



“Alternative Benefits” News

Brought to you by: Tom Buonanduci

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Health | Dental | Medigap | Life

Is There a Virtual Doctor in the House?

Back in the 1940s, 40% of physician visits were house calls. This trend declined over the next two decades, but now it's resurfacing in a whole new way. Your doctor can now visit you at home—virtually.

Using your smartphone, tablet, or any similar electronic device that has a camera, you can visit a doctor without leaving home. This method, called telemedicine, is exploding in the United States. According to the American Telemedicine Association, at least 200 telemedicine networks now serve 3,500 sites.

Of course, telemedicine is not appropriate for complaints such as wounds, chest pains, or broken bones. However, virtual visits offer many advantages for an initial visit if you have a minor, temporary health issue, such as cold or flu, sore throat, headache, back pain, diarrhea or vomiting, rash, or pink eye.

What are the advantages of telemedicine? Convenience is major, especially if you live in a rural area or if leaving home is difficult. In addition, you save driving time, and you avoid sitting in a doctor's waiting room, exposed to other patients' illnesses.

Further, your doctor can easily monitor any chronic condition you have, such as high blood pressure, and you can often get a second opinion from an expert no matter where that health care professional lives.

Finally, telemedicine saves money. According to Berkeley Wellness at the University of California, doctors often charge less than half the cost of an office visit for a telemedicine consultation.

If you think telemedicine might work for you, starting at only \$12.95 monthly, contact us for more information &/or quotes.

FREE Help is Available for your Family & Friends



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If you have any family or friends that need help with Health, Dental or Life Benefits, we would be glad to help out. Just have them give us a call, and remember to have them mention your name & email address, so that we can send you a **gift or gift card** for any referral(s) that we end up quoting. As always, we appreciate our client's referrals and thank you for giving us the opportunity to help!!!

Medicare Beneficiaries: Dunk Your Prescription Costs to Avoid the Donut Hole

Donut hole: This pleasant-sounding name actually describes a coverage gap in Medicare Part D. The donut hole appears when your non-generic prescription costs exceed your plan's initial coverage limit (\$3,820 in 2019), but have not yet reached the catastrophic coverage level. You can avoid the donut hole longer and perhaps entirely by reducing your prescription costs. Here's how.

Before each year's end, determine whether you have enough of each medication. If you do, don't fill those prescriptions until January 1. If you don't, ask for a smaller quantity for less cost to get you through to year end. Your doctor may have samples as well to carry you over.

During open enrollment, look for a plan that covers your prescriptions for less. Always ask your doctor to prescribe generic drugs..

To reduce costs, look for pharmacies offering discounts or rewards programs. Ask your pharmacist for a "Medication Therapy Management consultation." All Medicare Part D plans cover this option. Ask for your prescription's "best price," which is the price when you don't use insurance. However, before buying, call your insurance company and ensure it will reimburse you for "best price" drugs and count their cost toward your out-of-pocket costs. Price shopping can also save you money. Ask your insurance company to recommend pharmacies that offer lower costs, offer 90-day fills rather than 30, or deliver by mail.

Additionally, you can avoid the donut hole if you qualify for Medicare's Extra Help/Part D Low-Income Subsidy. Visit Medicare.gov for more information.

On Your Mark, Get Set, Go: Streamlining Your Morning Routine

If you leave your house in an anxious mood, you could arrive at work in a frantic state. That's why you need to use your mornings wisely.

Start before you go to bed. Choosing appropriate clothes, packing your bags, preparing your lunch, and making a list of the most important things to do the next day can mean there are fewer decisions to make in the morning. This can save time.

You should also avoid using your phone as your alarm clock. Notifications during the night can disturb your sleep. Plus, waking up to emails and messages can be stressful, and you're likely to jump right into these if your phone is your alarm. You don't want to send important messages before you're coherent. Plus, responding to messages takes time and can cause you to be late. Your messages will still be there when you get to the

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.

Cats are feline; cows are bovine; what are eagles?

New Medicare Card Mailing is Complete

If you've been on Medicare and have not received your new card as yet, sign in to your Medicare.gov account to print your new card or call Medicare at 1-800-MEDICARE to request that one be sent to you.

office. Read them when you're settled in there.

Another tested trick is to set your clocks ahead. This can get you out the door faster and potentially keep traffic delays from slowing you down. Of course, this only works if you don't use this extra time as an excuse to dawdle or check your emails.

You can also choose your morning beverages and meals strategically. Drink water first. It will rehydrate you and help make you alert for the day. If you do need a morning coffee, consider investing in a timed coffee maker that starts making your coffee for you. This will allow you to accomplish other tasks. Remember, keep your routine simple so you won't forget what you need to do.

The Importance of Vision Care

Your eyesight is one of your most **important** senses: 80% of what we perceive comes through our sense of sight. By protecting your eyes, you will reduce the odds of blindness and **vision** loss while also staying on top of any developing **eye** diseases such as cataracts and glaucoma.

