

Hamilton Headlines

FEBRUARY 23, 2015



Hazard Alert **Hazards to Workers Removing Snow from Rooftops and Other Elevated Surfaces**

Every year, workers are killed or seriously injured while performing snow or ice removal from rooftops and other building structures, such as decks. OSHA has investigated 16 such serious injuries or fatalities in the past 10 years - all of which could have been prevented.

Snow removal is performed for a number of reasons, such as to prevent overloading and collapse, or for construction or repair of decking or roofs. Often workers climb directly onto the roofs or structures and use equipment such as shovels, snow rakes, snow blowers, ladders, etc. Other times these operations may be performed from the ground level using snow rakes. Aerial lifts are sometimes used to access roofs and apply de-icing materials. Snow removal operations are often performed

Critical Illness Coverage "Becoming a Standard Offering"

Every year, roughly 720,000 Americans suffer a heart attack, according to the Centers for Disease Control and Prevention. The price tag is just as staggering. Health care services, medication and lost productivity for coronary heart disease racks up an annual bill of \$108.9 billion in the U.S., the CDC says.

A critical illness can hurt a person financially in multiple ways, says Ashley Mehrer, Unum's director of product and market development based in Chattanooga, Tenn. Even with long-term disability, an employee is still losing income and might also be faced with higher medical expenses, she says.

That's where CI coverage can help supplement LTD and medical coverage - and more employers are adding it to their voluntary benefits to combat rising out-of-pocket costs. "It's really becoming a standard offering," says Greg Callahan, a Kansas City-based CBIZ consultant. "I'm seeing more and more demand for gap-filling products."

Those products are improving, Callahan says, as insurance companies gain a better understanding of how people are using their CI coverage and what claims are being filed. The best plans include health screenings, he says, which can help catch potential illnesses earlier.

The market continues to expand as new carriers are offering plans and employers of all sizes are offering coverage, Mehrer says. There's a lot of flexibility when it comes to plan design and features can be customized to each plan sponsor, she says. "I see this as a really good product fit for just about all cases."

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under extreme weather conditions (e.g., cold, high winds, icy surfaces). Workers who perform these activities (for example, building maintenance workers) may have little experience or training on the hazards of such operations or work.

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IRS Alert

IRS Issued Final ACA Forms

IRS has issued final copies of the Affordable Care Act forms for employer shared-responsibility (ESR) and minimum essential coverage (MEC). Final instructions for these forms were also released.

Remember, Forms 1094-B and 1095-B and Form 1094-C and 1095-C are not required to be filed for 2014, but will be required for 2015. Employers can file them voluntarily for 2014.

A link to the forms and instructions is provided below:

Form 1094-B, Transmittal of Health Coverage Information Return:

<http://www.irs.gov/pub/irs-pdf/f1094b.pdf>

Form 1094-C, Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Return:

<http://www.irs.gov/pub/irs-pdf/f1094c.pdf>

Form 1095-A, Health Insurance Marketplace Statement:

<http://www.irs.gov/pub/irs-pdf/f1095a.pdf>

Form 1095-B, Health Coverage:

<http://www.irs.gov/pub/irs-pdf/f1095b.pdf>

Form 1095-C, Employer Provided Health Insurance Offer and Coverage:

<http://www.irs.gov/pub/irs-pdf/f1095c.pdf>

Instructions to the **Form 1095-B** and **1094-B**:

<http://www.irs.gov/pub/irs-pdf/i109495b.pdf>

Instructions to **Forms 1095-C** and **1094-C**:

<http://www.irs.gov/pub/irs-pdf/i109495c.pdf>

All forms and instructions are attached for your convenience; however, these forms and instructions can also be found on the IRS website.

NOTE: These forms and instructions are for reporting 2014 coverage, which is voluntary for employers. Final forms and instructions for reporting 2015 coverage will be provided by the IRS later this year.

Affordable Care Act: Reporting Requirements for Applicable Large Employers Brochure

The IRS recently issued an informative brochure for Large Employers regarding the timeline for reporting requirements. To access the full brochure, click [here](#).

Questions About Compliance Issues?

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Heart Health What is "Angina"?

Angina (an-JI-nuh or AN-juh-nuh) is chest pain or discomfort that occurs if an area of your heart muscle doesn't get enough oxygen-rich blood.

Angina may feel like pressure or squeezing in your chest. The pain also can occur in your shoulders, arms, neck, jaw, or back. Angina pain may even feel like indigestion.

Angina isn't a disease; it's a symptom of an underlying heart problem. Angina usually is a symptom of coronary heart disease (CHD).

CHD is the most common type of heart disease in adults. It occurs if a waxy substance called plaque (plak) builds up on the inner walls of your coronary arteries. These arteries carry oxygen-rich blood to your heart.

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Hamilton Insurance Agency
4100 Monument Corner Drive
Fairfax, Virginia 22030
www.hamiltoninsurance.com
marketing@hamiltoninsurance.com
p) 800.275.6087
f) 703.359.8108

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Hamilton Insurance Agency | 4100 Monument Corner Drive | Suite 500 | Fairfax | VA | 22030