



“Alternative Benefits” News

Brought to you by: Tom Buonanduci

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Aging Parents: How You Can Keep Them Safe

When aging parents begin to show signs of decline, you want to keep them safe. A little extra help may be all they need. But first, you must decide if the issue is mental or physical.

When you suspect mild cognitive impairment, simple fixes such as medical alerts or security cameras may be enough to keep them safe. In some cases, more is needed.

Occasional word loss is usually benign, and misplacing keys happens to everyone.

But difficulty forming sentences, confusion, going out and getting lost, or forgetting to turn off the stove are signs you shouldn't ignore, especially if the onset of symptoms was sudden.

A professional mental status assessment will tell you if a regular drop-in visitor is a sufficient solution or assisted living or constant care is required.

If mobility is impaired, it could be due to poor balance, loss of flexibility, or impaired ambulation. Bathroom grab bars and a bath seat may be sufficient. Walking sticks, a cane, or a walker may prevent falls. Help with dressing or simple dressing aids such as sock stretchers and elastic shoelaces are often helpful. Replacing buttons and zippers with Velcro may do the trick.

When you're unsure, get professional help.

Have an occupational therapist or Certified Aging-in-Place Specialist (CAPS) assess activities of daily living and address any safety and medical concerns.

Check with Medicaid for financial aid for long-term care. Speak with community care services, the Alzheimer's Association (<https://alz.org>), seniors associations, local hospitals, and visiting nurse associations. These services can help you make the best choices to keep your parents safe.

Missed Open Enrollment?: What Now?

Individuals & Families Under age 65:

If you, family or friends missed Open Enrollment, options may still be available during 2020, including the following:

- **A life qualifying event**, eg. losing group health coverage; getting married or divorced; having a child; relocating; changing jobs; etc may provide 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, for groups with as few one employee. Employer contribution not required.
- **Short Term Medical plans:** Many affordable plan options to fit one's budget (subject to some medical underwriting). This option is good to fill a short term gap in coverage or for the uninsured.

Individuals over age 65: With 2020's Medicare Annual Period over, those with a Medicare Supplement plan may still review alternatives if unhappy with their insurer, coverage or rates. However, enrollments or changes with most insurers may be subject to medical underwriting approval/denial, with rates based on the insured's "current" age. There is an exception, however, for those turning 65, where all plans are guarantee-issue (no denials).

To check on eligibility, for free quotes or more info on available Health Insurance options, contact us at HealthPlanSavings@comcast.net or (603) 622-5700.



Help Those that missed Open Enrollment



Health | Dental | Medicare | Life

If any of your family/friends missed Open Enrollment, and need Health, Dental or Life coverage, we may have benefit alternatives to fit their needs. Just contact us at 622 5700, or email HealthPlanSavings@comcast.net.

For referrals, 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!



Could a Vacation to Mars Be in Your Future?

The skills and technologies needed to take people to Mars already exist, with most of them being developed during the Gemini missions that sent astronauts into space in the 1960s.

Since then, NASA has done extensive testing on the International Space Station and explored the surface of Mars with robot landers. They've developed exploration vehicles, lightweight, flexible spacesuits, and habitats that would enable astronauts to live and work on Mars.

And Virgin Orbit, a subsidiary of Richard Branson's Virgin Galactic enterprise, has announced plans to send small spacecraft to Mars within three years. The company has partnered with several Polish universities and a Polish satellite maker to design robotic missions to the Red Planet and says it has found a way to send small, light vehicles into deep space on its own proprietary rocket, LauncherOne. If successful, these would be the first entirely commercial missions to Mars.

There are still obstacles to overcome before people start booking vacations to the Red Planet. For starters, a journey to Mars would involve a two-and-a-half-year round trip: six months to get there, six months to return, and a year and a half hanging out waiting for Mars and Earth to move back into position for the return journey.

And there are other challenges as well. For example, we don't know how humans might respond to long periods of microgravity or how to supply (or produce) adequate food, water, oxygen, and fuel needed for their survival. Then there are the problems associated with landing a payload the size of a Boeing 737 on Mars and logistical issues around getting back to Earth.

Will these advances make Mars a top vacation destination someday? Time will tell.

**NEW
YEAR,
NEW
YOU**



Thank you for your referrals!

We were happy to have helped so many people this year that were referred to us @ Open Enrollment.

So thanks for continuing to send referrals and pass this newsletter on to people you care about. It's the best kind of feedback we can receive!

