



“Alternative Benefits” News

Brought to you by: Tom Buonanduci

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Shoot Pics Like a Pro on Your Next Vacation

Vacations call for mementos. We want to document every sunset, every dive off the dock, and every roasted marshmallow with a photo. And not just any photo, but a photo that perfectly captures the golden glow, wide smiles, and lush landscapes. This summer, make it your goal to take vacation photos that are frame-worthy. For iPhone shooters and SLR slingers alike, these tips will help take your snapshots from blah to beautiful.

Get high, get low. When you shoot every picture from the same angle, things start to get boring. Experiment with shooting from different angles and heights for more unique perspectives.

Capture candid. The best photos usually aren't posed. Instead of wrangling the family to sit still for a picture, snap away as they're building sandcastles, eating ice cream, and running out of the water. You'll capture the sincerest expressions and memories.

Get up close and personal. Don't be afraid to shoot close-ups—of food, details, faces, and more. This is especially true for smartphone cameras, which can produce dull images when the shot is too long.

Share the camera. The shoemaker's son always goes barefoot, and the photographer always goes unphotographed. Make sure you pass the camera to someone else once in a while to capture your presence on the trip.

Use the right apps. Simple edits, when appropriate, can transform your images. You don't have to be a Photoshop pro; phone apps like VSCO and Afterlight come with photographer-approved tools for adjusting brightness, cropping, and reducing shadows.

Do You Have a Medicare Supplement Plan?



Health | Dental | Medigap | Life

If so, did you know that even though these plans provide, along with Medicare, some of the best Health coverage available, that most Dental and Vision needs **are not covered**. There are now, however, affordable Dental plans as well as Vision plans (including from VSP) for those on Medicare. For FREE quotes, contact us.

How Often Should Adults Get a Checkup?

For best results, you should see your doctor at least once a year. These regular checkups discover health problems early, improving your odds for treatment and cure. They also monitor chronic health problems, reducing complication risks and keeping you informed about any changes in your condition or advancements in treatment. Checkups also improve your relationship with your health care provider, making treatment more effective.

What it costs: Thanks to the Patient Protection Affordability Care Act, or the PPACA, coverage for an annual checkup is federally mandated in all states and is free. Starting on January 1, 2013, this law required all providers, including insurance your employer may offer, to cover the cost of one annual health care visit as described below, including all indicated tests. To fulfill the preventive care and maintenance purpose of the PPACA, your provider may not charge you for the exam or for a co-pay, a deductible, or a coinsurance charge. In addition to indicated tests, the PPACA covers certain benefits and preventive care for women, such as mammograms.

What to expect: During your health care visit, your doctor will perform or order various tests depending on your age, your current health, and your family history. Your doctor may counsel you on lifestyle choices, such as your diet and activity. Your regular checkup will also include a blood test to identify certain conditions, including anemia, high or low blood pressure, cancer, diabetes, and high or low cholesterol. In addition, doctors use blood tests to check your organ health.

If you do not have a regular health care provider, check with your plan's Member Services to find participating providers. Regular checkups can increase the length and quality of your life, so take advantage of this benefit.

When Is It OK to Toss Your Kid's Artwork?

Art gives youngsters a creative outlet, helps them develop both small and large motor skills, gives them a means to tell stories, and provides an accessible way of learning.

Children's art is sweet and lovely, and there's something special about the moment it is bestowed upon Mom or Dad to behold and admire.

Indeed, it's the wish to prolong this moment that motivates many parents to keep and curate their children's art for posterity. But childhood is composed of a thousand moments like this, which makes it hard to hold on to all of them. Still, how can we part with any of our child's endearing creations? Here are three strategies that can help.

First, keep in mind that children's art is about its creation, not its preservation. It's the act of doing/making the art that's instructive and delightful for children. The experience and learning that occur will be preserved, even if every coloring-book page is not.

Second, use the fridge as a temporary gallery. Art can go on the fridge to be admired for a week or two. Then, if something is deemed worthy of saving, it can be placed in a memory box to be stored temporarily. At the end of the school year, save only truly special treasures as mementos.

Lastly, use technology to your advantage. Take a snapshot or a video of your child's creations to store them digitally. Or take advantages of services such as plumprint.com that will make a book out of your kid's artwork. These methods will preserve their Picassos—without making colorful paper mountains in your garage.

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.

What hide was first used to cover baseballs in 1975?

Looking to Save on Auto & Homeowners Insurance?

If so, consider consulting with an Independent P&C Agent, who can shop on your behalf for the best available rates in NH. If interested in FREE quotes, contact us with what you are looking for and we can give you a referral for FREE quotes.

Short-Term Medical Plans coming back to NH

We had Short term medical plans available to sell in NH until early in 2018, when all carriers pulled their plans from the state. But the good news is, we will have some of these products available again, within the next month or so.

So, **what is a Short term Medical plan?** These plans provide coverage in case of accidents and illness for a defined period of time, often with a much lower monthly premium than other forms of major medical health insurance. They are especially good for those who are uninsured and need coverage until open enrollment, or are between plans.

You can use your Short term Insurance plan to pay for services from any doctor or hospital in the network (usually a national network). Also, these plans have no Open Enrollment restrictions so you can apply for one any time of the year. You will generally be notified instantly if your application is approved, and you can generally use your coverage as soon as the next day.

On the other hand, there are generally some underwriting questions, that could result in denial for more serious health issues and also exclusions for pre-existing conditions.

