



“Alternative Benefits” News

Brought to you by: Tom Buonanduci

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

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It's True: People Do Need People, and Here's Proof

Despite bookshelves full of self-care books teaching us how to feel contented on our own, the one proven truth about how to be truly happy is this: our happiness depends on other people.

As writer Ruth Whippman points out in a recent article in the *New York Times*, a long line of studies into what makes a happy life have consistently arrived at a common conclusion: it's healthy social relationships that are the “strongest, most consistent predictor.” Whippman adds: “Humans can't actually be happy without them. This is a finding that cuts across race, age, gender, income and social class so overwhelmingly that it dwarfs any other factor.”

For example, scientists first began tracking the health of a group of students at Harvard University in 1938 and followed them into the present. The Grant Study was revolutionary, as brainpickings.org explains: “(At that time) having not yet uncovered the structure of DNA, we knew close to nothing about genetics (and) mental health was a fringe concern.”

As it turns out, the results of Grant Study were, and are, groundbreaking. A key finding: those participants who were most satisfied in their relationships at age 50 turned out to be the healthiest at age 80.

Professor and psychiatrist Robert Waldinger, who now directs the study and recently gave a Ted talk on its findings, explains: “Our relationships and how happy we are in our relationships has a powerful influence on our health.”

The takeaway: more than wealth or professional success, close relationships are what keep humans happy and healthy.

Any Family or Friends Turning 65 or On Medicare?



If you have any family or friends that are age 63 to 65 or already on Medicare, we would be glad to help them to find quality & affordable Supplemental coverage. Have them call us and remember to have them mention your name & email address, so that we can express our thanks for any referral(s) that we end up quoting. We wrote a Handbook to help, ‘*The Transition to Medicare; Your Choices Made Easy*’. Call us, or have your family/friend contact us, to request a FREE copy... No Obligation.

If You Have Children, You Need Life Insurance

According to a recent article in *The Motley Fool*, an alarming 75% of millennial parents currently do not have life insurance. A study by online platform Bestow indicated the reasons given by the millennials – the need to research insurance options and insufficient time – show they're falling short when it comes to insuring their own lives and their loved ones' welfare. Plainly put: It's a bad idea to go without life insurance if you have children, regardless of your age.

That is true even if you and your spouse both work. If one of you dies, you might reason, the other can take care of the children financially. But is that true? What if you had bought a house together, assuming you'd both be earning money to pay the mortgage? In this case, the survivor might struggle to keep up with payments if you die. You also need life insurance if you are a stay-at-home parent who earns no income. You may not be earning money to support your household financially, but your death would likely have a major impact on your family's finances. If the full-time homemaker dies, for example, the surviving spouse will have to pay for child care in order to continue to work – and pay the mortgage.

There is an easy way to help you determine whether you need life insurance: Ask yourself, “Will my death make it financially difficult for a loved one (typically a spouse or child) to survive?” It doesn't matter how much you earn. If the answer to the question above is “yes” – and it usually is if you have children – then yes, you need a life insurance policy. If you haven't purchased life insurance because researching a policy is time-consuming, help is available. Your agent can provide FREE quotes and assist you in determining the policy that's right for you and your family.

Just Hold the Small Talk at Parties: Connect with Authenticity

It's easy to get trapped in boring small talk at parties or events. But don't let your conversation stop there; you may be missing an opportunity to connect in a meaningful way with others.

Small talk produces small rewards. It's easy, but generally of little value. It may fill silences, but it's unlikely to establish a human connection. On the other hand, meaningful conversation has an emotional component. And that may have a positive impact on your health.

According to research conducted by the University of Arizona and noted in an article by the *Wall Street Journal*: "People who have more substantive conversations with others report a greater sense of well-being than those who engage in small talk." The study found that "the happy life is social rather than solitary and conversationally deep rather

than superficial."

It's never easy, suggests Sue Shellenbarger in the article; it must be learned: "The ability to draw others into meaningful conversations can determine whether people want to get to know you, or remember you at all."