Easy Corn Chowder

There's nothing like a bowl of hearty, nourishing soup to fill hungry tummies. This delicious, wholesome chowder will satisfy the adults at your table and even get the kids to scarf down their vegetables.

Serves 6 to 8

2 tablespoons butter
2 or 3 potatoes, peeled and chopped
1 medium onion, chopped
1/2 cup celery, coarsely chopped
1/2 cup carrots, coarsely chopped
2 cups chicken broth
2 15-ounce cans cream-style corn
2 cups half and half
Salt and pepper to taste
Paprika and parsley to garnish (optional)

Sauté the potatoes, onion, celery, and carrots in butter for about 5 minutes, stirring frequently. Add chicken broth and creamed corn. Season to taste with salt and pepper, then simmer over low heat for about 15 minutes or until the potatoes are tender. Meanwhile, warm the half and half in a saucepan until bubbly but not boiling. Blend it into the chowder just before serving.

Dust the chowder with paprika and garnish with a sprig of parsley for a festive look. Serve with breadsticks and a salad for a quick, easy, crowd-pleasing meal.



The Life Stages of Life Insurance

How do you decide if you need to buy life insurance based on where you are in life? It's simple: you remember the purpose of life insurance is to protect the people who depend on you financially.

That's why children typically do not have life insurance purchased on their behalf. No one depends on income from them. The situation is similar for young single adults: if you're newly independent, the only reason you would typically need life insurance is to pay for your own funeral costs or help support an elderly parent.

The situation begins to change as we grow up and get married. If you're newly married, you'll need to decide if either spouse needs life insurance. If each of you earns an income that could support one spouse without the other, then life insurance would only be necessary if you want to cover your funeral costs.

What about established families with dependents? Once you have a family that depends on you (whether a spouse or children), you need life insurance.

And it's unwise to purchase life insurance only on behalf of the partner working outside the home because the cost of replacing someone to handle domestic chores and childcare can cause significant financial problems.

Finally, do you need life insurance when your children have flown the coop? If you do not have people depending on your income for support and you can cover funeral expenses, you may be able to avoid life insurance at this stage in life.

Note, however, that if you decide you need life insurance, purchasing it costs more as your age increases. Your rates will likely be cheaper now than when you get older.

If you need assistance making this decision, we would be happy to help you. Our insurance experts are ready to walk you through your options and determine which coverage makes the most sense for your life stage.



Quick Quiz

For an answer, email me at
Email:
HealthPlanSavings@comcast.net.

The first VCR, which was made in 1956, was the size of what musical instrument?

Worth Reading



Learn How to Ace a Job Interview

By Alison Doyle

The Balance Careers

If you're planning to enter the job hunt, be sure to consult this guide. It covers everything from pre-interview preparation to post-interview follow-up. It also provides samples of commonly asked interview questions. The information also includes details about proper interview behavior based on the type of interview. **More:**
<https://tinyurl.com/worth0120a>



How to Hit the Gym without Leaving Your Home

By Blair Shiff

Fox Business

Virtual reality may be the key to reaching your fitness goals this year. Many companies are producing products that allow you to experience higher-intensity fitness activities, such as boxing, in the comfort of your home. These programs are designed for mass consumers, so you don't need to worry about being technologically savvy. Many combine workouts with music, so if you're feeling nostalgic for the heyday of *Guitar Hero*, you might want to check them out. **More:**
<https://tinyurl.com/worrth0120b>

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.

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HUDSON, NH

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We can't make this stuff up!

After opening two months ago, a pet cafe in Southwest China went viral thanks to its novel grooming service. For just \$212.28, you can have your canine companion dyed black and white to make it look like a panda.

Instead of traffic, a large flock of sheep took over Madrid's streets during October's annual migration. Shepherds have exercised their right to use this traditional route through the Spanish capital since 1994.

A Bosnian woman obsessed with the color red has ensured her legacy will remain scarlet long after she departs this earthly plane. Known for wearing crimson even at funerals, she has sourced a special red granite from India for her tombstone.

Italian astronaut Luca Parmitano made sure he didn't miss his team's match against South Africa in the 2019 Rugby World Cup. The final-frontier pioneer watched the game from the International Space Station, 248.54 miles (400 km) above the earth.

Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your – and your family's – needs now, and in the future?

If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered.

I won't try to push you into buying insurance you don't need, and I won't waste your time. I'll just give you the honest facts about your current insurance status.

Just give my office a call at Ph: (603) 622-5700 to discuss your insurance needs and options.

Contact me today:

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