



“Alternative Benefits” News

Brought to you by: Tom Buonanduci

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New ACA* Open Enrollment: Now in Process

ACA (under 65) Enrollment Reopens: Tips for Those that Missed Open Enrollment

- **When & Who can enroll?** Open now until May 15 anyone uninsured who would normally be eligible, can submit a new application to enroll for coverage, either on or off the Federal exchange in NH. If someone has lost a job based coverage, no documentation is required.
- **Are Subsidies available?** Yes, for people with incomes up to 400% of the federal poverty level (at about \$51500 for on person OR \$106,000 for a family of four, based on estimated adjusted gross income for 2021) would be eligible for premium tax credits that may substantially reduce their costs.
- Can changes be made, for those already enrolled in a marketplace plan? Yes, plan changes, income/subsidy changes, etc. can be made to existing plans on the Marketplace during this Enrollment period.

If any questions or for help with enrollment, contact me at 622 5700 or email Healthplansavings@comcast.net.

*under age 65

Meeting Change and Certainty with Ease and Skill

If there’s anything that 2020 taught us, it’s that change and uncertainty are part of the very foundations of life. One thing that is certain, however, is that we all go through these times of upheaval at some point. Often, we’re told by loved ones to “be strong” or that we’ll “get through this,” but how do we practically achieve this?

The answer is resilience. It’s the ability to bounce back and successfully recover from trauma or painful experiences, and it can do a lot to make life a little easier, especially if you make a concerted effort to build up your reserves.

According to psychotherapist Joshua Miles, resilience is important for several reasons. Not only does it enable us to develop protection mechanisms, but it also helps us maintain balance by improving learning skills, increasing physical health and boosting the immune system.

There are several ways you can work on developing your resilience. Start with making small lifestyle changes that feed positively into your mental well-being. This can take the form of meditation, walking, listening to music, developing your hobbies and making time for family and friends. Practice being straightforward and assertive with others. If unreasonable demands are made of you, be prepared to say how you feel. It’s okay to say no.

Look after your physical health by developing regular sleeping patterns, exercising and eating a healthy, balanced diet. Lastly, be less hard on yourself and celebrate your wins. If you don’t achieve what you aim for, forgive yourself. Remember that resilience is about dusting yourself off and trying again.

Any Family or Friends Need Help with ‘New Open Enrollment’?



Health | Dental | Medigap | Life

If any of your family or friends missed Open Enrollment last year, or need to make changes, they now have one more chance. Just have them contact us for assistance...and mention your name/email address so that we can express our appreciation!



7 Household Hacks to Make Your Life Easier

Coming up on March 17 is the anniversary of the 1845 invention of the humble rubber band, an often-unsung hero of our day-to-day lives. Able to bind bank notes, letters, newspapers and herbs together, they also give jars of preserved food an airtight seal and can even be found as the mounting for hard drives in computer housing. Inspired by its ubiquitous usefulness, here are seven household hacks featuring versatile items that'll make your life easier.

Don't cry over spilled paint. Stop paint from running down the can by placing a heavy rubber band around the vertical height of the can. This way, you can wipe off excess paint without making a mess.

Keep the tape rolling. Slip a rubber band over the "ears" of your tape dispenser. Because the tape doesn't stick to rubber, it keeps the end from falling through the slot and back onto the roll.

Give garden gloves a go. Pop on a pair of cotton garden gloves, and voila! You've turned your fingers into gentle cleaning tools for dust-gathering knickknacks.

Flexible coffee filters. Another dust buster is the coffee filter. The thin, cloth-like paper can easily clean your monitor or TV screen.

Clean your keys. Easily remove dirty marks from your computer keyboard with a standard eraser.

Let the music play on. If you want to listen to music but your Bluetooth speaker's died, put your phone in a drinking glass or bowl to boost the volume level.

The old wooden spoon trick. This one is an oldie but a goodie. Put a wooden spoon over the top of your pot to keep it from boiling over. It pops the bubbles and keeps it from overflowing.

Thank you for your referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

Quick Corned Beef Hash

Why not give a nod to St. Patrick's Day with this delicious and easy breakfast recipe? Enjoy with scrambled eggs or add a fried egg on top.