To be meaningful to your conversational partner, you need to show warmth and sincere interest. Above all, you should be authentic.

For example, instead of talking about the weather or asking tedious questions about the wine, you might begin with a probing question such as, "What are you working on that excites you?" or, "What do you love most about your work?"

Yes, it may fall flat, Shellenbarger warns, but it's worth the risk. Long-term friendships can start here!

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.

Where was America's first
newspaper printed?

Still time for Self-Employeds to save over \$5000 annually

If eligible for this popular IRS Section 105 tax saving program, there's still time to get savings retroactive to January 1st. Many already enrolled during open enrollment and if you need more info, click here

<http://www.abshealthplans.com/self-employed---employee-benefits>

NEW Benefit Options for the Uninsured

If you missed the ACA Open Enrollment or found the plans unaffordable, we are rolling out some affordable Cost Sharing benefit programs for Individuals and families eg. **Catastrophic options** starting as low as \$136 for singles, \$375 for families and that provide an exemption from the ACA penalty. This benefit program includes: access to a major national PPO network that average 15 to 30% savings (& more) with participating doctors & hospitals; increasingly popular Tele-medicine plan with unlimited access and no copay fees; choice of cost sharing level and starting at \$136 singles & \$375 family monthly. Another Benefit package provides **preventive Health screenings**, primary care services, labs and diagnostics & Telemedicine, starting monthly as low as \$69 single an \$199 family. Also, we are rolling out **Individual AFLAC benefits** like the popular Accident expense, Cancer and Critical Illness. We are also watching for the return of affordable Short term Medical plans in NH. For quotes and more info on these Benefits for you or family, contact us 622-5700. (Some of the above are not insurance products and not intended to replace Major Medical insurance).

Worth Reading

Digital Distraction Is Bad for Creativity

By Stephen Heighton
The Walrus

On the surface, this excerpt from a keynote address by writer Stephen Heighton is about writing. Delivered at a writing workshop, it was inspired by a conversation with one of his favorite writers. But, in fact, this piece describes a tension many of us feel, and struggle to articulate, in our frenzied lives: how to be creative in the face of omnipresent digital communication. Spoiler: This piece could encourage you to embrace solitude. **More:** <https://tinyurl.com/Good-reads-for-March1>

The Only Three Things That Make Us Truly Miserable

By Susie Moore
Greatist.com

Don't have time to read the latest self-help book? This post from life coach Susie Moore might help. Life's problems can pile up and get complicated. Moore offers three ways of diagnosing why something is bugging you: not getting what you want; not being treated by others the way you think you should be treated; and believing you're not good enough or doing well enough, even if you are. This one's worth a tweet or several. **More:** <https://tinyurl.com/Good-reads-for-March2>

How to Have Fewer Regrets

By Malia Wollan
The New York Times

Regret hurts. After love, it ranks as the second-most-common emotion people experience. Not surprisingly, the things we most regret are related to romance. But as Wollan also notes, regretting any action is less painful than regretting inaction. The upside? Regret heals us; we're willing to learn from our mistakes. **More:** <https://tinyurl.com/Good-reads-for-March3>

To Find and Retain Good Workers, Offer a Group Health Plan

In today's improving job market, small-business owners constantly struggle to find and retain top employees. Group health benefits are valued by potential workers and can therefore greatly broaden your choices.

Federal law defines businesses with two to 50 full-time employees as "small employers." To form a group and offer health benefits, you need at least two employees (including an owner, if desired).

Many employers pay the entire premium for their employees, while others pay 50%, with employees paying the balance through payroll deduction. Some tax benefits may be available to employers who contribute to employee health premiums.

Health insurers base their rates on several

factors, including employee & dependent's age. They can't charge more for certain health conditions or exclude those with preexisting conditions. Also, your insurance carrier will want to ensure that you have workers' compensation; without it, a work-related injury may impact group health coverage. Allow at least six weeks to place coverage, especially during the busy Affordable Care Act enrollment period. Necessary documentation includes articles of incorporation, quarterly Tax & Wage wage reports, plus a short enrollment application for each employee you want to cover.

