



# “Alternative Benefits” News

Brought to you by: Tom Buonanduci

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

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



Health | Dental | Medigap | Life

## Top Tips for Managing a Chronic Medical Condition

The pain and isolation of a chronic illness can be debilitating. Here are some tips for managing chronic medical conditions.

First, find a doctor who understands your condition. Your primary care physician (PCP) should be able to refer you to appropriate providers, but if your PCP seems unhelpful, it may be time to search for a new one. Next, invest in your care. This may mean dropping those 10 pounds, which can reduce your blood pressure and your glucose level. See if your healthcare insurer offers discounts or free memberships to local gyms, such as the Silver Sneakers program for seniors.

Never skimp on medications. To manage high prescription costs, call the manufacturer for discounts or ask your doctor about free samples. Depression accompanies chronic pain for over a third of those with frequent illnesses, according to Harvard Health. The Affordable Care Act guarantees access to mental health services. Contact your insurer to review coverages and find treatment. Even a few visits with a therapist can help you create a plan to better cope with your chronic condition.

Finally, support groups for almost any kind of condition flourish in today's online world. There is also a charitable organization, the **Patient Advocate Foundation (PAF)**, which provides **free** help to eligible patients with chronic, life threatening and debilitating diseases, helping find access to care, preservation of financial stability, access to affordable prescriptions, etc.. For more info or to check eligibility, go to [www.patientadvocate.org](http://www.patientadvocate.org) or call (800) 532-5274.

You don't need to suffer with a chronic condition alone as there is help out there.

If you have any questions about what sources of support may be covered by your health insurance, contact your insurer or us. We are always here to help in any way that we can!

## Pioneering Neuroscientist Still Exploring the Brain 70 Years Later

"I'm still nosy, you know. Curious." These are the wise words of Dr. Brenda Milner, one of Canada's leading lights in the field of neuropsychology. For over 70 years, she's continuously broken ground at Montreal's McGill University; the origins of the modern cognitive neuroscience of memory can be traced directly back to her work there. At the age of 102, she's showing no signs of slowing down.

Inquisitive from a young age, she began her higher education studies with a master's degree in experimental psychology at Cambridge, which had a direct impact on the British war efforts at the time. After relocating to Canada with her husband, Peter, she settled in McGill's Department of Psychology in 1950.

Just two years later, she earned a PhD investigating the intellectual effects of temporal lobe damage in humans. This paved the way for her neuropsychology work at the Montreal Neurological Institute shortly after.

Described by Nobel Prize winner Eric Kandel as creating the field of cognitive neuroscience, her fusion of neurology and psychology led to many important landmark discoveries, including hemispheric function in language and the role of frontal lobes in problem-solving.

Milner ascribes her success partly to her natural state as "a noticer." In an interview with *Genetic Engineering and Biotechnology News*, she said, "The thing that has driven me my whole life is curiosity. I am incredibly curious about the little things I see around me." Perhaps it is this innate sense of wonder and love of learning that is the key to a long and active life.

## Are You Making Any of These Top 10 Insurance Blunders?

When it comes to buying insurance, what you don't know can hurt you ... and your family ... for years to come.

Learn how to identify the top ten insurance mistakes and what you can do about them with my free guide, "The Top 10 Insurance Blunders – and How to Avoid Them."

Just call or email us to request a copy.



Health | Dental | Medigap | Life



## Ways to Honor Military, Veterans and First Responders

On the last Monday in May, the American public remembers men and women who bravely gave their lives while serving in the military. Memorial days like this are common across the world, and many people visit cemeteries and ceremonies to remember those they've lost as well as those they never knew. In the spirit of such patriotism and remembrance, here are a few ways you can honor your country's serving military members, veterans and the fighters on everyday front lines, first responders.

**Say thank you.** It may seem obvious, but how rarely do you think these often-unsung heroes hear words of appreciation? Politely share your thanks when the opportunity arises. It's a simple way to express your gratitude and acknowledge their sacrifices.

**Listen.** When directly engaging with military personnel or first responders, listen to their experiences and learn what their jobs entail. It's a meaningful way to engage and gain a better understanding of what you're grateful for.

**Send a care package.** Veterans are often some of the most vulnerable members of society, so get in touch with a local veteran's charity and arrange to send a thoughtful care package filled with small gifts or snacks. Add in a handwritten note they can treasure for years to come.

**Organize a hometown fundraiser.** Recognize your public safety heroes with a virtual event, such as an online concert, game night or virtual marathon. For more virtual fundraising ideas and how to pull them off, visit <https://tinyurl.com/ideas0521>. Link up with a local first responders charity and donate the proceeds to help at a grassroots level.

**Vote!** One of the best ways to honor service members is to stay informed on the issues that affect them and use your democratic vote to support those issues.

## Thank you for your referrals!

We succeed when people like you refer me to your friends, neighbors and loved ones. Be sure to have them mention your name and email address so that we can express our appreciation for your referral. We appreciate the opportunity to help anyone in need of coverage!

## Baked Pineapple Chicken

Serves 4

4 boneless skinless chicken breasts  
3/4 teaspoon Italian seasoning  
1/2 teaspoon sweet paprika  
1/4 teaspoon garlic powder  
kosher salt  
freshly ground black pepper  
2 tablespoons extra-virgin olive oil  
1 1/2 cups shredded mozzarella  
2 tablespoons freshly grated Parmesan  
4 thin pineapple rounds  
1/4 cup diced red onion  
2 teaspoons freshly chopped cilantro

Preheat oven to 375°F.

