



January 2018 Issue

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**Call us today to learn more about group insurance solutions: 732.238.6734**

**Dear Theresa,**

The IRS announced that it has extended the 2018 due date for certain entities to provide 2017 health coverage information forms to individuals.

Insurers, self-insuring employers, other coverage providers, and applicable large employers now have until March 2, 2018, to provide Forms 1095-B or 1095-C to individuals, which is a 30-day extension from the original due date of Jan. 31. Click [here](#) to read more.

**HEALTH CARE REFORM ALERT**



**"Cadillac Tax" and Health Insurance Industry Fee Delayed in Spending Bill**

On Jan. 22, President Trump signed into law a short-term spending bill (called a Continuing Resolution or "CR") to reopen and fund the federal

government for three weeks (through Feb. 8, 2018) after it was passed by both chambers of Congress earlier in the day. Attached to the bill are delays or suspensions of three taxes under the Affordable Care Act (ACA) and a six-year extension of the Children's Health Insurance Program (CHIP). To read more about this bill, click [here](#).

**The Experts Corner**

This month we'd like to introduce you to **Judith DeFeo**, Founder and CEO of Jadde Financial Solutions LLC.

## Quote of the Month

"The greatest  
wealth is HEALTH."

-Virgil

### In case you missed it, our Experts Corner Archives



Cristina L.  
Amyot, MHRM,  
SHRM-SCP,  
SPHR of  
EnformHR LLC.

Click [here](#) to read about  
Cristina.

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**Background:** With 20+ years' financial industry experience, Judith founded JADDE in 2005. Judith had 15 years with Goldman Sachs in New York, eventually serving as Vice President in their Global Treasury and Banking Division.



Judith DeFeo,  
Founder and  
CEO of Jadde  
Financial  
Solutions LLC

Judith is active in the professional community, roles including VP Finance for the New Jersey Association of Women Business Owners, member of the American Institute of Professional Bookkeepers and the National Advisor Network (for QuickBooks® ProAdvisors). She's also certified by the Sleeter Group, a national consulting network of accounting software professionals.

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

## NJ Expands Discrimination Law to Protect Nursing Mothers in the Workplace

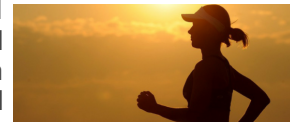


On January 8, 2018, Governor Christie signed into law an amendment to the New Jersey Law Against Discrimination (NJLAD) expanding protections to women who return to the

workforce after childbirth and choose to breastfeed their child. [Read more.](#)

## How To Practice Self-Care In 2018 For A Happier You

'To bloom, we need to nurture and nourish ourselves.' Traditional New Year's resolutions can often focus on physical health and fitness, but it can also be a great time to reset and improve your mental health. [Read more.](#)



## Consumer Reports: Helping your college age child in a medical emergency



As a parent, there are few things worse than getting a call saying your young-adult child is being taken to the emergency room. Now imagine getting that call, but

the doctors and nurses won't tell you anything about your child's condition. [Read more.](#)

## Frequently Asked Flu Questions 2017-2018 Influenza Season

Getting an annual flu vaccine is the first and best way to protect yourself and your family from the flu. Flu

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- National Association of Health Underwriters: AHU
- Member of the NJBIA
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- Member of NJ Affinity Focus Group
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vaccination can reduce flu illnesses, doctors' visits, and missed work and school due to flu, as well as prevent flu-related hospitalizations. [Read more.](#)



### Non-Profit Organizations We Support



The mission of the [Zzak G. Applaud Our Kids Foundation Inc.](#) is to provide the opportunity for children to creatively express themselves by taking lessons in the various disciplines of the performing arts.

Our goal is to give underprivileged children the opportunity to pursue their dreams when the inspiration is first ignited in them. Please [click here](#) to learn more about this amazing Foundation!

Follow them on [Facebook](#), and please consider visiting their [CrowdRise](#) page to show your support. Thank you!

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

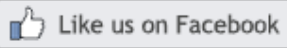
Look to our [blog](#) for some tips on how to stay safe and healthy, during the winter season.

Sincerely,  
*Theresa*

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



**LETS STAY CONNECTED**



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