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**MARCH 2016**

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## Notice Something? We did. Compliance Notice 2015-87



### *The ruling:*

December 2015: IRS, DOL and HHS got together to issue IRS Notice 2015-87, which provides further guidance on the application of the group health plan market reform provisions of the Affordable Care Act to employer-provided health coverage. The notice covers health reimbursement arrangements (HRA), including HRAs integrated with a group health plan, and group health plans under which an employer reimburses an employee for some or all of the premium expenses incurred for an individual health insurance policy. It also covers the treatment of flex credit contributions and Health

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### Achoo! Not! Getting the best of spring allergies

Spring is near. Really near this year. Time for trees and flowers to bloom, bees to buzz, snow to melt and allergy sufferers to sneeze. If your eyes are swollen or itchy, you have a sore throat or your nose is runny, here are five easy ways to fight back against the Allergen Army.

1. Limit your time outdoors, especially on windy days or in the early morning hours when pollen counts are highest.
2. Take allergy medicine. Antihistamines are your friend! And take the medicine early ... way early. If you start taking medicine a week before the season begins, the meds will be in your system by the time you really need them.
3. Keep windows and doors shut at home and in the car to keep allergens out.
4. Clean the air filters and vents in your home, where pollen can collect.
5. Wash your hair after going outdoors. Pollen can collect there.



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Flexible Spending Account (FSA) carryover clarifications.

### **The ramifications:**

Overall, these changes impact both eligibility and affordability when HRA, FSA or Flex Credits are part of your employee benefit plan. We encourage employers to understand these impacts and to ensure their guidelines - specifically relating to plan documents and employee participation - follow guidance.

We've got more for you here in the [News Room](#).

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## **Report from "AC": Workplace Benefits Renaissance Download**



Left to right: CJ Graham, Wendy Sutor and Brandon Holt

Recently, members of the Lifetime Benefit Solutions sales and client services team made their way to Atlantic City, New Jersey to take in the Workplace Benefits Renaissance (WBR) Conference. Joined by more than 500 brokers, agents and advisers, they were briefed on the industry's latest strategic approaches, tools and technologies.

*Team Lifetime* - Jeannette Flowers, Brian Boothby, CJ Graham, Brandon Holt and Wendy Sutor - attended workshops, keynote addresses and networking receptions. Hot topics at WBR included the employee benefits landscape, distribution trends and the effect of market disruption on employee benefits. Other session favorites included voluntary retirement planning and defined contribution strategies.

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## **Stop the Madness while you watch the Madness: Keys to healthier snacking.**



Ah, March Madness! That time of year when we gather 'round the biggest TV we

can find, invite over the college buddies, cheer on the alma mater and drink beer. Lots of beer. And eat chips. Lots of chips. And subs. And pizza. And wings.

While it's not a bad thing to indulge now and again (more on that later), slightly adjusting your buffet can help keep you and your friends a wee bit healthier. We're not saying you need to serve carrots and celery sticks - exclusively - but there are healthy alternatives you can serve that'll leave your buds feeling satisfied - without the guilt.

**Hummus.** Tortilla chips go just as well with hummus as they do with queso. If you really want to kick it up a notch on the healthy food meter, serve with pita chips instead of tortilla chips.

**Trail mix.** Skip the Chex mix and try trail mix instead. Making your own is simple. Use almonds, dried fruit, seeds, lightly buttered popcorn and some chocolate chips. It's nutritionally dense and satisfying.

**Spicy Edamame (soybeans).** For mindless snacking, few things beat edamame. Rich in protein and low in fat, it's also easy to prepare. For an extra kick (and to rev up your metabolism), sprinkle them with chili powder.

**Baked Sweet Potato Fries.** If you're anything like us, you can down an order of French fries without even realizing, which will set you back at least 500 calories and 20 grams of fat. Try this healthy swap instead: use sweet potatoes (rich in Vitamin A) and bake them instead of frying them.

**Roasted Chickpeas.** Chickpeas pack some protein and, roasted, they make a satisfying crunchy snack. Enough said.

Other good Madness eats include grilled chicken wings, veggie sandwiches and summer rolls.



## Product Highlight: Stop Loss

The appeal of a self-funded benefit plan is derived from the access to data and financial advantages it offers. These include improved cash flow, elimination of premium taxes and freedom to invest funds.

There are, however, risks involved in this approach. Increased utilization, inflation and other factors can lead to unacceptable overall plan costs while catastrophic claims can create a “shock loss” which you may not be prepared to handle.

To help stabilize cash flow and protect against extreme fluctuations in paid claim levels, the self-funded benefit plan sponsor can purchase Excess Risk Insurance.

Individual Excess Risk Insurance shields against the threat of shock loss by limiting the claim liability with respect to any one Plan participant. It provides prompt reimbursement if claims exceed a specified per-participant, all-cause deductible amount.

## Easter Sunday Recipe: Bunny Cupcakes



Not every day has to be a healthy eating day. A cheat meal every once in a while can be a good thing. And with Easter right around the corner, these Easter Bunny Cupcakes are definitely an indulgence to be celebrated. *Recipe and picture courtesy of Your Cup of Cake. See recipe below.*

### Easter Bunny Cupcakes

#### Ingredients:

#### Lemon cupcakes:

1 box white cake mix

3 eggs

Zest of 3 lemons

1/4 cup fresh lemon juice

2/3 cup milk

1/2 cup sour cream

1/2 cup oil

#### Cream Cheese Frosting:

8 oz. cream cheese

1/2 cup butter, softened

3-4 cups powdered sugar

2 tsp vanilla extract

#### Bunny Ears:

20-24 large marshmallows

Pink sprinkles

#### Directions:

1. Preheat oven to 350 degrees and line pans with cupcake liners.

2. Sift cake mix into a large bowl to remove any lumps then continue to add the rest of the cake ingredients. Stir until smooth.

3. Fill cupcakes liners 3/4 full and bake for 15-20 minutes or until an inserted knife comes out clean.

4. Let cool.

5. Cream Cheese Frosting: Beat cream cheese and butter until smooth. Continue to add in as much powdered sugar as needed to reach desired consistency. Add vanilla extract.

6. To make Bunny Ears cut each marshmallow using scissors diagonally and then immediately press the stick side into sprinkles.

7. Cool your cupcakes and then top with a set of Bunny Ears!