The Leading Vision plan in the US now offers plans that are available **for Individuals**, starting as low as only \$15 monthly. For more info on benefit plan options with FREE quotes, to find providers in your area, or to enroll in a couple of minutes, go to www.abshealthplans.com, click [Quote&Enroll](#) & [Shop Online](#).

Worth Reading

How to Save Money: 20 Insanely Simple Tips

Every Dollar

This article summarizes how to cut expenses with technology while shopping, being at home, or out having fun. Apps can alert you to upcoming deals, compare prices, or help you buy and sell used items. When shopping, consider buying generic or store brands. Before leaving the house, turn lights off and reduce the temperature.

Entertainment doesn't need to be expensive, either. Host friends for games. Go for walks. Track your progress with a budget. **More:** <https://tinyurl.com/worth0319a>

How to Decorate a Living Room: 11 Designer Tips

Yanic Simard

Houzz

Decorating living rooms can be tricky, partly because they're used for so many different activities. The advice in this article can help simplify your next renovation. For example, contrasts matter. Use contrasting neutral-colored paints. Vary the textures of furniture and pillows. Use white-and-black. Want to vary the space without a full overhaul? Purchase furniture you can move easily. **More:**

<https://tinyurl.com/worth0319c>

The Dying Art of Conversation

By Rashmi Oberoi

TheCitizen.com

Digital technology and social media have dramatically changed our world. In many ways, their influence has been positive—except, perhaps, when it comes to conversation. This article examines how face-to-face conversation may be a dying art in a world that so often relies on email, text messages, and Instagram comments. **More:**

<https://tinyurl.com/worthread219-3>

The Role of Life Insurance in Financial Planning

Many people don't think they need life insurance unless they provide heavily for a spouse and children. Even then, it's often overlooked. But life insurance should be part of any comprehensive financial plan. Here are three reasons why you might need it.

Your family is blended: Life insurance can provide for the equal transfer of wealth among different family members when you or your spouse are divorced and remarried.

If you're remarried, for example, life insurance can provide for your new spouse while your children inherit other assets, such as property or valuables. Similarly, you may have children from multiple unions, in which case life insurance can help you ensure that all of your children are provided for equally.

You will have end-of-life expenses:

Most of us have various end-of-life expenses, and life insurance can create a reserve to pay those expenses upon your death.

For example, it can fund the tax liability of your estate when it's inherited by your loved ones. It can also pay for medical bills and funeral arrangements. It can even provide much-needed daily liquidity for your loved ones if other assets, such as property, are hard to convert to cash.

You own a small business: If you own a small or family business, life insurance can provide for the ongoing survival of this company.

It can fund the sale or purchase of your business, for example, or it can provide for family members who won't receive

a share of the business when it's handed over to someone else upon your demise.

Finally, remember that your life-insurance needs are likely to change over the course of your life as your personal and financial circumstances evolve. As a result, it's important to check in regularly with an insurance agent to ensure that you're properly covered for your current needs.

A good rule of thumb is to contact your agent once a year to review your needs.

Make it a habit to get in touch at the beginning of each calendar year, or use your birthday as a cue to contact your agent.

NHHealthCost.org Lowers Prices on Common Healthcare Services

The [NH HealthCost website](http://NHHealthCost.org) is a free resource developed by the NH Insurance Department. The website includes cost estimates for over 100 medical and dental procedures, NH hospital quality information, and a Guide to Health Insurance. In 2018, the NH HealthCost website had 165,000 total visits, compared to 18,000 visitors in 2011, the last year of the data set used in the study.

The NH HealthCost website is helping patients find lower cost providers and lowering the cost of certain procedures overall. This is beneficial for all New Hampshire residents, whether or not they use the website" said Insurance Commissioner John Elias. "Use of the website has increased substantially... and we are optimistic about its ongoing ability to reduce health care costs in New Hampshire."

Whether you have Health Insurance or not, before you go for that next test, MRI, CT Scan, medical (or even dental) procedure, check out www.NHHealthCost.org to find out the providers that will offer the more cost effective services...& start saving now.

That Word Doesn't Mean What You Think It Means

English changes rapidly. And rapid technological changes mean we can expect more confusion about what words mean and how to use them properly. For example, it isn't ironic to get words confused or to make some mistakes. "Ironic" describes events that are unexpected or saying something that's unexpected.

Or, have you ever referred to a funny incident as "bemusing?" Bemusing means to cause puzzlement or confusion. It does not mean to cause laughter; however,

something that is bemusing can also cause laughter, which means it can also be *amusing*.

How about this one? If something "literally" happened, it means it is a fact. So, it is literally wrong to use the word literally metaphorically.

The best app to invest in today might be an old-school one: the dictionary.

Worth Quoting

This month, some famous quotes about love:

Being deeply loved by someone gives you strength, while loving someone deeply gives you courage.

Lao Tzu

Friends show their love in times of trouble, not in happiness.

Euripides

There is no love without forgiveness, and there is no forgiveness without love.

Bryant H. McGill

Love has no age, no limit; and no death.

John Galsworthy

Money can buy you a fine dog, but only love can make him wag his tail.

Kinky Friedman

Love is the only force capable of transforming an enemy into a friend.

Martin Luther King, Jr.

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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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