



**Innovative**  
Health Insurance Advisors

## The Importance of Wellness, Disease Management, and Preventative Care

In recent years, the challenge of quantifying the return on investment (ROI) in wellness programs has become more manageable for employers. With the advent of well-implemented preventative care programs, we can now accurately measure the ROI.



Why are more employers investing time and resources into wellness programs? Substantial data now supports the idea that employees who actively participate in wellness programs experience improved job satisfaction, well-being, and productivity.

Initially, the primary focus of workplace wellness programs was to reduce employer expenditures on employee benefits and healthcare costs. Although effective wellness programs can indeed influence these costs, a study by Aldana found that 91% of employers offer wellness programs for reasons beyond reducing healthcare expenses.

[Wellness and the ROI on Workers' Compensation Costs](#)

[Preventative Measures in Insurance](#)

## Men's Health Month



As we celebrate Men's Health Month, it's a poignant reminder of the vital role men play in our families, communities, and nation. This month serves as an opportunity to raise awareness about the unique health challenges men face and the importance of prioritizing their well-being. By promoting healthy lifestyles, encouraging regular check-ups, and fostering open discussions about mental health, we empower men to lead fulfilling lives and contribute their best to society. Together, let's strive for a future where every man is strong, vibrant, and able to thrive.

[Know Your Resources](#)

[American Journal of Men's Health](#)

Regular exercise is a cornerstone of a healthy lifestyle, offering numerous benefits specifically for men that can boost both physical and mental well-being. For men, staying active helps to combat the risk of chronic diseases such as heart disease, diabetes, and certain types of cancer. It also promotes better weight management, builds stronger muscles and bones, and enhances cardiovascular health. Beyond the physical advantages, regular exercise can greatly improve mental health by reducing stress, anxiety, and depression, while boosting mood and overall quality of life.

[Mayo Clinic: Benefits of Regular Physical Activity](#)

[2013 Harvard Health Publishing: Exercise & Men's Health](#)

## IRS Throws a Curveball: ACA Penalties Take a Surprise Dive for 2025



The IRS is breaking from past trends by decreasing ACA penalties for 2025, marking the first reduction in a decade. The 4980H(a) penalty will drop to \$2,900 annually per employee, and the 4980H(b) penalty will decrease to \$4,350 annually. The 4980H(a) penalty applies across the entire workforce if an employer fails to offer adequate coverage to at least 95% of full-time employees, while the 4980H(b) penalty is assessed on a per-violation basis when coverage is inadequate. Despite these changes, employers cannot be penalized under both provisions in the same year, with the higher penalty prevailing.

[ACA Times: In Historic Move IRS Lowers 2025 ACA Penalty Amount](#)

[IRS: ACA 2024 Update](#)

## June Discovery Bulletin



Check out [National Geographic's](#) must-haves for 2024 Summer road trips!

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