



“Alternative Benefits” News



Brought to you by: Tom Buonanduci

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www.ABSHealthPlans.com

Getting Health Insurance, Now that Open Enrollment is Over

In case you, or any of your family, friends or business associate missed 2016's Health Insurance Open Enrollment and are uninsured, you may still have options available to get coverage. Under the Affordable Care Act, certain qualifying life events eg. job loss, divorce or marriage, adding or losing dependents, relocation from out of state, etc. may provide a limited time opportunity to get a new health plan in 2016.

Aside from such qualifying life events, some other possible opportunities to get coverage are as follows:

--**Short-Term Medical Plans:** Affordable major medical plans that are available for up to six month terms (up to two terms), that provide health coverage for accidental and illness related needs. These can be applied for in just a few minutes and can be effective as soon as the next day. Instant quotes and online applications are available under 'Individual/Family Needs' @ www.ABSHealthPlans.com. Check with agent for eligibility, limitations and exclusions.

--**Supplemental Health Plans:** Low cost plans eg. Accident policies (starting at about \$40 monthly), Hospitalization and Cancer policies are available.

--**Small Group coverage:** This may be an option if you have a business with at least two or more employees, or if your employer is willing to consider offering group coverage.

If interested in more information on these or other Health Benefit options, contact us at 622-5700.

Improved Women's Health Coverage Benefits Families

Women are benefiting from changes brought about under the Affordable Care Act (ACA). This act not only has given women access to medical care but also has been a boon to their families.

Previously, women who had cesarean sections and those with breast cancer or a genetic susceptibility for breast cancer were often unable to buy health insurance, and if they could, coverage was limited. And before 2014, only 12 percent of health care plans offered maternity coverage for a thirty-year-old woman. All this has changed. Now plans cover labor, delivery, and newborn baby care, and women are able to purchase policies regardless of whether they have had cesareans or breast cancer, or are at risk of developing breast cancer.

Preventive services for women have also improved. Women are covered without copays for services such as well-woman visits; gestational diabetes screening to rule out pregnancy-related diabetes; domestic and interpersonal domestic violence screening and counseling; breastfeeding support; mammograms and colonoscopies; and many more. The result is healthier women, which has had a ripple effect on both their families and their employers.

Women and men now pay the same premiums, and families have also benefited from the expansion of coverage to dependent children up to age twenty-six, which allows younger people to be covered under their parents' health plans even if they are students and/or no longer living at home.

Your insurance professional can answer your questions about women's health care coverage and, if you need a plan, will help you select the best option for you and your family.

“ALTERNATIVE NEWS”

\$100 'QUIZ' CONTEST:

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

Einstein was said to have called what "the most difficult thing to understand"?

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



Maybe Your Dryer Is Trying to Tell You Something

These days more and more ordinary items are being fitted with chips and sensors to connect to the Internet of Things. While online connectivity offers convenience and great benefits to companies and consumers, it carries significant risk as well.

Common objects such as mobile phones, locks, home security monitors, and medical devices can easily be hacked. Cameras can be activated to spy on private conversations or confidential meetings. And there have been numerous and widespread reports of personal data being compromised by scammers, and intellectual property being pirated by criminals.

According to the *Bloomberg View*, *Wired* journalist Andy Greenberg was shocked at what happened when he agreed to let two hackers have at an Internet-connected Jeep he was driving. The hackers were able to take control of the Jeep from 10 miles away,

wreaking havoc with the radio, the wipers, and the air conditioning before shutting down the transmission.

In today's interconnected world, manufacturers and consumers both need to broaden their approach to safety to include cybersecurity as more than simply an afterthought. Yet most manufacturers have little experience with digital security, and few people know how to properly protect themselves from malicious hacking. The problem is exacerbated by the fact that appliances such as stoves and refrigerators, while designed to last, do not typically get software updates. Without regular updates, your "smart" fridge may become, well, stupid. To avoid frozen milk and damp clothes, ask questions when purchasing and installing "smart" devices. And listen. Your dryer may be trying to tell you something.

Thanks for All Your Referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. So thanks for continuing to refer your family, friends & business associates to us.

Have them mention your name & email address, so that we can send a free gift card (or gift) for referrals to whom we provide quotes.

January's Contest Winner

We want to congratulate the winner of our first Newsletter contest in our last issue.... Terry Contas from Keene NH.

The answer to January's Quick Quiz was: Driving to (or Facing) Mars Sunny South side.

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.

Depending on your needs and budget, an accident or cancer policy could help supplement high deductible plans; or maybe better Health coverage or doctor network if you have a small business; affordable dental insurance including Delta Dental; or low cost life insurance to protect your family, etc.

Just give my office a call at Ph: (603) 622-5700 or email us at HealthPlanSavings@comcast.net for your FREE review.

