fruition. The rule—which was scheduled to take effect Dec. 1, 2016—was delayed by federal court injunction on Nov. 22, 2016. In December, the DOL filed for an expedited appeal of the court injunction.

However, on Jan. 25, 2017, the DOL, which is now under the direction of President Donald Trump, requested a 30-day extension to file a brief in its appeal. Recent [actions](#) by the Trump administration suggest that it is unlikely that the overtime rule will ever become effective, even if the DOL is successful in its appeal.

For now, employers can rely on existing overtime exemption rules. Employers that have already made adjustments to comply with the new rule may find it difficult to reverse any changes.

For employers looking to roll back salary adjustments, carefully consider employee morale and the potential impact that rescinding promised changes will have on your company. The HR department can be a valuable resource for communicating any changes to employees.

The American Health Care Act Passes the House

On May 4, 2017, the House of Representatives narrowly passed the American Health Care Act (AHCA) by a vote of 217 to 213. This was a big step for House Republicans in fulfilling President Trump's campaign promise to repeal the Affordable Care Act (ACA). The bill must also pass in the Senate for it to become law.

Back in March when the legislative language of the AHCA was first released, we reported the changes that the bill would make to the ACA. Notably, it would repeal both the individual and employer mandates, delay the Cadillac tax, replace income-based subsidies with tax credits based on age, reform certain aspects of health savings accounts, allow for a surcharge if individuals do not maintain continuous coverage, and discontinue Medicaid expansion in 2020, among other provisions

The AHCA was able to garner enough support in the House due to the introduction of the MacArthur and Upton amendments, respectively. Notably the MacArthur amendment permits states to obtain waivers from the following provisions:

- The ACA essential health benefit requirement, allowing states to define the categories of services that health plans must cover;
- The prohibition against engaging in health-status underwriting, but only for those individuals who did not maintain continuous coverage in the past 12 months (i.e. had a break in coverage for at least 63 days) and only if the state has established an AHCA-approved high-risk pool. The Upton amendment appropriates additional funds to be allocated to states that obtain this waiver to assist individuals who may see a rise in premiums.

It is very important to note that the waiver allowing states to take into account health status in underwriting does not allow them to exclude coverage for pre-existing conditions. Indeed, the pre-existing condition coverage requirement would remain. Additionally, those ACA provisions that were not addressed in the original AHCA (or in any subsequent amendment) such as the dependent coverage requirement and other plan mandates, employer reporting requirements, and the PCORI fee, among others, remain in the law. Finally, the AHCA does not cap the employee tax benefit for employer-sponsored coverage.

Source: CIAB

