



Alternative Benefits News

Brought to you free by Tom Buonanduci

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4 Reasons Why It's Important to Take That Vacation

The advent of working from home has, for some, inadvertently caused a certain sense of not knowing when to stop. As a result, many of us are working longer hours than ever before, which, in the long term, can be highly detrimental to our health. Here are four reasons why it's worth putting it all aside and taking that much-needed vacation.

Your mental health is improved. Taking a vacation is a great stress reliever. Advances in neuroscience have shown the structure of the brain is changed by chronic stress, increasing the likelihood of developing depression, so a good vacation can combat this.

Your physical health is improved. As well as mental health issues, stress can lead to high blood pressure and heart problems, eventually shortening your life span if it's not kept in check. So taking a vacation can actively combat the risk of heart disease and help you to live a longer life!

Your motivation increases. Often, upon returning from a vacation, you'll find yourself feeling refreshed and focused, ready to take on the challenges of your work life with renewed energy. So taking a vacation can actually improve your productivity and eliminate the need to work for longer.

Your personal relationships are improved. One of the side effects of working too hard or for too long is that your relationships with friends, family and loved ones suffer. Taking a vacation with them will help to renew those bonds and keep your relationships healthy and long-lasting.

If your health has taken a hit and you need to find out what resources your health insurance can offer in support, call or email us today.

Free & Low Cost Benefits to Supplement Your Health/Medicare Plan

Now that you have enrolled or renewed your Health Plan for 2023, now is a good time to consider ways to make your coverage more complete and minimize your risk this year. Consider the following affordable and FREE benefits:

- **Dental insurance** starting at \$37 monthly (& under \$10 monthly for discount programs). Includes coverage for preventive, fillings, periodontal, implants, etc. (depending on plan).
- **Vision Plans:** including VSP & others, starting at \$13 monthly. Includes exam coverage and more than pays for itself, particularly if you have progressive lenses and contact lenses.
- **Free Rx Discount/Savings Programs:** Info is available on request.
- **Life Insurance:** Available up to 30 year fixed rate term, best to lock in lower rates when younger and healthier. Contact us for free quotes.

Don't hesitate to call us at (603) 622-5700 for free quotes or info, or go to our website at www.ABSHealthPlans.com, and click on 'Quote & Enroll' and 'Shop Online'.

We appreciate the opportunity to serve all of our clients and are here to help with all of your Health Benefit needs.



Famous quotes on renewal

In honor of spring, here are some quotes on renewal:

Every day is a renewal, every morning the daily miracle. This joy you feel is life.
Gertrude Stein

Each time we exhale, the world ends; when we inhale, there can be, if we allow it, rebirth and spiritual renewal. It all transpires inside of us. In our consciousness, in our hearts. All the time.
Tom Robbins

Renewal is not just innovation and change. It is also the process of bringing the results of change into line with our purposes.
John W. Gardner



How to Celebrate the Women in Your Life Every Day

We all have amazing women in our lives. They might be a mother, a sister, a friend or a partner. Someone who has encouraged us, listened to us and supported us. Brilliant women are often undervalued, which is why we celebrate International Women's Day on March 8. But why wait for a special reason to celebrate the women in your life? Find ways to make them feel appreciated every day by taking some inspiration from this list.

Write it down. Don't underestimate the power of a handwritten card, note or letter. There is something thoughtful about taking the time to express yourself on paper rather than shooting a quick text. Write about the ways she adds value to your life and let her know her effort doesn't go unnoticed.

Anticipate her needs. Women often spend their time anticipating the needs of others, so take a minute to consider her needs instead. Think of the ways you could make her day easier.

Tokens of appreciation. Receiving a small gift out of the blue is a lovely surprise and could brighten up her day. It doesn't need to be extravagant: think of flowers, chocolate, a new notebook, a sleep mask or a gift card for her preferred coffee shop.

Take a trip. It's important to spend quality time with the women you care about, so find a way to have some fun together. Go somewhere new or revisit a familiar favorite.

Good mood food. Is there anything better than being treated to a nice meal? Liven up your lunch break and visit the cute café down the road. You could take charge in the kitchen, book a restaurant for dinner or even order some delicious takeout.

Thank you for your referrals!

I succeed when people like you refer me to friends, neighbors & loved ones, and we're glad to help.

So if you refer someone, have them mention your name and email address so that we can express our appreciation for your referring us!

Parmesan Broccoli Bites

With broccoli being in season, this quick and easy recipe is the perfect low carb snack, appetizer or side dish to any springtime meal.

