



“Alternative Benefits” News

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2019 Open Enrollments are Over... Now What!

ACA Individual Open Enrollment (for under 65's):

If you, family or friends missed Open Enrollment, options may still be available during 2019, including the following:

- **If someone has a life qualifying event**, eg. losing group health coverage; getting married or divorced; having a child; relocating; changing jobs; etc there may be a limited time opportunity to enroll in a plan.
- **If you own (or work for) a small business**, group insurance for eligible businesses may be done any month of the year.
- **Faith-based benefit plans**, although not a replacement for “ACA insurance”, may be a temporary solution for the uninsured.
- **Defined Benefit Plans:** may provide benefits eg. access to national PPO network discounts, free preventive screenings, PCP/Specialist office visit copays as well as copays for lab work/xrays, Rx savings, etc.
- **Short Term Bridge Plan:** for ages 60+ awaiting Medicare acceptance.

Medicare Open Enrollment: The Medicare Annual Open Enrollment Period has ended for 2019, but if you have a Medicare Supplement plan, changes may be done any month, eg. if you are unhappy with your insurer or your rate. However, enrollments or changes with most insurers after age 65 Open Enrollment may be subject to medical underwriting approval, with rates based on the insured’s current age.

For more information or quotes on available Health Insurance options, contact us at HealthPlanSavings@comcast.net or (603) 622-5700.

Any Family, Friends, Co-Workers... Uninsured??

Blue Health Benefits Now available...



For those that missed Open Enrollment, and find themselves uninsured, we have some benefit alternatives. Just have your referral(s) call us at 622 5700, or email HealthPlanSavings@comcast.net.

Just Have them mention your name and email address so that we can show our appreciation with a gift or gift card ...for any referral(s) that we provide quotes to. Thanks!

Cancer Policies: Are They a Good Investment?

If you’re considering purchasing a cancer supplement policy, you’re not alone. Many people debate this, but most aren’t sure whether it’s worthwhile. If you have a family history of cancer or other circumstances put you at higher risk of cancer, then a cancer policy could be a good investment.

Your health insurance agent can offer several types of cancer plans. One is a lump-sum cancer plan. This can be a good choice if you have a higher than normal risk of cancer. Lump-sum cancer plans pay a specific benefit amount. These are flexible plans because they typically do not require that you use the money for health care costs only. Instead, you can use it to defray lost income if you are unable to work, thereby putting the cash benefit toward your mortgage or living expenses. The American Association for Critical Illness Insurance suggests that if you’re buying a lump-sum plan, you should purchase enough coverage to pay at least two years of mortgage payments.

You may hear cancer supplemental policies referred to as “critical illness” coverage. This is actually a different type of policy. Except for the lump-sum cancer policy, cancer policies pay only for cancer, while a critical illness policy covers several critical illnesses. These can include heart attack, stroke, organ transplant, and paralysis.

Whether you are considering a critical illness plan or a cancer supplement, contact your health insurance agent. Your agent can help you choose the plan that best meets your needs. Some of these plans have age thresholds, so buying them when you are younger can be a big advantage in both cost and plan availability.

Need a Tip on How Much You Should Tip?

Should you tip them or simply say thank you? Discerning when to tip and how much can be stressful. Thankfully, there are generally accepted practices you can adhere to that will make this task easier.

Food and drink: For food delivery, tip \$2–\$4. For bartenders, tip them \$1 per drink. Tip restaurant servers 15-20 percent of the bill.

Travel: Expect to give those who carry your bags, whether porters at airports or bellhops, \$1 or \$2 for each item. At hotels, pay special attention to the housekeeping staff. Your tip should reflect the quality of the hotel; the more expensive the accommodations, the greater the tip.

Also, tip each day. The housekeeping staff may change during your time there. Lastly, read bills for room service carefully before tipping.

Additional “service charges” don’t cover the tip, but a “gratuity” does.

Holidays: If you have a nanny or housekeeper, an appropriate holiday bonus is equivalent to one week’s pay. Be especially generous to the person who delivers newspapers. Keep in mind that adults, not children, are doing that job now.

Optional tip: There are times when tipping is optional. It doesn’t hurt to give a barista some spare change as a tip, but it’s not required. You don’t need to tip someone who wraps your gifts, but it might be a nice gesture.

No tip: Not every service requires a tip. House sitters, grocery store baggers, cable installers, sports instructors, and Fed Ex delivery personnel are among the individuals who are exempt from tips.

Quick Quiz

Each month I’ll give you a new question.

Just email me at Email: HealthPlanSavings@comcast.net or call Ph: (603) 622-5700 for the answer.

In what year did the Guinness Book of World Records debut?

Have you heard of Juice Plus?

Juice Plus+ products are made from juice powder concentrates from more than 40 different fruits, vegetables and grains providing a much wider variety of naturally occurring vitamins, along with antioxidants and phytonutrients. Learn more about Healthy Nutrition @: www.PaulaB.JuicePlus.com

The Importance of Having Dental Insurance

Dental coverage, like Health Insurance can improve your overall health and help save in the long run. Consider this:

- Preventive care is often covered, which saves you money
- By seeing your dentist regularly, you can catch **dental** problems before they **get** too serious and require more extensive and expensive procedures
- Individual plans generally have a one-time waiting period of up to 6 to 12 months, on Basic & Major procedures eg, fillings, extractions, periodontal, crowns, root canals, etc. Its important to plan ahead.
- Choice of Plans/Options available & can be more affordable than most think.

Be sure to plan ahead and check out your Dental (and Vision) plan options... so that you will have coverage when you need it. Free quotes available on request or at www.ABSHealthPlans.com.

Call or email us for FREE information/quotes.

