



“Alternative Benefits” News



Brought to you by: Tom Buonanduci

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

www.ABSHealthPlans.com

“OPEN ENROLLMENT”: FOLLOWUP REMINDERS

For those (under 65) that enrolled in a new ACA individual plan or renewed, following are a some tips that may help ensure a successful enrollment/renewal.

Payment on your new enrollment/renewal: Depending on whether you enrolled in a new plan or renewed, and on the carrier that you are with, timely payment of the initial January binder payment (as well as 2015 premiums) may be critical to avoiding loss of coverage, that coverage is active January 1, and to avoiding delays in getting ID cards, etc.. The various Insurer's policies on these matters may vary, so if any questions or concerns on this, contact the respective carrier's Member Services or contact us.

Important Subsidy considerations: Although subsidies are generally slightly better in 2016 vs 2015 for many, it has come to light now that there are exceptions eg. involving families with children and Medicaid eligibility, the loss of subsidies for some, etc.. **For anyone who automatically renewed, in particular, it is advisable to review your income & “advance credit subsidy” estimate for 2016 to make sure that you do not end up owing when you file your 2016 income taxes.** Feel free to contact us for help in reviewing your situation and also in updating your advance credit subsidy on the Marketplace, if necessary.

Cancellation of old plans: Depending on how your enrollment or renewal was done, some of those enrolling in new plans may need to cancel their old plan and eff's if applicable to avoid being billed and drafted inappropriately. This could involve cancelling with the Marketplace or with the insurer. Continued on right...

...& Still Time to enroll ON or OFF Exchange

Open Enrollment continues until January 31st. You can still comparative shop & even apply for available plans in minutes, by clicking here https://www.healthsherpa.com/?_agent_id=tom-buonanduci , by contacting us at HealthPlanSavings@comcast.net or at 603 622 5700 to request free quotes and get help to make the process as easy as possible.

Applying on your own: If you apply or make changes directly through the Marketplace, we can still follow up on your behalf with the insurer to help insure a successful enrollment, if you let us know. With the Exchange, you should be asked 'who is helping you' or for your 'agent information', so if you provide the following, we can assist with the followup: "**Agent: Thomas Buonanduci**" and NPN ID#: 3539529. If you already enrolled or made changes on your own without providing this info, let us know as it is easy to assign an agent to represent and support you throughout 2016 (and there is never any cost nor higher rates for our services).

We look forward to continuing to help you through a successful Open Enrollment period, and wish you all a Happy New Year!

“ALTERNATIVE NEWS”

FIRST BI-MONTHLY ‘QUIZ’ CONTEST:

WIN \$100



The first correct answer that we receive, by mail or email, wins \$100 to the respondent. Include name and address in your response.

What is NASA’s solar-powered Opportunity Mars rover doing so it can spend the winter on the planet?

By participating, winner gives permission to publish his or her name/town in our next issue.

Builders Tweaking Retirement Communities for Boomers

More baby boomers are reaching retirement age and, as one might expect, they're not content to settle for their parents' retirement; boomers are instead looking for retirement communities that will cater to their active lifestyles and foster their sense of community.

Developers are noticing this shift and tweaking their communities to better suit the needs of boomers, who now number some 75 million individuals—currently representing one-quarter of the U.S. population and exceeded only by millennials.

Retiring boomers are specifically looking for communities near city centers, in part because many are still choosing to work in some capacity after retiring—not for them the bucolic retirement communities miles from town that were so admired by their parents' generation.

Personal fitness has emerged as another top priority for today's seniors, with more of them opting for indoor group fitness classes and hiking rather than more leisurely activities like golf—their parents' game.

Group fitness classes might be popular because the need for community is important to this demographic, especially for those who live alone. In fact, some baby boomers are creating their own retirement communities with an emphasis on mutual sharing and caring. Resident-created retirement solutions can take on many forms—from shared homes to co-housing communities, where people settle in one neighborhood and agree to care and watch out for each other.

With these new possibilities, baby boomers will have choices that fit their specific needs and lifestyles.

Quick Quiz

Just email me at Email: HealthPlanSavings@comcast.net or call Ph: (603) 622-5700 for the answer.

What is Bugs Bunny's catch phrase?

Thanks for All Your Referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. Please have your referral mention your name and email or mailing address, so that we can express our appreciation for any referrals that we provide quotes to.

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. I'll just give you the honest facts about your current insurance status.

Just give my office a call at Ph: (603) 622-5700 to discuss your needs/options..

