



“Alternative Benefits” News

Brought to you by: Tom Buonanduci

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Do You Need Short-Term Health Insurance Options?

Are you between jobs or considering temporary medical coverage? When outside of enrollment periods, are you concerned about emergency coverage for those unexpected needs? Let's look at the options available so you can make the best decision for your unique situation.

What is short-term insurance? Short-term insurance is a type of health plan. Many select these flexible policies when seeking coverage for a specific period of time. These policies can range from 30 days to 6 months.

How does a short-term policy differ from a long-term policy? You can change short-term policies as your needs change. They are approved quickly and can go into effect the day after you apply. If you have certain preexisting conditions, you may not be eligible for this type of coverage, though. A long-term policy normally means you are ensuring the life needs of the person and these plans are guarantee issue.

Do I need to review benefits on short-term policies? It is always wise to review the benefits to ensure you know how to best utilize your plan. Short-term coverage will not offer all the benefits that are mandated by the ACA. Preventive visits are seldom covered, and maternity benefit needs may be a reason to be denied coverage.

However it generally helps with accidents & injuries and illnesses not excluded under the plan. If you are curious to know whether this could be an option for you to consider, call or email us today. We are always here to help you and determine what is best for your personal circumstances.

Report Highlights Significant Growth in ‘Medicare Supplement’ Enrollment

Medigap enrollees are much less likely to face difficulty paying medical bills, according to a new [study](#) in March 2021 from America's Health Insurance Plans Center for Policy Research.

The study demonstrates the high value placed on these plans with the following key findings:

- Those enrollees with Medicare Supplement coverage, or Medigap, were three times less likely to face issues paying their medical bills compared to enrollees without Medigap policies.
- From December 2017 to December 2020, the percentage of Medicare recipients who enrolled in Medigap increased from 35 percent to 39 percent.

"Medigap protects the health and financial well-being of millions of seniors," said Jeanette Thornton, AHIP senior vice president.

"Because it covers out-of-pocket costs that original Medicare doesn't, it's an important resource that helps enrollees budget for medical expenses. As a result, more seniors are choosing these plans and they are benefiting from the additional protection they offer."

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Are You Making Any of These Top 10 Insurance Blunders?



Health | Dental | Medigap | Life

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 with my free guide, "The Top 10 Insurance Blunders – and How to Avoid Them."

Reach out to us to request a copy!



Nourish Yourself with These Simple Self-Care Rituals

As we move into the warmer months of the year, hopefully many of us have begun to shake away some of the blues that can capture us during the winter. However, it's important not to let your vital self-care rituals also slip away. Here are five tips for continuing to grow your health and happiness throughout the year.

Practice deep breathing. A tried and tested self-care routine is to spend a few minutes a day breathing deeply, focusing on nothing but your breath. It's an excellent ritual for improving your mental health and an entry point into meditation.

Get lots of sun and fresh air. Simply getting outside and breathing in fresh air each day can greatly reduce your levels of stress and anxiety, while sunlight provides us with a constant source of health benefits, including helping our bodies to create vitamin D.

Stretch regularly. Taking a moment to stretch each day helps to keep your body mobile and free of aches, benefiting both your physical and mental health. It doesn't have to be an intense yoga session, either: just a few minutes of simple stretching in the morning is an easy routine to get yourself into.

Keep hydrated. Have you ever reached late afternoon only to realize you haven't had a glass of water all day? It's easy to forget to drink enough in a day, so make sure you stay hydrated in order to keep your energy levels up and your mind focused and feeling positive.

Snack healthily. If you find yourself snacking throughout the day, consider keeping only healthy snacks such as nuts and fruit around you in order to limit your intake of sugar, caffeine or fats.

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 passing this newsletter on to people who need help and that you care about.

Epic Avocado Toast

It's officially avocado season! May is the time to find those perfectly ripe avocados with their delicious, buttery texture and flavor that makes them so popular worldwide.

Yields 2 slices of basic avocado toast (multiply as necessary).