Worth Reading

How to Be Better at Parties

Jen Doll

New York Times.com

The next time you’re at a party, keep a close eye on the person who hangs up your coat. They may be one of the most prepared guests in the room. As this article describes, it can be hard to be a good party guest. Giving yourself a job, such as coat checker, can help. This article gives step-by-step instructions about how you can excel at every stage of a party, from preparation to departure.

More:

<https://tinyurl.com/worthread119-1>

3 Physiological Ways to Become a Morning Person

Inc.com

A few lifestyle adjustments can enhance your ability to work in the morning. In this video, neuroscientist Dr. Tara Swart identifies things you can do to become a morning person. People often wake up thirsty, so keep a glass of water by your bed. Drink it when you first wake up. Go to bed earlier so you can wake up earlier. Exercise in the morning to boost your productivity. **More:**

<https://tinyurl.com/worthread119-2>

Forget Budgeting to Death – Get Ahead with a Side Hustle You Won’t Hate

Casey Bond

HuffPost US

Balancing your budget sheet isn’t just about eliminating expenses. It’s also a matter of increasing your revenue streams. This article outlines ways you can use your hobbies, your home, and your non-work hours to generate more income. This isn’t just about Uber or Airbnb. Consider offering to watch people’s pets. Purchase items at yard sales that you can resell, or see whether anyone wants to buy those items you keep meaning to sort through. **More:**

<https://tinyurl.com/worthread119-3>

Keeping Tabs on Your Vitals Is... Vital

One of the best things you can do for your overall health is to visit your doctor yearly for wellness exams. Your physician will help you maintain your health by providing a yearly flu shot, a tetanus booster every 10 years, and the shingles and pneumonia vaccines. Annual health checks can also help you avoid the two leading causes of death in the US: heart disease and cancer. What tests should you include as part of your health maintenance plan? Here's an overview.

Heart Disease Screens: Get your blood pressure checked every two years and have your cholesterol, heart rate, and blood sugar checked at your annual wellness exam. In your 50s, your doctor may prescribe a daily aspirin, which helps prevent heart attacks. In your 60s, a yearly ankle-brachial index test measures plaque buildup in your leg

arteries, to help diagnose peripheral artery disease.

Cancer Checks: Human beings are susceptible to more than 200 types of cancer. Lung and colon cancer are currently two of the deadliest. In the US, women have a one-in-eight chance of a breast cancer diagnosis in their lifetime. Cancer screening can save your life.

Lung Cancer Screenings: The low-dose helical computed tomography test screens for lung cancer. It reduces deaths among heavy smokers aged 55 to 74. If you meet the risk criteria, including exposure to cancer-causing carcinogens and a family history of lung cancer, your doctor may run this test annually.

Colon Cancer Tests: Between the ages of

45 and 75, everyone should get a colon cancer screening, or a colonoscopy. If your first test reveals no polyps and you have no risk factors, you won't need another colonoscopy for 10 years.

While experts consider the colonoscopy to be the most accurate screening for colon cancer, sigmoidoscopy and high-sensitivity fecal occult blood tests are also available. If either test shows polyps or other abnormalities, your doctor will recommend a colonoscopy.

These various screenings might not top your "fun activities" list, but they can help keep you healthy and even save your life. If it's not already on your 2019 calendar, schedule your next exam today.

Don't Dump Your Fitness Resolution

You've made a decision to be as fit as you can be. Whether you're just getting started or you are continuing with a healthy fitness routine, keep a few key rules in mind.

Eat healthy: Avoid sugars, include proteins in every meal, reduce carbohydrates, eat plenty of fruits and vegetables, and keep processed foods to a minimum.

Exercise: Whether it's dancing, walking, or playing a sport, pursue a vigorous activity that raises your heart rate at least every other day for at least 30 minutes each time. And remember, while exercise is good for the heart and strengthening muscle, no amount of exercise can undo the effects of a poor diet.

Get a good night's sleep: Prepare your brain for sleep with a restful activity or quiet music. Avoid screens before bedtime.

Get a checkup: Be sure you're healthy before you begin any fitness program. Ask your health care provider what your target heart rate should be and aim for it when you work out.

Listen to your body: "No pain, no gain" can be a dangerous maxim. Pain is your body's way of telling you that something is wrong. If you experience pain, don't simply ignore it. Check it out!

How to Get Your Pet Shed Under Control

Your dog may love the time you spend scratching behind his ears, but cleaning up after he sheds isn't fun. The fact is, you may not ever completely rid your living area of fur, but you can control it. Bathe and brush your dog regularly to remove loose fur. Use a brush that's best suited for your dog's coat. Anti-shedding shampoo may also help. Many factors, such as your dog's breed and how much time is spent outside, impact how often you should bathe her.

Ask your veterinarian about how you can keep your pet clean without removing the essential oils from her fur or causing her skin to become dry. Adding moisture to your pet's food may also help reduce shedding. Green beans and carrots are healthy options. Remember, though, part of living with a dog means living with dog fur. Keep a lint roller handy, and don't be embarrassed to cover the couch with sheets.

Worth Quoting

This month, some famous quotes about the new year:

Hope smiles from the threshold of the year to come, whispering, "It will be happier."

Alfred Lord Tennyson

Write it on your heart that every day is the best day in the year.

Ralph Waldo Emerson

Each age has deemed the newborn year the fittest time for festal cheer.

Walter Scott

And now we welcome the new year. Full of things that have never been.

Rainer Maria Rilke

Be at war with your vices, at peace with your neighbors, and let every new year find you a better man.

Benjamin Franklin

New Year's Day is every man's birthday.

Charles Lamb

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Inside the Newsletter!

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Sudoku instructions: Complete the 9 × 9 grid so that each row, each column and each of the nine 3 × 3 boxes contains the digits 1 through 9. Contact me for the solution!

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