Worth Reading

The Trek to Financial Wellness
Rick Kahler
RISMedia.com

The journey to financial wellness is different from simply getting rich. It incorporates both mental and physical well-being, emotions, and belief systems. Financial advisor Rick Kahler provides a road map to financial wellness and notes that people need to be patient with themselves as the journey often involves bumps and detours. **More:** <http://tinyurl.com/December-read1>

Urban Trees Enhance Children's Brains Too
Eric Jaffe
CityLab.com

How to Become a Genius
Stephanie Vozza
Fast Company

Go for a run after you play a video game. Both activities could make you smarter—and in some cases, reverse the negative effects of aging on the brain. Vozza points out that most people's IQs peak when they're in their early 20s. But don't be discouraged. Intelligence—meaning the ability to acquire and apply knowledge, solve problems, and be creative—can increase at virtually any age. **More:** <http://tinyurl.com/January-Genius2>

Stop Googling. Let's Talk.
Sherry Turkle
The New York Times

You don't have to be a genius to realize what technology is doing to interpersonal relationships. In this article drawn from her latest book, Turkle details the consequences of our increasing reluctance to converse face to face: We're losing our empathy. Many of us (including young device users) understand this. We just don't know what to do about it. **More:** <http://tinyurl.com/January-Genius3>

All About Love ... and Life Insurance

There are many types of life insurance, just as there are many types of couples, often making it confusing for lovebirds who are trying to decide what coverage is best for their needs.

Young families

Growing families often have the greatest need because the children won't be fully capable of taking care of their own financial requirements for decades; if one partner passes away, that's a big burden for the other one to shoulder alone.

Older couples

Older couples, however, also can use life insurance, especially if one works and the other doesn't, or one earns significantly more than the other. In

this case, life insurance should be purchased on the life of the higher earner so the one with the lower earnings isn't faced with bills he or she can't pay.

Other arrangements

More unusual circumstances can create greater challenges. Consider, for example, a couple in their 50s, together for a decade but unmarried. The woman has significant assets and income – including the home the couple lives in – but she also has two adult children from a previous marriage to whom she plans to leave her assets, including her house. The man has fewer assets and a lower income, but has contributed to renovations on the house.

After her death, the courts may well decide that, given what the man contributed toward the home, it would belong in part to him.

And her plan to leave the house entirely to her children might not work out.

This couple would be well advised to write a cohabitation contract and individual wills, which will enshrine her wishes regarding her home. The couple also should consider (and discuss with an advisor) purchasing insurance on the woman's life.

On her death, the life insurance policy would give the man sufficient funds to live comfortably, without having to worry about moving from the home and the resulting extra expenses he'd incur..

Could Driverless Cars Be Too Safe?

Many people feel uncomfortable about Google and other manufacturers' driverless cars. But it seems the biggest safety issue isn't the self-driving cars themselves, it's the humans driving other cars.

A recent *New York Times* article gave the example of a Google self-driving car, which slowed down to allow a pedestrian to cross the street. It was then rear-ended by a vehicle driven by—you guessed it—a person.

According to the article, of 16 crashes Google cars have been involved in since 2009, only one was attributed to the driverless vehicle itself. The rest were caused by human drivers.

As *NYT* writers Matt Richtel and Conor Dougherty point out: "Researchers in the fledgling field of autonomous vehicles say that one of the biggest challenges facing automated cars is blending them into a world in which humans don't behave by the book."

They quote Donald Norman, director of the Design Lab at the University of California, San Diego: "The real problem is that the car is too safe."

This Month's Smile: Future Imperfect

Without a crystal ball or flying auto, it can be hard to foresee the future. In honor of 2016 (and thanks to *Scientific American* and Ahajokes.com), here are a few tech predictions that prove just that.

I think there is a world market for maybe five computers – Thomas Watson, chairman of IBM, 1943

Computers in the future may weigh no more than 1.5 tons – *Popular Mechanics*, 1949

Apple is a chaotic mess without a strategic vision and certainly no future – *Time*, 1996

But what...is it good for? – Engineer at IBM commenting on the microchip, 1968

There is no reason anyone would want a computer in their home – Ken Olson, president, chairman, and founder of Digital Equipment Corp., 1977

Worth Quoting

This month, some lighthearted quotes on the topic of the future

I look to the future because that's where I'm going to spend the rest of my life.

George Burns

People don't realize that the future is just now, but later.

Russell Brand

Eventually, I believe, everything evens out. Long ago, an asteroid hit our planet and killed our dinosaurs. But, in the future, maybe we'll go to another planet and kill their dinosaurs.

Jack Handey

I was a peripheral visionary. I could see the future, but only way off to the side.

Stephen Wright

There's no present. There's only the immediate future and the recent past.

George Carlin

Only you can control your future.

Dr. Seuss

Alternative Benefit Solutions, LLC

PO Box 81
Hudson NH 3051

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4		3		5				

Sudoku instructions: Complete the 9x9 grid so that each row, each column, and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

Tom Buonanduci

**Alternative Benefits News is
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Tom Buonanduci

Alternative Benefit Solutions, LLC

PO Box 81

Hudson NH 3051

Ph: (603) 622-5700

Email: HealthPlanSavings@comcast.net

Website: www.ABSHealthPlans.com

NH License #0379354

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