If interested in more info or in getting quotes as soon as these plans are available, let us know by contacting us at HealthPlanSavings@comcast.net or 622 5700.

Worth Reading

Teach Your Kids to Fend for Themselves with These Tasks

By *Kristen Mae*
Lifehacker.com

Use everyday encounters to train your children to speak confidently to adults before they enter the workforce or head to college. Have them order meals at restaurants, whether fast-food or sit-down. Prepare them to ask questions about their bodies during doctor appointments. They should complete at least some parts of administrative paperwork once their handwriting is legible. Help them address concerns with teachers themselves—future teachers will thank you. **More:**

<https://tinyurl.com/worth0719a>

30 Ways to Add Fun to Your Daily Routine

By *Daniel Wallen*
Lifehack.org

Simple changes can make your life less boring. Create excitement by moving: dance around your house, walk home from work, or eat on a porch swing. Explore your everyday surroundings. Wander through neighborhoods you don't typically visit. Eat at a restaurant without reading reviews first. Volunteer. Strike up a friendly conversation with a stranger in a safe place. Other people's lives can often enrich yours. **More:**

<https://tinyurl.com/worth0719b>

All About Hue: Optimal Colors for Every Room in Your House

By *Jenny Mason*
Houzz.com

Decorate rooms to promote the activities that take place there. Different colors support specific actions. Green hues can encourage rest. Even if you don't want to paint your bedroom green, consider buying a green pillowcase. Red can increase hunger, so incorporate it into your dining room. A blue study or workspace can bolster concentration and productivity. **More:**

<https://tinyurl.com/worth0719c>

Work-Related Disabilities: Are You Protected?

According to the National Institute on Disability, Independent Living, and Rehabilitation Research, almost 12% of the population in 2016 was living with a disability. While many Americans rely on their group disability plan, what happens if you lose your job? What if you own your business? If you cannot continue to work due to disability, you may face a period without income and even lose your home or business.

Your Options

There are two types of disability coverage: short-term and long-term disability. The amount the policies pay after you face a covered disability varies depending on your base salary. Contingent on the policy definitions, any bonus or commission you receive may not count toward your coverage payout. Short-term disability begins to pay sooner than long-term but ends relatively quickly, depending on the policy you choose.

Long-term disability generally begins to pay when you face a longer recovery from illness or accident, often three to six months post-disability.

Many employers offer full-time employees both group short-term and group long-term disability coverage. However, group insurance is not “portable,” nor do groups usually offer better benefits than individual policies.

If you lose work hours, for example, and drop from a full-time to a part-time employee, you may lose your coverage. If you face a layoff or change jobs to a smaller organization that does not offer group coverage, you can lose access to group disability coverage.

If you own a business, disability coverage is critical. Keeping your business viable and paying monthly bills like rents, payroll, and mortgages can be impossible if you are unable to work. An individual disability plan allows you to meet the challenges of business ownership.

Insurance companies underwrite individual disability policies based on your health and age. We are happy to review your needs and provide a no-obligation quote. Simply contact our office to determine the income you need to replace your salary and cover your fixed expenses.

Have You Packed These Road Trip Essentials?

When you’re planning a road trip, the right supply checklist can help reduce hassles and enhance enjoyment during your journey. Here are a few essentials to include.

Car information. Keep your license, registration, insurance docs, and owner’s manual in the glove box.

Automotive essentials. A spare tire and a car emergency kit including booster cables, lights, and standard emergency gear are important. Take an empty gas can. Practice changing a tire, just in case.

Travel accessories. Have paper maps handy in case there’s no phone service. Stock bottled water and granola bars in case you’re stranded. Take a roll of toilet paper, tissues, and bug spray. A pen and notepad may be useful if your phone stops working.

Entertainment. Update your playlist. Take a book or two. Pack cards and board games. Download your favorite movies and shows from Amazon Prime or Netflix before you leave home so you have options in case there’s no Wi-Fi or cell service.

Comfort add-ons. Bring the little extras that will make your trip even smoother: sunglasses, rain gear, sunscreen, itch cream, travel mug, baby wipes, blanket, pillow.

Don’t Forget to Go Outside This Summer

Summer plans often include grandiose adventures: kayak and canoe trips, hiking, camping. If these outdoor activities are outside your comfort zone, don’t discard your sunscreen yet. There are plenty of simple ways to enjoy fresh air and sunshine this summer.

Revisit the pleasures of childhood: blow bubbles, play hopscotch, or throw a Frisbee. Keep in mind that campfires aren’t the only outdoor gatherings (although few tastes are as synonymous with summer nights as that of roasted marshmallows). Head out to a baseball game. Consider cheering for a local or minor league team. Plan a picnic at a nearby park or even in your yard. Lie on the grass and gaze at the stars. Visit water. Dangle your feet from a dock, gather seashells, or build a sandcastle.

Don’t let summer pass you by without having a little outdoor fun!

Worth Quoting

This month, some famous quotes on pictures:

Of all of our inventions for mass communication, pictures still speak the most universally understood language.

Walt Disney

Wherever there are words, let there be pictures.

Chris Riddell

If your pictures aren’t good enough, you aren’t close enough.

Robert Capa

Every artist dips his brush in his own soul, and paints his own nature into his pictures.

Henry Ward Beecher

The world today doesn’t make sense, so why should I paint pictures that do?

Pablo Picasso

Objects in pictures should so be arranged as by their very position to tell their own story.

Johann Wolfgang von Goethe

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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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