



# “Alternative Benefits” News

Brought to you by: Tom Buonanduci

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

[www.ABSHealthPlans.com](http://www.ABSHealthPlans.com)



## How to Unleash Your Creative Genius

“Creative types” are a myth. It’s not because they don’t exist. It’s because we’re all creative. Some of us simply lose touch with our creative sides along the way.

We don’t all have to be artists and writers, but there are benefits to taking up creative endeavors. They help us express ourselves, relieve stress and anxiety, and give us a sense of freedom.

If it’s been a long time since you’ve doodled, painted, or written freely, you simply need to spark your creativity. Here are four ways to do so.

**Put your phone away.** Boredom or free time is great for getting creative, but we’ve gotten so used to taking out our phones whenever we have a free second. Try a digital detox for a few hours or a few days and see what happens.

**Listen to or watch something creative.** A documentary about an artist or chef or a TED talk by a creator can be a great way to inspire your own creative thoughts.

**Go outside.** Head out into nature for a walk or jog, or just to sit and reflect. Natural beauty and wildlife can help lift a creative fog.

**Just do it.** Set aside some time and grab a notebook and a pen, or watercolors and a canvas. Then dive in. Don’t think about what you’re going to write, sketch, or paint; just start and see what happens.

If you practice these techniques, you might be surprised at the creative juices that start to flow!

## Help Finding Affordable Health & Medicare coverage



If you or any family or friends are *losing their Health insurance* or going onto Medicare this year, just have them contact us, and we would be glad to help them. 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. Thank you for giving us the opportunity, and for any referrals already sent our way!!!

## Colon Cancer: More Prevalent Than You Think

Colorectal cancer is on the rise in younger people, causing the American Cancer Society to lower its recommended screening age from 50 to 45 for those with “average risk.” Young and middle-aged Americans now have a much higher risk of colon cancer, and even higher risk for rectal cancer, than their older counterparts do. According to a recent American Cancer Society study, colon cancer has hit millennials particularly hard. Because millennials would not typically suspect colon cancer, they may miss early symptoms as simple as abdominal cramping.

An increasingly unhealthy lifestyle may be driving the increases, according to researchers. Lack of exercise, obesity, and low fiber consumption may increase the risk.

However, testing can catch colon cancer early. Anyone with a first-degree relative with colon cancer before the age of 60 should begin a more aggressive testing time line. Test at either age 40 or ten years before the age of your relative when he or she was diagnosed. Keep in mind that researchers have not identified a perfect age to test.

Whether your insurance pays for the test depends on several factors. If your health care plan is the Affordable Care Act or Medicare and you are over 50, a colonoscopy is covered as preventive care. Before scheduling your test, contact your insurer to determine whether they will pay for it. Shop around, because outpatient facilities usually charge less than hospitals for the same test.

If you’re unsure about a colonoscopy, the fecal immunochemical test (FIT) is a noninvasive test you use at home and send to a lab for results. Your primary care physician can provide more details. If your FIT test is abnormal, you will need a colonoscopy.

# Are You Sure This Is a DIY Project?

A major remodel can be expensive, making DIY an attractive option. But as you ponder tackling a home improvement project on your own, here are a few things to consider:

How extensive is the project? A complete remodel might include relocating walls, reconfiguring spaces, and replacing floors, fixtures, and plumbing systems. A refresh could involve painting walls, refacing cabinets and countertops, and maybe changing out hardware.

How old is the home? Older homes often present bigger problems. Antiquated electrical and plumbing systems can be dodgy for a DIYer. And issues such as mildew, mold, asbestos, and lead paint require treatment and/or removal by an experienced contractor.

Are permits required? Are essential

systems up to code? You may need a licensed contractor to obtain necessary permits.

Do you have the right tools? Before you start, determine what tools you'll need and the cost to obtain them. You might find that hiring a contractor is more cost-effective than buying tools.

Are you able to transport and store tools and materials? Remodeling projects often require large tools and heavy materials.

Are you prepared to undertake the job, and are you resourceful enough to respond well if something should go awry? Mistakes can be expensive. In the end, you could end up saving yourself time, money, and frustration by hiring a pro to do the work. Alternatively, you might try a hybrid approach and do some of the before-and-after work yourself.

## Quick Quiz

Each month I'll give you a new question.

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

Who is considered the "father of computers" for his creation of the first mechanical computer?

## Connect with Us Online

We would love to connect with you on Facebook & LinkedIn. We offer daily insurance-related updates, industry insights and new developments.

To follow us, just go to <http://www.abshealthplans.com/>, scroll to the bottom to connect with us. Email [HealthPlanSavings@comcast.net](mailto:HealthPlanSavings@comcast.net) if any questions.

## Affordable Short-term International Medical Insurance

Did you know that "affordable" short-term medical insurance is available for traveling (business or pleasure) anywhere *in the world*? Its beneficial even for those with health insurance that may, in some cases, not cover outside of the US or may be more difficult to access benefits.

Additionally, the plans offer excellent benefits and services to meet your global travel needs. You have access to claims administrators who process claims from all over the world, and 24 hour access to highly qualified coordinators of emergency medical services and international treatment. You can also choose from a wide range of deductibles, several Maximum Limits, and you have access to more than 17,000 providers through our International Provider Access<sup>SM</sup> (IPA) when seeking treatment outside the U.S. For instant quotes & to apply online, go to <http://www.abshealthplans.com/shop-online-for-insurance> and click on "IMG" link on right. Happy Travelling!