Serves 6

- Olive oil
- 1 whole broccoli
- 2 tablespoons cornstarch
- 2 large eggs, beaten
- 1 tablespoon milk
- 1 1/4 cups almond flour
- 2/3 cup Parmesan cheese, grated
- 3/4 teaspoon paprika
- 1/2 teaspoon baking powder
- 1/4 teaspoon salt

Preheat oven to 425°F. Coat large baking sheet with cooking spray. Cut broccoli into florets and peel stems. Toss with cornstarch in large bowl. Whisk eggs and milk in shallow dish. Whisk almond flour, Parmesan, paprika, baking powder and salt in another shallow dish.

Dip a few pieces of broccoli at a time in egg mixture, allowing excess to drip off, then dredge in the flour mixture, tapping off any excess. Transfer broccoli to prepared baking sheet. Generously coat with cooking spray. Bake broccoli, without turning, until golden brown and tender-crisp, 25 to 30 minutes. Serve.



Opportunities don't happen;

you create them.



What Could Go Wrong when You Apply for Life Insurance?

Life insurance companies, which pay out when their clients pass away, try to identify people who are at the highest risk for death. They generally have three risk categories, from lowest risk to highest: Preferred Plus, Preferred and Standard. But bodily health is not the only criterion they use when you get slotted into a risk category: a number of other factors could affect the analysis (and raise your premiums). Let's look at a few of them.

Some of the ways life insurance companies evaluate risk are obvious. For example, most life insurance companies divide people into two groups: smokers and nonsmokers. That's because smokers tend to suffer poorer health in a number of areas (from lung disease to high blood pressure).

But other things a life insurance company considers high risk may be surprising: antidepressant use or therapy (because after two years, most policies are required to pay if someone commits suicide); a poor driving record (because it means you are more likely to get into accidents); and a poor credit history (because people who struggle financially might suffer from stress-related illnesses).

The good news: some things you think are risky aren't. For example, having high blood pressure can be managed with medication, so a life insurance company may not put it near the top of the risk list.

Can't you just lie on your application? Yes, but it's a bad idea. If the life insurance company finds out, it won't pay your benefit. A better way to keep your rates low is to look at different companies and policies because different life insurance companies may evaluate risk factors in different ways.

If you want a life insurance policy but are concerned about risk factors, we can help you. Call or email us for more information.

Worth Reading



How Rest and Relaxation Became an Art

Bel Jacobs

BBC

This fascinating article explores how taking a break has become an art form, a manifesto and a hobby to aspire towards in the modern age. From discussions around millennials embracing JOMO (the joy of missing out) when plans are canceled to recommendations for books exploring the art of relaxing, this piece will help you to slow down and take a breather. More: <https://tinyurl.com/worth0323b>



Empowered Play: Teaching Women's History through Toys and Games

Katherine Handcock

A Mighty Girl

With International Women's Day on March 8, A Mighty Girl has collated the perfect set of gift ideas to help teach women's history to the little ones. From action figures of pioneering women such as Amelia Earhart and Rosa Parks to memory-match card games featuring inspiring figures such as Frida Kahlo, Malala Yousafzai and Queen Elizabeth, it's a fun way to learn important history. More: <https://tinyurl.com/worth0323a>



Quick Quiz

For an answer, email me at HealthPlanSavings@comcast.net or call (603) 622-5700.

In which year was the first Academy Awards ceremony held?

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Inside Your Newsletter:

Free & Low Cost Benefits to Supplement
Your Health/Medicare Plan

Meet Dr. Gladys West, the Woman behind
GPS Technology

How to Celebrate the Women in Your Life
Every Day

What Could Go Wrong when You Apply for
Life Insurance?

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We can't make this stuff up!

A woman in England spent £7,000 (about \$8,500) on veterinary tests to get her cat's alarming breathing rate checked out, only for the vets to diagnose the cat as being just a little bit weird.

In the waters off Atlantic Beach in north California, a giant sea creature resembling the Loch Ness Monster has been sighted, prompting monster hunters to speculate whether Nessie has migrated from Scotland for a new life in America.

A Las Vegas woman branded "the world's cheapest multimillionaire" revealed she eats cat food in order to save money. The feline foodstuff is a far cry from the lavish lifestyle you'd expect of someone with a \$5 million net worth.

A four-year-old in Queensland, Australia, became trapped inside a claw machine after trying to steal a teddy bear. The tiny thief had to be pulled back out via the machine's hole, as arcade owners had lost the key.

Medicaid Coverage to End in April for many in NH

With the Covid Pandemic emergency guidelines ending soon, the NH Dept of Health & Human Services (DHHS) announces plans to resume regular Medicaid eligibility guidelines as of April..

Those receiving Medicaid benefits are advised to watch their mail or email for notices from DHHS, related to completing a redetermination or provide requested information sent by the Department, in order to determine whether they will be able to keep their Medicaid coverage going forward.

Those deemed ineligible can pursue other no to low cost alternatives with the Marketplace, so don't hesitate to contact us at (603) 622-5700 for assistance.

Contact me today:

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