



"Alternative Benefits" News

Brought to you by: Tom Buonanduci

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Here Are 4 Things You Should Know about Medicare

Are you about to reach that magical age of 65? Are you receiving material making you feel like some decisions need to be made? The information can be confusing, so here are a few things you should know.

Original Medicare is not free. Individuals who meet the work history requirements do not usually pay a monthly premium for Part A coverage. The standard monthly cost for Part B coverage in 2021 is \$148.50. Some will pay an extra monthly cost based on their modified adjusted gross income.

Enrolling in Medicare is not automatic. Unless you are collecting Social Security or Railroad Retirement Board benefits or are disabled, you will need to sign up for Medicare. Applying for these benefits can be done online or by calling Social Security.

Do I need additional coverage? In addition to Original Medicare, you may want to add a Part D Rx drug plan and supplemental coverage to help pay out-of-pocket costs. Still others might prefer a Medicare Advantage Part C "all in one" plan to replace Original Medicare. These plans usually include the Part D and are subject to using doctors who are in specific plan networks.

Should I enroll in Medicare if I am still working? If you are actively employed and have health coverage through your employer, contact your benefits administrator to ask how your coverage works with Medicare. You might be able to delay your enrollment until your active enrollment ends.

These decisions can have long term consequences. So if you have questions, including on the differences between Medigap and Advantage plans, don't hesitate to call us at (603) 622-5700. We are just a phone call away.

Important Considerations for 2022 ACA Open Enrollment

If you choose coverage under the Affordable Care Act (ACA), you won't want to miss Open Enrollment. Its that time of year when new members can enroll and existing policyholders can renew and switch plans (if desired) to provide a different level of coverage.

Open enrollment this year begins on November 1 and ends January 15.

What Can I Do in Open Enrollment?

To start, you can initiate ACA coverage for yourself and/or your family. Absent a "qualifying event," which means a major life event like a divorce, marriage or loss of group coverage, open enrollment is your only time to obtain coverage.

As in the recent past, the same three insurers will be participating in NH on (and off) the Federal Exchange...Harvard Pilgrim, Ambetter and Anthem BCBS. With the American Rescue Act passed earlier this year, subsidies may again be generally higher in 2022 for some. To check your eligibility, you can run instant quotes thru the link below, or contact us.

If you are currently enrolled, and after reviewing your renewal letters from your insurer (and the Marketplace, if on Exchange), you are comfortable with your renewal plan and there are no changes, including income to report, you may need to DO NOTHING (except ensure that your premiums are paid up to date)...and simply auto-renew. Or, to 'actively' renew or enroll in a new plan for 2022, you can do so by going to www.ABSHealthPlans.com, & scroll down to the INDIVIDUAL HEALTH link. Or, you can contact us by email or call (603) 622-5700 for help.

Its Open Enrollment... & We are Here to Help!



Health | Dental | Medigap | Life

If you or any of your family, friends or co-workers need help with your Health Insurance thru the Exchange or with your Medicare needs, whether its with your renewal or to enroll in a new plan for 2022, don't hesitate to reach out to us at

HealthPlanSavings@comcast.net
or by calling us at (603) 622-5700.



Restore and Rejuvenate with These Self-Care Rituals

The holiday season is upon us, and with it can often come an overwhelming amount of stress and anxiety. The large family gatherings, the travel, the weeks of preparation and the sometimes endless list of gifts, cards and foodstuffs we have to remember to pick up can all become a bit much if we don't practice self-care in between. Here are five self-care rituals that will prove priceless if you find the festivities starting to get on top of you.

Set some boundaries. With so many tasks and people vying for your attention, it's okay to say no to some things to protect your mental wellbeing. You don't have to be available to everyone at all times.

Schedule regular time-outs. Allowing yourself a short period a couple of times a day in which you temporarily let go of your troubles and electronic devices can work wonders for a healthy mind. Switch off your phone and take a walk in the park, meditate or read a book.

Have a nice hot bath. Few things are as physically and mentally relaxing as a nice bubble bath. Warm water on the skin has a physically calming effect on both the mind and body, while adding in some essential oils and nourishing soaps leaves you feeling totally rejuvenated.

Keep a gratitude journal. Regularly making a note of things you feel grateful for in life helps you develop an all-around positive mental attitude, keeping the joyous things at the front of your mind rather than the anxieties that try to seep in.

Stretch or practice yoga regularly. A surprising amount of our mental woes can begin as physical ones, whether it's an achy back making you grumpy or a stiff neck grinding your gears. Practicing yoga, Pilates or even just simple stretches on the regular can help eliminate those troubles, making you feel happy, energized and able to do more with your body as well as your mind.

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 continuing to pass this newsletter on to people you care about.

Vegetable Tian

Serves 6

1/2 medium onion, finely chopped
4 cloves garlic, minced
1 6-oz. can of tomato paste
4 tablespoons olive oil
1/2 teaspoon dried thyme
3/4 cup water
1 medium baking potato, very thinly sliced
3 Roma tomatoes, very thinly sliced
1 zucchini, very thinly sliced
1 yellow summer squash, very thinly sliced
Salt and pepper to taste
Optional: 1/4 cup shredded cheese

Preheat oven to 375°F. Spray 12-inch round baking dish with cooking spray.

