

You are receiving this email because you are a client or you have agreed to receive messages from us. [Click here to unsubscribe.](#)



"Alternative Benefits" News



Brought to you by: **Tom Buonanduci**

HealthPlanSavings@Comcast.net • (603) 622-5700

www.ABSHealthPlans.com

Thomas Buonanduci

Alternative Benefit Solutions, LLC

603-622-5700 Office

603-689-7575 Fax

<http://www.ABSHealthPlans.com>

HealthPlanSavings@comcast.net

License # 0379354

Quick quiz

Each month I'll give you a new question.

Just reply to this email for the answer.

Who really invented champagne? Hint: it's probably not who you think!

[Reply to this email](#)

[Watch ABSLLC Video:](#)

[Click here to see a web copy of this newsletter](#)



Looking For 'Safe' Investment... with higher returns?

If you use bank CD's or savings accounts as your safe alternative to the volatile stock market or mutual funds, you may know that CD rates have tanked over the past year, averaging a fixed rate under ½% for a 2 or 3 year CD term and bank savings rates are even lower.

As an alternative, have you considered a CD-like Annuity?... note some of the benefits, as follows:

- Rates are higher, as much as 2.3% - 3% for a 2 or 3 year annuity (as of 07/01/20).
- Interest grows **tax deferred** with annuities until withdrawn (vs. bank CD's where interest is taxed every year, whether cashed out or not).
- Free withdrawal of money from an annuity, eg. just the interest only or as much as a 10% withdrawal (without penalty)*. CD's are not generally liquid, with withdrawal penalties of 3 to 6 months worth of interest*.

But, just do the math. Let's say you do the CD-type fixed annuity at 3% for a \$100,000 investment. You earn more than \$3,000 in annual interest, vs. a bank CD at .5%, where you would earn only \$500. That's an additional annual return of \$2500 in this scenario. Check out Fixed Annuities to see if they would be a good fit for your "safe" money. For more information on Fixed annuities & comparing CD's to fixed annuities, [click here](#) or [contact us](#) as we represent many insurers/products and can provide quotes on the more competitive rates, terms and annuity products to fit your needs.

Wondering Whether You Should Invest? Get Our Free Guide

Around \$4 trillion of cash is sitting on the sidelines, waiting to be invested when the time is right. But when *is* the time right? Maybe now - if you invest responsibly.

Take some of the fear out of investing, with our free guide, "Tips for Smart Investing ... In Any Economy."

Just reply to this email and I'll send it right out to you.

[Reply to this email](#)

Lessons from a 1,000-Year-Old Cherry Tree

The springtime waltz of cherry blossom flowers through the air is a time-honored tradition in Japan. A national festival is dedicated to their beauty, attracting visitors from far and wide. But as the blushing blooms only last an average of two weeks, a sense of bittersweet reflection is attached to the historically symbolic cherry trees.

The emotion is well noted in Japanese art and poetry and goes by the name of *mono no aware*, or an "acceptance of the transient nature of life and beauty." This awareness of the impermanence of things leads to a greater appreciation of the fleeting moments that make up the present. However, the symbolic trees also carry another lesson.

Takizakura is an ancient cherry tree famed for its resilience. Over the course of its 1,000-year life span in Miharu, Fukushima, it has survived much adversity, including the 2011 earthquake, tsunami, and subsequent nuclear reactor meltdown. It's caretaker, Sidadumi Hirata, believes the tree to be an emblem of enduring strength, inspiring others to stand tall amidst the chaos of life. "This tree has lived so long, and the longer you live, the more bad events you see," Hirata told an interviewer. "So she will see more bad things, but she'll also see good. Life is layers, layers of bad and good."

Its blossoms may fade every year, but the strong roots of the Takizakura and trees like it remain firm. In this duality lies an uplifting message. Yes, it reminds us of the ever-changing nature of life but, most importantly, that difficult times will always pass. If we lay strong foundations and stand firm, we can weather any storm.

Let's Connect



Simple Summer Coleslaw

With a rainbow of vegetables and a dressing you'll want to write home about, this easy-to-make, light, and colorful salad is a perfect side for those summertime BBQs. And it only takes 15 minutes to make!