Combine Italian seasoning and garlic powder in a small bowl. Season chicken with salt and pepper. Heat oil in large ovenproof skillet over medium-high heat. Cook chicken 5 minutes on top side until golden. Remove from heat. Sprinkle seasoning mixture all over.

Sprinkle tops of chicken with one cup mozzarella and most of Parmesan. Place pineapple round on top of each piece of chicken. Sprinkle with remaining cheese. Bake about 10 minutes until cheese is melted and chicken is cooked through. Garnish with onion and cilantro and serve.



“A night can never  
defeat the sunrise.”

Sumit Sharma



# Debunking 4 Common Health Insurance Myths

With all the conflicting information out there, it can be challenging to navigate health insurance. Plan benefits, costs and enrollment timeframes can leave you confused and overwhelmed.

Let's put you in the know and look at the truth behind four common health insurance myths.

**Myth 1: Original Medicare has no cost.** Premium free Part A is for those 65 and older. You usually don't pay a monthly premium for Part A if you or your spouse paid into Medicare taxes for at least 10 years. The standard Part B cost for 2021 is \$148.50. If your modified adjusted gross income is above a certain amount, you may find an extra charge.

**Myth 2: I need to enroll in COBRA when my group coverage ends.** You will have an option to enroll in COBRA if offered through your employer, with 60 days to enroll and continue your group health insurance benefits. Or, you can opt to enroll in an individual plan through the Marketplace, now offering higher subsidies and lower premiums to those eligible as a result of the American Rescue Act.

**Myth 3: My annual physical may be covered each year.** Under the Affordable Care Act, preventive screenings include a set of shots and are covered at no cost to you when performed by a doctor or provider in your plan network, but other aspects of a physical may not be so check with your insurer to confirm coverage.

**Myth 4: My children can stay on my health insurance policy.** Typically, when your children turn 26, their coverage on your health insurance policy ends and triggers a qualified event. This qualified event allows them to enroll in one of the various plans available through the Marketplace.

There is a lot of uncertainty around health insurance, so let us be your source of knowledge. We are always here to help, there's no cost nor higher rates when using us and we're just a phone call away at 622-5700.

## Worth Reading



### 40 Best Unique Mother's Day Gift Ideas (on Every Budget)

By Sarah Graves

*Money Crashers*

Stumped for a gift for your life-giver this Mother's Day? This helpful article shares a wealth of sparkling long-distance/in-home gift ideas no matter your budget. Gifts under \$20 include organizing time in nature, a good supply of books and a day off. Gifts in the \$20 to \$50 bracket include an at-home spa day, a brunch or a hobby gift basket. Discover more here:

<https://tinyurl.com/worth052021b>



### 14 Crazy Facts about Earth You Never Learned in School

By Krista Carothers

*Reader's Digest*

Boredom begone! This article points out that Earth is almost 4.54 billion years old and offers up some fascinating facts you may not know about our home planet. It covers giant rogue waves almost 100 feet tall, unseen underwater mountain ranges, the ancient Wuda forest and the Yellowstone supervolcano.

Prepare to be enthralled:

<https://tinyurl.com/worth052021c>



## Quick Quiz

For an answer, email me at  
Email:  
[HealthPlanSavings@comcast.net](mailto:HealthPlanSavings@comcast.net)  
or call Ph: (603) 622-5700.

*The Voyager 1 space probe is the most distant human-made object from the Earth. How far away is it?*

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.

**Tom Buonanduci**  
**Alternative Benefit Solutions, LLC**  
PO Box 81, Hudson NH 03051

PRESRT STD  
U.S. POSTAGE  
**PAID**

HUDSON, NH  
PERMIT NO. 88



## Inside Your Newsletter:

Top Tips for Managing a Chronic Medical Condition

Pioneering Neuroscientist Still Exploring the Brain 70 Years Later

Ways to Honor Military, Veterans and First Responders

Debunking 4 Common Health Insurance Myths

## *Alternative Benefits News* *Brought to you free by Tom Buonanduci*



### **New Savings on Health plans Now Available**

Have you heard about the higher subsidies/lower cost plans now available through Health Exchange as of April 1st?

**If you are currently enrolled ON-Exchange:** and eligible for “newly increased tax subsidies”, you can either submit an application now or you may opt to ‘DO Nothing’ and the higher tax credits on your 2021 tax return when filing next year.

**If you are either uninsured, have a plan Off-Exchange or in higher income bracket,** you may now qualify for more affordable coverage but must be enrolled “on the exchange” to be eligible.

To check your eligibility for higher subsidies, run FREE quotes or apply now, go to [www.ABSHealthPlans.com](http://www.ABSHealthPlans.com), scroll down & click on ‘**Individual Health**’ (using this link provides a faster application process, averaging 8 minutes vs 30 minutes @ Healthcare.gov). There’s no cost nor higher rates when working with an agent in NH.

For help checking your eligibility, getting FREE quotes or enrolling, call us now at (603) 622-5700 or email us. We look forward to serving your family’s insurance needs!

## 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, including Health, dental, vision, life, etc. I won’t try to push you into buying insurance you don’t need but just give you the honest facts about your current status.

Just call (603) 622-5700 or email me to set up a phone appointment.

### **Contact me today:**

Ph: (603) 622-5700

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

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

NH License #0379354