

Hamilton Headlines

FEBRUARY 9TH, 2015



Join Us for a Complimentary Webinar

ERISA Compliance

**Tuesday, March 10th
2PM E.S.T
or
Wednesday, March 18th
2PM E.S.T**

Presented by
Giovanna Donato-Reyes, TASC
Regional Sales Director

Log in Live at Your Chosen Date
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Audio: 1-877-804-8416
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**Only participants will be able to receive the*

IRS Eases Repayment Rules For Excess Health Premium Subsidies

Consumers who received too much in federal tax credits when buying insurance on the health law's marketplaces last year got a reprieve of sorts from the Internal Revenue Service this week. Although they still have to repay some or all of the excess subsidies, the IRS won't ding them with a late payment penalty if they don't repay it by the April 15 tax deadline.

"They're trying to make this work," says Timothy Jost, a law professor at Washington and Lee University who's an expert on the health law.

Under the law, people with incomes between 100 and 400 percent of the federal poverty level (\$11,670 to \$46,680 for an individual in 2014) who did not have insurance through their job could qualify for tax credits to make premiums more affordable. They could elect to have these subsidies paid in advance directly to the insurance company, and many did. A typical tax credit was about \$3,000 annually.

The amount people received was based on an estimate of their 2014 income. At tax time, that amount has to be reconciled against consumers' actual income on IRS Form 8962. If consumers or the marketplace underestimated their 2014 income, they may have received too much in tax credits and have to pay back some or all of it.

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*webinar materials discussed**

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February is American Heart Month

Learn about your risks for heart disease and stroke and stay "heart healthy" for yourself and your loved ones

February Is American Heart Month: Are You at Risk for Heart Disease?

During the month of February, Americans see the human heart as the symbol of love. February is American Heart Month, a time to show yourself the love. Learn about your risks for heart disease and stroke and stay "heart healthy" for yourself and your loved ones.

Cardiovascular disease (CVD)-including heart disease, stroke, and high blood pressure-is the number 1 killer of women and men in the United States. It is a leading cause of disability, preventing Americans from working and enjoying family activities. CVD costs the United States over \$300 billion each year, including the cost of health care services, medications, and lost productivity.

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Highmark Rekindles

New OSHA Reporting Requirements Take Effect Jan 1, 2015

The Occupational Safety and Health Administration's (OSHA) updated injury and illness recordkeeping and reporting requirements go into effect Jan. 1, 2015. In addition to new requirements on what must be reported, employers in dozens of industries will be required to maintain OSHA 300 logs for the first time, while others previously covered will be exempt.

"The reporting changes will no doubt lead to thousands more incident inspections by OSHA," said Eric Conn, founding partner and chair of the OSHA Workplace Safety Group at the law firm Conn Maciel Carey, based in Washington, D.C. "On top of that, OSHA plans to publish these reports of injuries on OSHA's public website."

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Keep Your Heart Healthy

How physical activity helps your heart

Young or old, being active has a range of health benefits, and it's never too late to start - the benefits begin as soon as you get going. Your heart, like any muscle, needs physical activity to keep it in good condition.

Making activity safe and enjoyable

If you have a heart condition or have been inactive for some time:
Speak with your doctor or cardiac rehabilitation health professional about when you can start being active and how to build up your activity levels. Rest assured, moderate-intensity activity, like brisk walking, is generally safe for

Charitable Roots in Robust Venture

Amid a fractious public dispute with its chief rival, Highmark and its health system are making a community investment that, though unlikely to turn a profit, may reap returns in loyalty and reputation.

Allegheny Health Network, the seven hospital system owned by Blue Cross insurer Highmark, has opened an urgent care center in Braddock, Pennsylvania, an impoverished mill town just outside Pittsburgh.

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most people, and is a vital part of your return to everyday life.

Some people with a heart condition may not be able to do as much as 30 minutes a day. But even a little activity is better than none and can benefit your heart health. Slow down or stop if you feel short of breath, get irregular heart beats or chest pain. You should be able to talk normally, but be unable to sing. If you have been prescribed angina heart medicine, carry it with you when you're being physically active and follow your doctor's advice for its use.

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