- 1 medium ripe avocado
- 1 tablespoon olive oil
- 1 teaspoon fresh lemon juice
- Salt
- 1 clove garlic, peeled
- 2 slices whole-grain bread, toasted
- 5 cherry tomatoes, cut in half
- 1 tablespoon balsamic glaze
- 1/8 teaspoon red pepper flakes

In a bowl, mash avocado with a fork. Add oil, lemon juice and salt and mix through. Lightly rub peeled raw garlic clove over top of toast. Top toast with avocado and then layer on cherry tomatoes. Drizzle balsamic glaze over tomatoes and sprinkle red pepper flakes on top.

Serve.

Optional extras to kick your toast up a notch: spinach leaves, fried or scrambled eggs, feta, pesto, sliced radish or freshly chopped herbs such as basil, cilantro, dill or parsley.



*"Wake up determined,
go to bed satisfied"*

- The Rock



Is It Worth It to Get Travel Insurance?

Are you looking at traveling this summer? When you begin to look at all the options and opportunities, is travel insurance something you need? Let us dive into some reasons why it might be worth including in your travel budget.

What is travel insurance? This is designed to protect individuals and families from unforeseen illnesses and injuries that may occur while traveling abroad. A travel medical insurance policy will cover eligible treatment and services as stated in the policy. These policies include benefits for medical expenses such as hospital visits, medical evacuation and repatriation.

Are there benefits of having travel insurance? You have arrived at your destination but your luggage did not. Now what? Travel insurance can help here. You are not feeling well and have healthcare needs. Travel insurance can provide you with emergency healthcare services, which may include evacuation. When needs arise, there is customer service assistance 24 hours a day.

When should I purchase travel insurance? You have spent time researching your perfect travel destination. Your itinerary is in place and your confirmations have been received. You envision yourself sitting in the sun with a good book, but wait. We have learned from experience that plans can change in an instant. Now is the time to protect your investment by considering adding travel insurance.

Where do I go to purchase travel insurance? There are many different policies to choose from depending on your plans ie. Where you plan to go, the length of your trip, the level of coverage desired, your budget, etc.

For more info on different plan choices, to get instant quotes as well as apply online now, go to www.ABSHealthPlans.com, then click on 'Quote & Enroll', 'Shop Online for Insurance' and then 'IMG Travel Insurance'.

Worth Reading



Powerful Winds Carve Surreal Sand Sculptures Across a Frozen Beach

Sara Barnes

My Modern Met

The most talented artist in the universe is beyond doubt nature itself. Joshua Nowicki is a photographer who captured these surreal sand sculptures created by wind erosion on a frozen beach in St. Joseph, Michigan. Conditions across one particularly cold weekend were perfect enough to create some of the tallest formations ever witnessed.

More: <https://tinyurl.com/worth0522a>



Stores of Connection in A Lonely Year

Kate Pocrass

The Mundane Times

The Mundane Times is a free paper that celebrates the connections people made during the loneliness and uncertainty of the pandemic. Funded by the City of Berkeley's Civic Arts Program, one of the loveliest quirks is the fact that if you're unable to pick up the paper, you can call +1 (510) 859-3037 to hear a story from the paper each week. More: <https://tinyurl.com/worth0522c>



Quick Quiz

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

Only one Star Wars movie was filmed entirely in the studio. Which one was it?

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Save on Your Prescription Costs NOW!

Whether you have prescription insurance coverage or not, There are FREE Rx discount/savings and international mail order Programs that can save you money NOW. If you or any family or friends have a need for prescriptions, now or in the future, enter the following url's into your browser, to get instant rx prices and either print out your free Rx card or order meds through a mail order program.

- Pharmacy Savings:
<https://aplink.glicrx.com/DA4CuTZtcpb>
- International Mail Order program:
www.medaffordglobal.com/globalrxfinder

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.

Just call or email us to set up a time to discuss your needs and ensure that you have all the coverage you need.

Contact me today:

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