Serves 6-8

- 2 cups shredded red cabbage
- 2 cups shredded green cabbage
- 1/2 cup sugar snap peas, cut on the diagonal
- 1-pint cherry tomatoes, cut in half
- 1/2 cucumber, seeded, cut into bite-sized pieces
- 1/2 red bell pepper, cut into bite-sized pieces
- 1/2 orange bell pepper, cut into bite-sized pieces
- 1/2 yellow bell pepper, cut into bite-sized pieces
- 2 tablespoons sour cream
- 1/4 cup red wine vinegar
- 1 tablespoon toasted sesame oil
- 1/2 teaspoon kosher salt
- 1/4 teaspoon fresh black pepper

To make the dressing, in a small mixing bowl, whisk the sour cream, vinegar, sesame oil, salt, and pepper until well combined.

Toss the cabbages, peas, tomatoes, cucumber, and bell peppers in a large mixing bowl.

Dress the salad right before serving.

Out-of-Network Medical Bills Can Hit Your Budget Hard

Seeing a doctor or undergoing a medical procedure is stressful enough without adding an unexpected medical bill to your worries, especially since once you face a hospital admission, you can't always choose your medical providers.

Some surprise bills can be mistakes. For example, you make an appointment with your primary care physician, but she's not available when you arrive, so you see another provider. If that doctor or nurse practitioner is not an "approved provider" for your health plan, you may face an unexpected bill. Or if the anesthesiologist the hospital uses for a surgery you've scheduled is not approved by your plan, you may receive another unexpected bill.

How do you avoid surprise medical expenses? When you schedule surgery, talk to your insurance carrier to make sure all who will care for you are approved providers. Don't ask if your health insurance "accepts" each provider; instead, ask if the providers are in your "insurance network." Following this procedure can help ensure that your health plan approves all your providers.

If you do get an unexpected bill, call that provider's billing office and ask if they are network providers. If they are, they will resubmit the billing to your insurance for proper payment. These errors often happen upon the first submission of a medical bill.

If your provider sends you out of network, you have a case for payment by your provider. Your providers should verify they make referrals only within your plan's network if possible. If you must see an out-of-network provider, ask for an estimate of all costs before you see that provider.

If all else fails, your state department of insurance may have some solutions. As many as 28 states have enacted legislation to fix this costly problem, and both the US House and Senate have considered similar legislation.

Share This Newsletter

If you find this newsletter helpful or interesting, share it with those you care about.

Share on Facebook

Share this newsletter

Share on Twitter



Every Little Bit Helps: Stimulating the Economy

In times of great hardship, it's easy to forget that all the darkness in the world cannot put out the light of a single candle. There are still effective and everyday actions that you can take to support friends, family members, and local businesses as we collectively navigate the choppy waters of recession and recovery. Take note of these positive tips from financial experts and entrepreneurs to stimulate the economy; every little bit helps!

Buy small. According to the US Small Business Administration, there are 30.2 million small businesses in the US, making up a staggering 99.9% of all businesses in the country. Avoid big companies and take the extra time to check in with local vendors. They are very likely to have online or pickup options.

Order takeout. Don't feel guilty about tucking into your favorite weekly treat. Your patronage of local eateries helps keep the restaurant industry thriving!

Pay your taxes. While not the most pleasant of undertakings, here's a reminder that the simple act of paying your taxes is a significant part of a healthy economy.

Take the risk. Although it may seem counterintuitive to start up a business when times feel unstable, it is the fastest way to contribute to local communities. Certified financial advisor Jill Van Nostrand encourages those who are poised to open a new venture to continue, thereby creating employment opportunities, creating cash flow, and supporting the real estate market.

Foster education. If you are able to do so, donate to educational organizations and charities. Financial strategist Michelle Loretta believes one of the best ways you can help individuals increase their earning power and ability to spend is by investing in their education. You can directly contribute to educational scholarship funds and grants.

Help with Your Health & Dental Benefit Needs

As always, we are here if you have questions or need any assistance with your Health or Dental plan, or if any of your family, friends or co-workers need assistance. If you refer someone, remember to have them mention your name so that we can express our

appreciation for any that we are able to help.



This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter.

Sent to: HEALTHPLANSAVINGS@comcast.net

[Unsubscribe](#)

Alternative Benefit Solutions, LLC, PO Box 81, Hudson, NH 03051, United States

Email Marketing by ActiveCampaign