## Worth Reading

### New Uses for Things in Your Office

By Real Simple staff  
*Real Simple*

Home offices sometimes become gathering places for miscellaneous household items. Before tossing items, watch this slideshow for advice about recycling them. Learn how to use elastic bands to label sandwiches and adhesive gift tags on file folders. Have an extra pitcher you've never used for beverages? Put pencils and other office supplies in it instead. **More:** <https://tinyurl.com/worth05191>

### What to Do When You Lose Your Job

By Alison Doyle  
*Career Toolbelt*

It's sad but true: most people will lose a job, in some way, at some point in their working life. It can be jarring, and you may feel ill-prepared about how to proceed. Check out this article. It gives more than generic advice about writing resumes or preparing for interviews. It groups related items of advice together, lists things in the order in which you should do them, and provides further resources. **More:** <https://tinyurl.com/worth05192>

### What to Wear to Work—Tips for 4 Types of Office Dress Code Policies

By Jacqueline Curtis  
*Money Crashers*

Businesses don't always do a good job of explaining what's required by different dress codes. The lack of clarity leaves employees wondering what to include in their professional wardrobe. This article does a great job of describing what men and women should wear in different work environments, and gives suggestions about sensitive topics like hair length and tattoos. **More:** <https://tinyurl.com/worth05193>

# Why Buy a Term Life Insurance Policy?

Term life insurance (life insurance that is in effect for a limited period of time instead of your entire life) can sometimes be the right answer.

Before covering the why, let's review how term life insurance works.

Let's say you have a term life policy for \$500,000 with a "term" of 15 years. If you were to die on the last day of the fourteenth year, your beneficiary would receive the policy amount of \$500,000. If you were to die two days later, your beneficiary would receive nothing.

Why would anyone want a life insurance policy like that?

There are some good reasons. Two top the list: it covers your needs, and it's affordable.

## It Covers Your Needs

Sometimes, when you buy life insurance, you're protecting your loved ones from the many unknowns that could negatively affect them if you die prematurely. The policy payout may replace your income, pay off the mortgage and the auto loan, and fund your children's college education, for example.

Other times, you don't have such generalized needs. If your spouse works, and your children are in high school, your spouse's salary may cover the daily expenses if you die. You simply need to ensure that if you die within the next 10 years, there will be enough money to see your children through college.

In that case, a 10-year term life insurance policy might be all you need.

In other words, term life insurance is a simple solution for a specified risk.

## It's Affordable

The other reason people choose term life insurance is that it's affordable.

Because the insurance company is taking on less risk, it can afford to offer you lower premiums. You get the most amount of coverage for the least amount of money up front. And there's nothing wrong with choosing term insurance because it's cost-effective. After all, why pay for more than you need?

## FREE Help for Patients with Chronic Diseases

One of our valued clients of Alternative Benefit Services referred us to the Patient Advocate Foundation (PAF), which provides free help to eligible patients with chronic, life threatening and debilitating diseases, helping them to find access to care and preservation of financial stability. Our client had some high cost medications that were going to cost her thousands of dollars this year. But, with this program's assistance, she was very relieved to receive significant financial assistance that was provided by PAF's Co-Pay Relief program. For more info, click here: [www.copays.org](http://www.copays.org).

Another valuable function of PAF are their Case Management Services that assist with disability, health insurance navigation including prior authorization, appeals for denied services, second opinion options and screening for clinical trials. They also assist patients who are experiencing financial challenges that are impacting their ability to pay for care and basic cost of living expenses, linking them to available financial support programs that may meet some of these needs. Uninsured patients are also supported with direct support in accessing public programs, health insurance enrollment and charity care that will allow access to necessary care. For more info on this program, click here: <https://www.patientadvocate.org/connect-with-services/case-management-services-and-medcarelines/> or call PAF at (800)532-5274. If they are able to help you with their FREE program and services, please email us your experiences so that we can share that with others that may be able to benefit.

## Household Chores: How Often Should I...

The thought of spring cleaning may make you want to hibernate. It doesn't need to be this way. It might help to determine what chores need to be done daily, weekly, and monthly. Use this as a guide.

**Daily:** Make your bed. Wash dishes after every meal or at the end of each day. Clean spills and messes as needed.

**Weekly:** Bedsheets and pillowcases should be washed weekly. Towels should be cleaned at least once a week, if not

more. Clean sinks, bathtubs, and toilets each week. High-traffic areas should be vacuumed once a week; sweep and mop at this time, too.

**Monthly:** Each month, organize bedroom drawers and closets and clean the inside of the refrigerator, garbage cans, and recycling bins. To make monthly chores less overwhelming, do them throughout the month: pick a different chore for each week.

## Worth Quoting

### This month, some famous quotes on creativity:

Creativity is putting your imagination to work, and it's produced the most extraordinary results in human culture.

Ken Robinson

Creativity is allowing yourself to make mistakes. Art is knowing which ones to keep.

Scott Adams

There is no innovation and creativity without failure. Period.

Brené Brown

Negativity is the enemy of creativity.

David Lynch

It's impossible to explain creativity. It's like asking a bird, "How do you fly?" You just do.

Eric Jerome Dickey

Creativity is piercing the mundane to find the marvelous.

Bill Moyers



## Inside the Newsletter!

- How to Unleash Your Creative Genius
- Colon Cancer: More Prevalent Than You Think
- Are You Sure This Is a DIY Project?
- And....
- Why Buy a Term Life Insurance Policy?

# Alternative Benefits News

	4	2				6		9
							5	
1				5	7	4		
				9	6		8	4
4			7	3	2			6
2	9		1	4				
		4	3	7				2
	8							
9		7				3	4	

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

**Tom Buonanduci**

**Alternative Benefits News is brought to you free by:**

**Tom Buonanduci**

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

Ph: (603) 622-5700

Email: [HealthPlanSavings@comcast.net](mailto:HealthPlanSavings@comcast.net)

Website: [www.ABSHealthPlans.com](http://www.ABSHealthPlans.com)

NH License #0379354

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.