While group health helps attract and retain a better workforce, research also shows that healthy employees perform better and use fewer sick days. And, most importantly,

no one wants to see a valued employee, with no access to group coverage, bankrupted by medical bills.

To get competitive quotes from various insurers in NH, including checking on eligibility for the SHOP plans from the Marketplace that offer up to 50% tax credits to eligible business owners, contact your independent agent. Also available for qualified groups are low cost voluntary supplemental benefits (at no cost to the company), including the popular Accident policy, Short term disability, Cancer and Hospitalization policies, and more. These can be purchased to "supplement" your health plan or to provide some coverage for those that are uninsured. Contact your agent now for FREE quotes and info.

Surprise! We Really Are What We Eat

Purchasing food has evolved from home milk delivery to trips to the supermarket to point-and-click online ordering. But no matter how or where we shop, the food on the shelves (or the website) says a lot about us and the way we eat—and live—now.

In his recent book *Grocery: The Buying and Selling of Food in America*, Michael Ruhlman explores the past, present, and future of grocery stores. In an interview with CityLab, Ruhlman said this about what's on today's shelves and how it reflects today's culture: "It definitely shows a population that cares increasingly about its health, how it feels, and is looking for better products and better information about ways to eat that make us feel good."

Ruhlman's premise is apparent in the popularity in recent years of items like green juice, quinoa, and acai berry. So what's next?

Here are some of the food trends that made Whole Foods Market's list of food trend predictions for 2018: plant-based proteins and nut milks, mushrooms for wellness, floral flavors, no-waste cooking, and a new interest in Middle Eastern cuisine. Does it sound like us?

Identity theft breaches & Protecting yourself

You have probably heard about the many data breaches in recent years, including the massive Equifax data breach that compromised personal information (names, addresses, driver's license numbers, social security numbers and dates of birth) of 145 million Americans, just last year.

The impact of this breach alone may be felt for years, but to learn more about the lingering affects of this major breach, check out this video

<https://www.youtube.com/watch?v=hgihIPYFyTE>

With millions affected by the Equifax breach, they have a website set up where you can find out if your data (or that of your family) was affected: <http://tinyurl.com/BreachCheck>

To learn out more about what you can do to protect yourself and your family, and to get affordable protection to help prevent your identity from being stolen, and even more importantly, to get real help in restoring your identity, if compromised, click here to learn more or to enroll (starting @ only \$9.95 monthly):

ABSolutions.WeAreLegalShield.com

Worth Quoting

This month, some famous quotes on the subject of games:

Time is a game played beautifully by children.

Heraclitus

Life is more fun if you play games.

Roald Dahl

Oh, the places you'll go! There is fun to be done! There are points to be scored. There are games to be won.

Dr. Seuss

But is it not already an insult to call chess anything so narrow as a game? Is it not also a science, an art ... ?

Stefan Zweig

The worst thing a kid can say about homework is that it is too hard. The worst thing a kid can say about a game is it's too easy.

Henry Jenkins

How dreadful ... to be caught up in a game and have no idea of the rules.

Caroline Stevermer

Alternative Benefit Solutions, LLC
 PO Box 81, Hudson NH 03051

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Inside the Newsletter!

Its True: People Do Need People, and Here's Proof
 If You Have Children, You Need Life Insurance
 New Benefit Options for the Uninsured
 And....
 Just Hold the Small Talk at Parties: Connect with Authenticity

ALTERNATIVE BENEFITS NEWS

Tom Buonanduci

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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!

Alternative Benefits News is brought to you free by:

Tom Buonanduci

Alternative Benefit Solutions, LLC
 PO Box 81, Hudson NH 03051

Ph: (603) 622-5700

Email: HealthPlanSavings@comcast.net

Website: www.ABSHealthPlans.com

NH License #0379354

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