Serves 4

Ingredients

1/2 yellow onion, chopped
2 pounds russet potatoes, peeled and diced
4 tablespoons unsalted butter
1 teaspoon kosher salt
1/2 teaspoon dried thyme
1/2 teaspoon coarse ground pepper
2 cups cooked corned beef, shredded
2 tablespoons water
parsley to garnish

Melt butter in a large iron skillet over medium heat.

Add onions, potatoes, thyme, salt and pepper and cook for 5–6 minutes until potatoes start to brown.

Add corned beef along with 2 tablespoons of water and mix well.

Cover and steam the meat for 1–2 minutes.

Serve with eggs and garnish with parsley if desired.



Let's Debunk 5 Common Life Insurance Myths

Life insurance may seem simple, but that is not always the case. Even when buying the most basic policy, which is called term life insurance, you still have to consider the appropriate time and level of coverage. To make things a bit easier, here we dispel three common myths about life insurance.

Myth #1: You do not need coverage because you have no dependents.

Some people think they only need life insurance if they are the primary breadwinners in their families, but that thinking is outdated. Yes, life insurance is often used to cover your salary if you pass away. But life insurance can also be used to cover personal debts and end-of-life expenses, such as a funeral service.

Myth #2: You have employer-paid coverage, so you do not need any additional life insurance. This may be true, but it may not be. How much insurance does your employer provide? If you have dependents, you may need more life insurance than your employer provides. And what will you do for insurance if you leave that employer for any reason? Will the insurance come with you? You may need a supplemental policy outside of your employer to ensure full coverage regardless of your employment circumstances.

Myth #3: Your coverage should be a multiple of your annual salary.

Traditional wisdom often says that your life insurance coverage should be as much as 8 times your annual salary. But how much life insurance you need should be computed based on outflows, not inflows. Your life insurance needs depend not on how much money you have earned and accumulated but on how much you spend.

There are other considerations when purchasing life insurance, of course; these are just a few factors among many that you may want to consider.

We can provide additional input, including a 'How much do You need Worksheet' and help you choose the right life insurance policy to keep your family properly protected, including multiple quotes on some of the more affordable plans (from top rated insurers in NH). Call us now!.



Quick Quiz

For an answer, email me at
Email:

HealthPlanSavings@comcast.net
or call Ph: (603) 622-5700.

Where was Michael Jordan born?

Worth Reading



6 Easy Ways to Organize Your Kitchen That'll Make Cooking Less Stressful

By Abigail Abesamis Demarest
Huffington Post

If you'd like to cook more or perhaps streamline your current cookery process, this article has a few handy tips and tricks. From using a whiteboard to keep track of what's in your fridge to organizing your kitchen drawers, to the Zen-like practice of "mise en place," its organizational wisdom will get you cooking like a pro in no time. **More:** <https://tinyurl.com/worth022021a>



7 Easy Hacks that Turn Your Smartphone into the Ultimate Productivity Tool

Ambition & Balance

This article will give you all the tools to give your smartphone a productivity makeover. Keep an eye out for tips that'll revolutionize your phone usage, such as Google Voice transcriptions, intermittent use of the Do Not Disturb function and replacing addictive time wasters like Instagram and Facebook with wellness, current events and productivity apps. **More:** <https://tinyurl.com/worth022021c>

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We can't make this stuff up!

A 59-year-old Russian man accidentally found a novel way to hide his money: up his nose! The unfortunate gentleman recalls he was age six when he wedged a coin up his right nostril and forgot about it. It was retrieved after 53 years.

A Minnesota woman's video of an inebriated squirrel has gone viral. Katy Morlok fed the furry critter an old pear from her fridge, not realizing it had fermented into a boozy tidbit.

Firefighters in Massachusetts pulled a man to safety after he got stuck chest-deep in mud. It took 75 man-hours to free the man after he had fallen into the disused pond. They finally succeeded after placing ladders on the ground to help their footing and using a sled to pull him free.

An Australian woman won the lottery but only bought her winning ticket to meet a minimum purchase requirement. The Queensland veterinarian won \$10,000 after choosing an animal-themed scratch card.

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 arrange an appointment.

Contact me today:

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