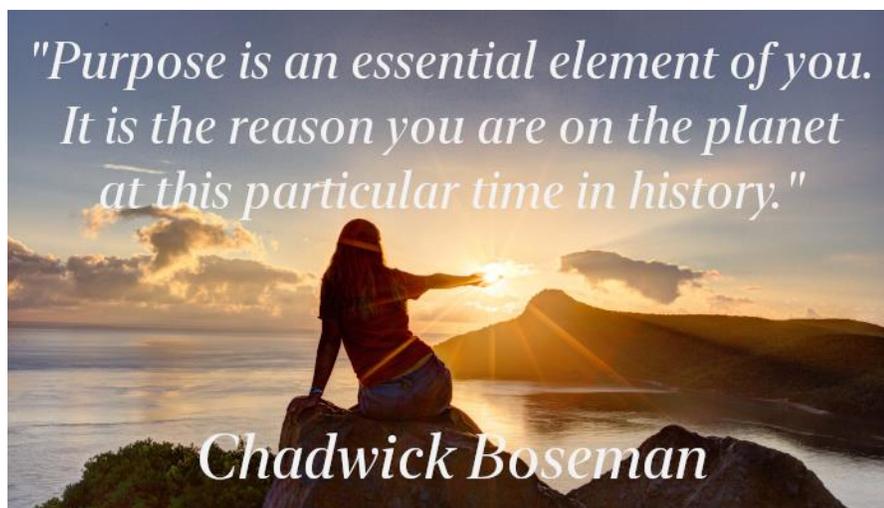
In a small bowl, combine onion, garlic, tomato paste, 1 tablespoon olive oil, 1/4 tablespoon thyme and water. Spread into bottom of dish. Arrange alternating vertical slices of potato, tomato, zucchini and squash, starting at outer edge of the dish, working concentrically towards center. Drizzle with remaining olive oil, sprinkle with rest of thyme. Season with salt and pepper to taste. Cover with foil.

Bake until tender about 45 minutes.
Optional: after 30 minutes, sprinkle with cheese and bake uncovered for last 15 minutes.



*"Purpose is an essential element of you.
It is the reason you are on the planet
at this particular time in history."*

Chadwick Boseman



Restoring the Oceans is Possible... and Here's How

The worrying collapse of the earth's ecosystems due to human activity, disease or climate change is something that is becoming ever more widely documented in recent years. Thankfully, a team of marine biologists and concerned volunteers have shown that hope can be found where there may have been none with an inspiring 20-year project to physically rebuild a barren ocean ecosystem, resulting in a lush revival of a previously depleted marine environment.

Environmental sciences professor Karen McGlathery and others oversaw the world's largest seagrass restoration project in Virginia's coastal waters, turning previously cloudy, sediment-filled bays into underwater forests teeming with life. Over two decades, the team scattered eelgrass seeds from a moving boat across the bays of Spider Crab, Cobb, Hog Island and South, eventually sowing an incredible 75 million seeds.

Nine thousand acres of green seagrass now blanket the bays, and the tangible benefits for the entire ecosystem are there to see. The seas are now awash with crustaceans, fish, scallops and more calling the seagrass home as well as clearer, purer water caused by the sediment and microplastic waste being locked in place by the underwater greenery.



Quick Quiz

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

When was direct dial telephone service first available coast-to-coast?

Worth Reading



17 Products That'll Save You Some Time and Energy

The Skimm

The Skimm has compiled a handy list of items you never realized you needed but will wonder how you ever lived without. From a jar opener that tackles the most stubborn of lids to bands that hold your bedsheets in place as you toss and turn at night or anti-fog spray for when your mask steams up your glasses, take a peek to see what you've been missing.

<https://tinyurl.com/worth1121a>



The Science behind "I'm Sorry": Why to Say It and How

Craig Dowden

Quiet Revolution

Sometimes it seems to be the hardest word, but did you know that there is now scientific research into the effects and results of saying "I'm sorry"? Craig Dowden outlines the fascinating findings at Quiet Revolution as well as how to offer an apology in the most positive way.

<https://tinyurl.com/worth1121c>

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Inside Your Newsletter:

Here Are 4 Things You Should Know about Medicare

Important Considerations for 2022 ACA Open Enrollment

Restore and Rejuvenate with These Self-Care Rituals

Restoring the Oceans is Possible and Here's How

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We can't make this stuff up!

Residents of Upper Marlboro, Maryland, were left baffled after witnessing three zebras casually grazing in their neighborhood. The animals escaped from a private farm at some point in August and have now been corralled into a field to feed.

Someone claiming to be a time traveler from the year 2714 has been posting mysterious updates on TikTok warning us of upcoming global events. Among their messages are predictions of hurricanes, alien invasions and ... talking chimpanzees.

A store clerk's mistake when printing lottery tickets has led to a Maryland man winning \$100,000. The cashier accidentally printed two tickets instead of one, so the man decided to buy them both.

Two British rail enthusiasts have tied the knot on a moving train. After a champagne reception at London Euston station, the train-mad couple held their wedding on a West Coast Main Line service from London to Glasgow in a carriage decorated with flowers.

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 give my office a call at (603) 622-5700 to arrange an appointment.

Contact me today:

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