

Preventative Care and Cost Containment

Join us in exploring innovative solutions and proactive measures aimed at curbing the relentless surge in healthcare expenditures. Together, we can pave the way for a healthier future, where cost-effective preventative care aligns seamlessly with our mission of providing comprehensive coverage to all.



Encouragingly, unhealthy habits can change through preventative health and wellness. Employers play a pivotal role in supporting employees by equipping them with resources to shift from unhealthy habits to healthier ones. Employers can further enhance this endeavor by implementing plan structures that leverage the interplay between behavior, well-being, and healthcare expenses, empowering employees to **mitigate health risks and related expenditures**. Such initiatives are instrumental in bolstering their capacity to secure a stable retirement.

[Healthy Lifestyle & Lowered Risk of Cholelithiasis](#)

[Lifestyle Changes Effective for Diabetes Prevention](#)

National Stress Awareness Month



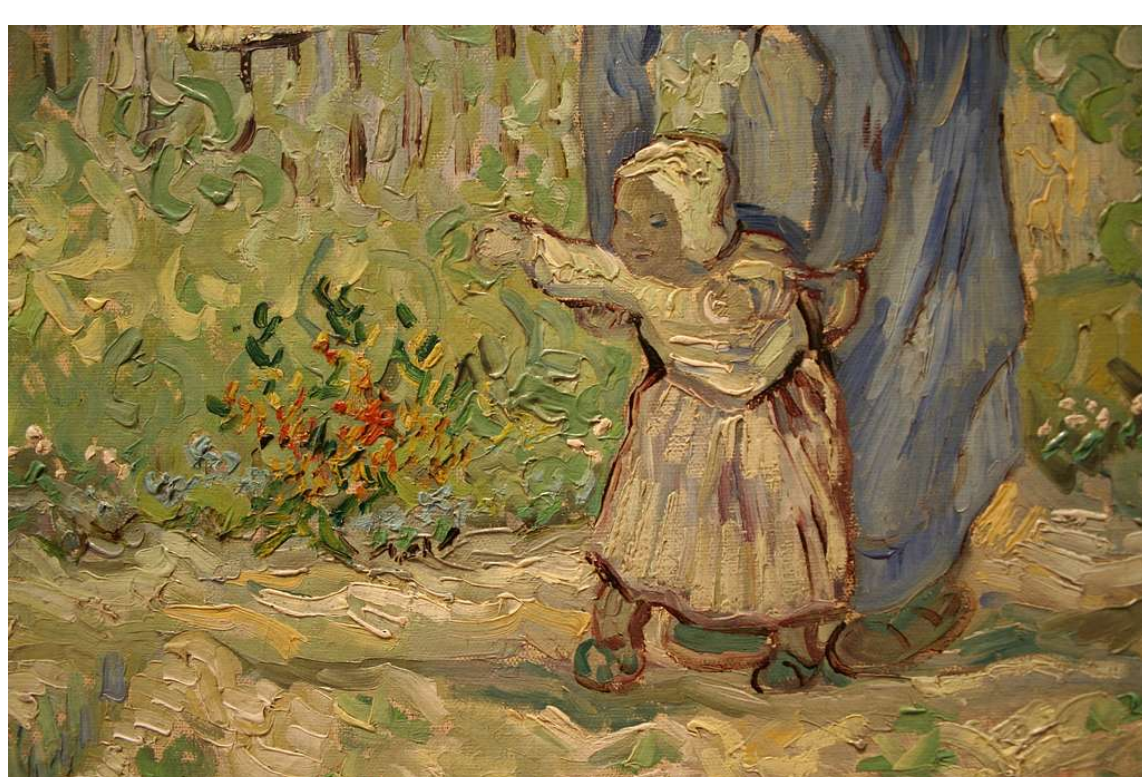
As April sets in, it brings with it a significant reminder – the awareness of daily stressors. In the fast-paced world we inhabit, stress has become an all-too-familiar companion for many, impacting our physical and mental well-being. This month, let's take a moment to reflect on the importance of recognizing and managing stress effectively. Understanding the triggers and effects of stress is crucial in safeguarding our health and quality of life.

[Stress Resources & Information](#)

[AZ Heart Foundation: Consequences of Stress](#)

[Stressed? Explore Insights from a Diversity of Minds](#)

ACA Compliance: *The First Step*



The **first step** in ACA reporting involves assessing whether your company qualifies as an Applicable Large Employer (ALE). This assessment hinges on two key factors: the number of full-time employees and full-time employee equivalents within your workforce.

- **Defining Full-time Employees:**
 - A full-time employee is defined as someone who works over 30 hours per week or exceeds 120 hours in a calendar month.
- **Calculating Full-time Employee Equivalents (FTE's):**
 - Total hours worked by all part-time employees in the past month, divided by 130.
- **Determining ALE Status:**

- Sum of hours worked by all part-time employees in the past year, plus the total number of FTE's calculated each month over 12 months.
- Divide the sum by 12 to arrive at the final determination of ALE status.

[ALE Specific Guidelines](#)

[ACA Penalty Notices](#)

[IHIA Solutions](#)



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Check out [this article](#) from NBC News to get the basics!

[Your last-minute guide to today's total solar eclipse](#)

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