Worth Reading

The Evolution of Simplicity

By David Brooks

The New York Times

Are you ready for the "new" simplicity? Columnist David Brooks compares today's simple-living movement to that espoused by previous simplicity advocates, such as Henry David Thoreau, who were motivated by clear philosophical goals. Today's simplicity evangelists' goals are undefined or mask commercialism. Brooks doesn't question the need for simplicity. He just hopes we recognize today's "simplifiers" for what they are. **More:** <http://tinyurl.com/Simplicity-Read-Feb>

Why It's Good to Have a Strong-Willed Child

By Lauren Knight

The Washington Post

Today's strong-willed child could be tomorrow's storied entrepreneur or business leader. Knight candidly admits to the frustrations of parenting a strong-willed—er, spirited—child. But strong-willed children can be tenacious and loyal. And their ability to question authority can help correct injustices. **More:** <http://tinyurl.com/Strong-willed-kids-Feb>

The Hidden Problems in Old Houses

By Matt Clawson

Houzz.com

Updating an older home is problematic, so read this before you remodel. Some potential problems endemic to older homes can be spotted easily. For example, if doors and windows aren't latching properly, you may have problems with your foundation. Others are more subtle. Consider consulting architects, builders, and structural engineers before tackling a significant rebuild. **More:** <http://tinyurl.com/March-remodels2>

Explaining Away Three Myths About Life Insurance

It may seem simple on the surface, but there are many misconceptions about life insurance, and some people still believe them. Here are several we can debunk:

Myth 1: You're better off investing your money than buying life insurance. This is the "self-insurance" myth. It holds that by investing your money and letting it grow, you'll ultimately accumulate so much money that life insurance isn't needed - and, if necessary, you'll be able to access it before you pass away.

In fact, it may take you a while to accumulate the money you need (and doing so isn't guaranteed, given market volatility), and until that point, you're at risk. Self-insuring is taking a

big chance, particularly in the early years of your life. You could die without coverage, leaving your dependents in a difficult situation.

Myth 2: Your life insurance coverage should be 5 to 10 times your annual salary. It would be nice to have a simple guideline for determining how much life insurance you need. In fact, there are many factors to consider: Do you need to pay off debts, such as a mortgage and/or a car loan? Will you have medical expenses?

A cash flow analysis will help determine the ideal amount of life insurance to purchase so your coverage will be based on all factors, not just your income-earning ability.

Myth 3: Your premiums are tax-deductible. In almost all cases, this simply is not true. The only way life insurance can be considered tax-deductible is if the policyholder is self-employed, and the coverage is used to protect the assets of his or her business - a rare situation.

These are just some of the more common misunderstandings about life insurance, but they aren't the only ones. Your insurance agent can help you identify other myths and ensure you truly understand life insurance before you make the decision about whether you need it.

CMS Underfunds Medicare Advantage Plans:

It's been reported from a recent study that the Centers for Medicaid and Medicare has paid too little to cover the cost of treating subscribers with multiple chronic conditions. This shortfall ranging from \$8 to \$13 billion each, has affected patients with chronic pain, with rheumatoid arthritis and depression.

Fortunately, this does not impact those with Medicare Supplement (or Medigap) plans, that pay after Medicare, and that generally offer more complete coverage and better access to doctors, hospitals, etc. These plans are a popular alternative to Advantage plans here in New Hampshire, but Medicare Advantage Beneficiaries may not be able to change their plan until the next Open Enrollment in the fall.

Our Agents are available to answer questions and to help you, your parents or other relatives to find the most competitive Medigap plans available in NH.

This Month's Smiles: Kids on Spring

Kids often have an interesting slant on seasonal changes. Here's their take on spring and all the season has to offer, courtesy of *Kidfo.ca*:

What is the shortest month? May. It has only three letters.

Can February March? No, but April May.

When does it rain money? When there's change in the weather.

During which season can you jump on

your trampoline? Springtime.

What does a cloud wear under her raincoat? Thunderwear.

What do you call a grizzly bear caught in the rain? A drizzly bear.

What bow can't be tied? A rainbow.

What goes up when the rain comes down? An umbrella.

Worth Quoting

This month, some famous quotes on the topic of parenting:

Each day of our lives we make deposits in the memory banks of our children.

Charles R. Swindoll

Childhood is a short season.

Helen Hayes

Don't worry that children never listen to you; worry that they are always watching you.

Robert Fulghum

Parenthood remains the greatest single preserve of the amateur.

Alvin Toffler

Let parents bequeath to their children not riches, but the spirit of reverence.

Plato

Children are educated by what the grown-up is and not by his talk.

Carl Jung

Tell me and I forget, teach me and I may remember, involve me and I learn.

Benjamin Franklin

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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!

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