



September 2017 Issue

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Quote of the month

"Age is irrelevant, you are never too old to set another goal or to dream a new dream."

- C.S. Lewis

Dear Theresa,

Average Cost Of Employer-Backed Family Health Plans Increased 3% In 2017, Same Rate As In 2016



[The Wall Street Journal](#) (9/19) reports the average cost of an employer-provided family health insurance plan increased by 3% from \$18,142 in 2016 to \$18,764 in 2017, which was the same rate of increase as from 2015 to 2016,

according to a poll conducted by the Kaiser Family Foundation and the Health Research & Educational Trust. The article reports that such premiums have increased gradually over the past several years.

The [New York Times](#) (9/19) reports this "is the sixth straight year that employer-provided policies have increased by well under 5 percent, according to the survey." In contrast, "the average cost of a benchmark plan" sold on an ACA exchange increased 20% this year, according to the same poll.

[Kaiser Health News](#) (9/19) reports the poll also found that employees are increasingly paying a larger portion of premiums, on average about a third of the total cost. The poll also found that employees' deductibles "remained stable this year at \$1,221."

According to the same poll, the AP (9/19, Murphy) reports that the number of small businesses, defined as having between three and 49 employees, offering health coverage declined from 59% in 2012 to 50% in 2017.

[Modern Healthcare](#) (9/19) reports the "cost of insurance grew faster than inflation and the average employee's wages."

Articles We Found Helpful:

[Gain Weight Despite Your Best Efforts](#)

[Turning Negative Thinkers Into Positive Ones](#)

[Should 15,000 Steps a Day Be Our New Exercise Target?](#)

[Depression is the No. 1 cause of illness and disability worldwide: WHO report](#)

[Say cheese! Putting on a happy face may help you live longer](#)

[Study finds high fiber diet can help prevent Type 1 diabetes](#)

For more articles we find helpful, visit our [blog](#)

Do You Need?

Travel Insurance
Title Insurance
Human Resource
Mortgage
IT Staffing Services
Business loans
Real Estate
Architect
Employment Attorneys
Litigation Attorneys
HCR Attorney
Real Estate Attorney
Human Resource
Property Casualty
Financial Planning
Limousine Services
ERISA

The Experts Corner

This month we'd like to introduce you to [Jerry Wade](#) of Reilly Financial Group.



Jerry Wade,
LUTCF,
CASL, RICP

Jerry is dedicated to providing clients with financial solutions and works with individuals, families and business owners as they look to build financial security through every stage of life. As part of a specialized team, he can tap into a wide range of planning resources and provide clients with integrated and customized solutions to successfully fulfill their financial goals and objectives. He prides himself in getting to know each client so that he can understand their individual needs and what matters most to them.

In addition, Jerry is offering a series of workshops for our clients. Here is a sample of the topics:

Special Care	10 Basic Steps
	Able Act
	Life Care Planning
	Government Programs
	Special Needs Trust
	Your Dependent with Special Needs
	Income Tax Planning for Families with
	Special Needs Children

Please [email me](#) if you're interested in learning more.

JobHero: Occupational Health and Safety Guide

In response to public recognition of injury and fatality rates in the workplace, the Occupational Health and Safety Administration (OSHA) was created on April 28, 1971. Since its formation, OSHA has been committed to directing its resources to reduce and prevent injuries, illnesses and deaths in all workplaces. [Read more](#)

Opioid Addiction in the Workplace



According to the Centers for Disease Control and Prevention, America is experiencing an "unprecedented opioid epidemic." It seems there's a story in the news every day about the toll it's taking on society. And the statistics are unsettling:

[Read more](#).

Healthcare Reform

FSA
 HRA/HSA
 Accounting
 Banking
 Marketing
 Electrician
 Pool Service
 Contractor
 -Commercial/Residential
 Business Consulting
 Payroll
 Credit Card Processing
 Landscaping
 Green Engineering
 Freight
 -Transportation
 -Storage

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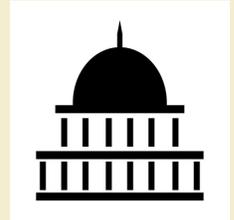
- NJ Monmouth Ocean Association of Health Underwriters: MOAHU
- National Association of Health Underwriters: AHU
- Member of the NJBIA
- Member of the BNI Hawks
- Member of NJ Affinity Focus Group
- Member of NY Affinity Focus Group
- Member of BRIDGES



We're here to help you protect the important things in life.



On Sept. 13, 2017, the IRS released Publication 5258: ACA Information Returns (AIR) Submission Composition and Reference Guide. The guide has been updated for use in 2018. [Read more](#)



Trying to Lose Weight? The 5 Most (and Least) Expensive Diets



Eating healthy and staying true to a sound diet plan is difficult. You're consistently battling cravings for sugar or salt, perhaps feeling sluggish as you cut back on calories or caffeine, and likely irritable. [Read more](#)

Signs of Heart Attack Are Different In Women

Jane Fendl has spent a lifetime mindful of the deadly impact of heart disease.



She was just 8 years old when her father died at age 43 from his second heart attack. Fendl also lost her paternal grandfather and aunt to cardiac issues. [Read more](#)

Why Medical Advice Seems to Change So Frequently



Medical scientists and academics must publish their research to advance. Medical organizations must release health recommendations to remain relevant.

News organizations feel they must report on research and recommendations as they are released. But sometimes it's hard to separate what's truly a medical certainty from what is merely solid scientific conjecture. [Read more](#)

For more health news and updates, head over to our [Facebook](#) page or connect with me on [LinkedIn](#), where we upload blog posts weekly.

Look to our [blog](#) for some tips on how to stay safe and healthy, heading into the fall season.

Sincerely,
Theresa

LETS STAY CONNECTED



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