Benefits tips brought to you by G&A Partners

May 2018

Did You Miss the April 2 ACA Reporting Deadline? Here's What's Next.

The Affordable Care Act (ACA) created reporting requirements under Internal Revenue Code Sections 6055 and 6056 that require certain employers to provide information to the IRS about the health plan coverage they offer (or do not offer) to their employees.

The annual deadline for the 2017 calendar year was Feb. 28, 2018, or April 2, 2018 (March 31, 2018, being a Saturday), if filed electronically. Missing this deadline can result in severe penalties of \$260 per return with a maximum penalty of \$3,218,500 per organization. Moreover, if the IRS determines that an organization intentionally failed to file their reports, the penalty amount will be \$530 per return without limitations.

What to do if You Missed the Deadline

If you missed the filing deadline, it's important to remember that filing late is better than not filing at all. It can also result in a reduced penalty amount.

If an organization files within 30 days of the due date, the IRS will reduce the penalty for late filings from \$260 to \$50. Filing after 30 days past the due date but before Aug. 1 will result in a penalty of \$100 per return with a maximum of \$1,609,500.

For More Information

To learn more about ACA reporting requirements, or what else you can do if you missed the deadline, please contact us today.

DID YOU KNOW?

A Virginia court is considering a lawsuit involving reference-based pricing (RBP) and balance billing. The case, *Glenn Dennis v. Memorial Hospital of Martinsville & Henry County*, appears to be the first balance billing case to go to trial and could determine how courts decide these disputes in the future.

If your organization uses RBP, rather than a negotiated contract, your employees may run into problems with balance billing. Contact us for more information today.

IRS Updates Employer Guide for 2018 Tax Changes to Fringe Benefits

The IRS recently released the 2018 version of <u>Publication 15-B</u> <u>Employer's Tax Guide to Fringe</u> <u>Benefits</u>, which contains information for employers on the tax treatment of fringe benefits. The 2018 version is significant because it incorporates the changes made by the new tax law—the <u>Tax Cuts and Jobs Act</u>—to the following fringe benefits:

- Qualified transportation plans
- Moving expense reimbursements
- Employer-provided meals
- Employee achievement awards

Employers that offer fringe benefits should review the 2018 version of Publication 15-B and work with their tax advisors to implement the tax changes.

LIVE WELL, WORK WELL MAY 2018

Health and wellness tips for your work and life presented by G&A Partners

Researchers Link New Danger to E-cigarettes

The use of electronic cigarettes or ecigarettes has grown exponentially in recent years—especially among young adults in the United States.

The liquid used in e-cigarettes contains nicotine and other harmful chemicals, including heavy metals and carcinogens. The liquid nicotine used in e-cigarettes comes in thousands of different flavors, many of which are appealing—and harmful—to teenagers.

Researchers from the University of California, San Diego found that popular fruity vape flavors appear to contain the highest levels of cancercausing materials. The <u>study</u> recommends that parents warn teens of the dangers associated with ecigarettes to discourage usage.

Despite CDC Recommendation, Many Adults Still Refusing Shingles Vaccine

Shingles is an extremely common—and painful—viral infection, affecting 1 out of every 3 Americans at some point in their life. It's caused by the same virus that causes chickenpox, so anyone who has had chickenpox is at risk of developing shingles. After a person recovers from chickenpox, the virus remains dormant in the body. While scientists are unsure what causes the virus to awaken at a later date, they do know that the only way to reduce the risk of getting shingles is to get vaccinated.

Recommended Shingles Vaccine

The CDC recommends that adults use a new vaccine called Shingrix instead of Zostavax, which had been the recommended vaccine from 2006-2017. Shingrix provides strong protection against shingles and postherpetic neuralgia (PHN), the most common shingles complication. In studies, two doses of Shingrix were found to be more than 90 percent effective at preventing shingles and PHN.

Who Should Get Vaccinated?

The CDC recommends that healthy adults 50 years and older get two doses of Shingrix, two to six months apart. People who have had shingles in the past, have received the Zostavax vaccine or are unsure if they have had chickenpox should also receive the Shingrix vaccine, according to CDC recommendations.

To find doctor's offices or pharmacies near you that offer the vaccine, visit <u>HealthMap Vaccine Finder</u>.

This article is intended for informational purposes only and is not intended to be exhaustive, nor should any discussion or opinions be construed as professional advice. Readers should contact a health professional for appropriate advice.

Barley Pilaf

- Tbsp. vegetable oil
 cup onion (chopped)
 cup celery (chopped)
 cup red or green bell pepper (chopped)
 cup mushrooms (sliced)
 cups water or chicken broth
 tsp. low-sodium vegetable bouillon
- 1 cup pearl quick-cooking barley

PREPARATIONS

- Heat medium-sized pan over medium heat. Add vegetable oil, onion and celery. Cook, stirring often until onion is soft.
- 2. Add bell pepper, mushrooms and pearl barley. Stir well.
- Add water and bouillon and stir to dissolve bouillon. Bring to a boil. Lower heat and cover pan.
- Cook for 50 to 60 minutes or until barley is tender and liquid is absorbed.
 Makes: 8 servings

Nutritional Information (per serving)

Total Calories	119
Total Fat	2 g
Protein	2 g
Carbohydrates	24 g
Dietary Fiber	3 g
Saturated Fat	0 g
Sodium	11 mg
Total Sugars	1 g

Source: USDA

May is Food Allergy Action Month

A food allergy occurs when the body has a specific immune response to certain foods. Sometimes, the body's response can be severe or life-threatening. Food allergies are a growing food safety and public health concern, according to the CDC. It is also estimated that between 4 and 6 percent of U.S. children are affected by some type of food allergy.

Among other things, Food Allergy Action Month was created to spread awareness about what food allergies are, how to recognize them and how to help someone who is having an allergic reaction. Common symptoms of an allergic reaction to food include the following:

- A tingling sensation in the mouth
- Swelling of the lips, tongue and throat
- Itching, hives and a rash throughout the body
- Cramping, diarrhea or vomiting
- Wheezing and difficulty breathing
- Dizziness or lightheadedness
- Loss of consciousness

These **8 Foods** Cause the Most Food Allergies

