



Summer Safety – As important as Summer Fun

Source: Agency Fuel – Prevention

Burgers, Hot Dogs and Salmonella? Summer is synonymous with backyard barbecues and spending time outside with family and friends. At some point throughout the summer, most of us will find ourselves flipping burgers behind the grill or bringing a container of grandma's famous potato salad to the party. But unfortunately, if you aren't careful about handling foods during cookouts, you are putting yourself and others at risk for potential food-related illnesses.

Experts say that food poisoning peaks in summer months for two main reasons: bacteria grow fastest in warm, humid weather, and people generally do not pay as much attention to cleanliness when eating outside.

According to the Centers for Disease Control and Prevention (CDC), there are more than 200 diseases that can be spread through food. The following is a list of 10 rules suggested by the CDC that can help you have a safe cookout.

1. Keep your hands clean; dirty hands are the most common way food gets contaminated.
2. Wash cooking equipment, dishes and utensils between uses. Be sure to clean the grill's surface after each use and to wash cutting boards after cutting raw meat.
3. Rinse fruits and vegetables - meat and poultry aren't the only foods that harbor bacteria.
4. Store all perishables in a cooler with ice on top, not just underneath. Bring one cooler for drinks and one for food. Never eat anything that has been left out of a refrigerator or cooler for more than two hours.

Surviving Summertime

Source: Agency Fuel – Prevention

To make sure your day at the beach is exactly that — a day at the beach, not a trip to the emergency room — you need to be aware of heat-related illnesses.

Prolonged or intense exposure in hot temperatures can cause heat-related illnesses such as heat exhaustion, heat cramps and heat stroke. Heat exhaustion occurs when the body loses large amounts of water and salt. As in heat exhaustion, heat cramps can strike when the body loses excessive amounts of fluids and salt, and is accompanied by the loss of other essential nutrients such as potassium and magnesium. The most serious of the heat-related illnesses, heat stroke, occurs when the body suffers from long, intense exposure to heat and loses the ability to cool itself down.

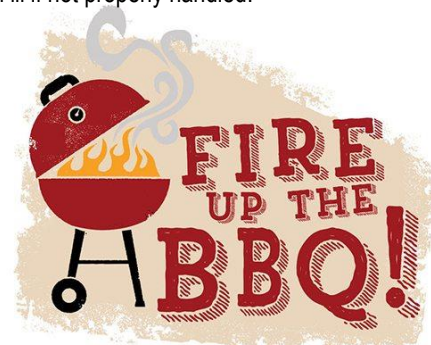
By reducing excessive exposure to high temperatures and taking other precautionary steps, most heat-related illnesses can be avoided. Prevention is your best defense in protecting your health when temperatures are extremely high. Remember to keep cool and use common sense.

Below are some important prevention tips to follow:

- Drink plenty of fluids, regardless of your activity level. Don't wait until you feel thirsty and don't drink liquids that contain caffeine, alcohol or large amounts of sugar — these actually cause you to lose more body fluids.
- Wear appropriate clothing, such as lightweight, light-colored, loose-fitting clothing, a wide-brimmed hat and sunglasses.
- Schedule outdoor activities carefully — plan your activities during morning or evening hours rather than during the sun's peak times. Also, try to find as much shade as you can and rest often.

Cookout Safety Tips

1. Store all perishables in a cooler with ice on top, not just underneath. Bring one cooler for drinks and one for food. Never eat anything that has been left out of a refrigerator or cooler for more than two hours.
2. Invest in a meat thermometer as the time needed to cook foods thoroughly on a grill may be different than your stove at home. A meat thermometer is the best way to ensure you've cooked foods adequately.
3. Teach your kids about food safety, such as the importance of hand washing and that food can make them ill if not properly handled.
4. If you're planning to be outside for a while, bring some non-perishable snacks that won't spoil.
5. Play it safe with leftovers — don't keep food that has been sitting out longer than two hours.
6. Symptoms of food poisoning usually develop 8 to 48 hours after eating the contaminated food. If they persist or grow severe, contact your doctor.
7. When in doubt, throw it out! If you think something was contaminated while being prepared, was improperly cooked or has sat out too long, throw it away.



IRS Reduces Affordability Percentages for 2018

Announced in IRS [Revenue Procedure 2017-36](#), for plan years beginning in 2018, employer-sponsored health plan coverage will be considered affordable if the employee's required contribution for self-only coverage does not exceed **9.56 %** of the employee's household income for the year, for purposes of both the pay or play rules and premium tax credit eligibility. For purposes of an individual mandate exemption, the cost of coverage must not exceed 8.05% of an employee's household income for the year (adjusted under separate guidance).

This is the first time since the implementation of the ACA rules that the affordability contribution percentages have been **reduced**.

As a reminder, the ACA's employer shared responsibility or "pay or play" rules require applicable large employers (ALEs) to offer **affordable, minimum value health coverage** to their full-time employees (and dependents) or pay a penalty. ALEs determining whether the coverage they offer is affordable, in order to prevent these penalties, may continue to use one of three affordability safe harbors to make this determination. The three safe harbors measure affordability based on **Form W-2 wages**, the employee's **rate of pay** or the **federal poverty line** (FPL) for a single individual.

As you are determining your employee contributions for the 2018 plan year, keep in mind this new reduced percentage. For those who have already determined your employee contributions for next year, please review your rates to determine if adjustments need to be made.

Please contact your AssuredPartners Benefits Team if you have questions or need assistance with this topic or other compliance matters.

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AHCA Passes House

The American Health Care Act (AHCA) was passed by the U.S. House of Representatives on May 4, 2017. The AHCA will move to the Senate for a vote and possible amendments.

The AHCA needed 216 votes to pass in the House. It passed on a party-line vote, with 217 Republicans and no Democrats voting in favor of the legislation. It needs a simple majority vote in the Senate to pass.

Impact on ACA Provisions

The AHCA would reduce the penalties imposed under the Affordable Care Act's (ACA) individual and employer mandate provisions to zero beginning in 2016, effectively repealing both mandates.

While individuals would not be required to obtain health insurance, beginning with open enrollment for 2019, the AHCA would allow issuers to add a 30 percent late-enrollment surcharge for applicants that had a lapse in coverage of more than 63 days during the previous 12 months. The surcharge would be discontinued after 12 months.

The AHCA would repeal the ACA's current subsidies for low-income individuals who purchase coverage through an Exchange. The subsidies would be replaced with portable tax credits in 2020.

The ACA's rules on essential health benefits and community rating would stay in place, but states could apply for waivers from these provisions.

HSA Enhancements

The AHCA also includes provisions to encourage the use of health savings accounts (HSAs), such as increasing the annual contribution limit.



Pre-existing Conditions Under the ACA

The ACA currently protects individuals from being denied coverage due to pre-existing conditions. Specifically, it prohibits both exclusions of coverage of **specific benefits** and **complete exclusions** from a plan or coverage based on a pre-existing condition.

The AHCA retains these protections. However, it would allow issuers in states that receive waivers of the community rating rules to charge higher premiums for individuals with pre-existing conditions, in some cases. The AHCA would establish a fund to provide assistance to individuals that have higher premiums due to pre-existing conditions under these circumstances.