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healthplansavings@comcast.net

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From: Tom Buonanduci <HealthPlanSavings@comcast.net>
To: thomas buonanduci <HEALTHPLANSAVINGS@comcast.net>
Subject: Alternative Benefit Solutions- December Newsletter

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“Alternative Benefits” News

Brought to you by: Tom Buonanduci
HealthPlanSavings@Comcast.net • (603) 622-5700
www.ABSHealthPlans.com

Thomas Buonanduci
Alternative Benefit Solutions, LLC
603-622-5700 Office
603-689-7575 Fax
<http://www.ABSHealthPlans.com>
HealthPlanSavings@comcast.net
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Quick quiz

Each month I'll give you a new question.

Just reply to this email for the answer.

Where do the World Ice Art Championships take place every year?

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Medicare Enters a New Year – Have Your Benefits Changed?

Medicare enrollees can expect some helpful additions to their Medicare benefits in 2021. For example, enrollees can soon receive up to 12 acupuncture visits in 90 days to treat low back pain. According to Georgetown University's McCourt School of Public Policy, eight percent of adult Americans experience "persistent or chronic back pain." In fact, the US counts back pain as its sixth costliest condition. WebMD says that acupuncture has been "long recognized as an effective treatment for chronic pain." When other treatments fail, acupuncture may help relieve back pain. According to the Mayo Clinic, it's also effective for chemo-induced nausea, headaches, respiratory illnesses and other conditions.

Did you know that Medicare also covers a health behavior change program that helps prevent type 2 diabetes? More than 100 million Americans are prediabetic or live with diabetes. That's nearly one in four adults. Preventing diabetes motivates Medicare administrators to help you avoid its onset.

Your risk of diabetes is one you should manage aggressively. Diabetes hits minority communities especially hard, so factor your own genetic makeup into your risk of diabetes. The diabetes management program offers weekly sessions over a six-month period, including diet and nutrition coaching and other benefits. After your core sessions, this program offers another 12 months of maintenance sessions to keep you on the path to better health.

Diabetes is often a factor in hospitalizations and contributes to a lower quality of life. Don't allow these great benefits to go unused if you need them. Contact us if you have other questions about your Medicare benefit package.

Are You Making Any of These Top 10 Insurance Blunders?

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 and what you can do about them with my free guide, "The Top 10 Insurance Blunders - and How to Avoid Them."

Just reply to this email and I'll send it right out to you.

Reply to this email

Are You Covered for 2021? Don't Miss the Deadline!

It's a busy time of year. The holidays have rushed in and in the midst of Covid chaos, you're probably swamped with shopping and preparing for the holidays however you can. But in the midst of all this, don't miss an important deadline. Open Enrollment for 2021 coverage (for under age 65) under the Affordable Care Act (ACA) ends on Tuesday, December 15 (Medicare's open enrollment ends December 7th).

If you have a plan that you are happy with and no changes to update, you may be able to automatically renew. Otherwise, if you have changes (including your expected adjusted gross income) to update for next year or need health coverage for 2021, contact your insurance agent right away to make sure you have coverage when the calendar flips to 2021. ACA coverage is provided either ON or OFF the Federal Exchange for those not insured through another source, such as an employer or Medicare plan.

The cost for the insurance is based on your income. Your insurance agent can walk you through the various options available and either help with your enrollment or you can use the link below for instant quotes and to enroll 24/7. To sign up for a plan, you'll need information about the size of your household, basic contact information and info on those being covered, employer information, income amounts, etc.

What happens if you miss the deadline? Well, there are only limited circumstances to qualify for a Special Enrollment Period during the new year, eg. if you have qualifying life change in 2021, eg. loss of group employer coverage, getting married, having a baby, etc.

So, don't risk being uninsured in 2021 and contact your agent now at HealthPlanSavings@comcast.net or at (603) 622-5700 to review your options and get your coverage process underway. Or, you can get instant quotes from all three insurers in NH, and even renew or enroll NOW through a more simplified system, so click here

https://www.healthsherpa.com/?_agent_id=tom-buonanduci. If you enroll, contact your agent to let them know so that they can followup and assist as needed with any issues encountered in the process.

**We wish you and your family a Happy & Healthy
Thanksgiving!!!**

Turns Out Giving is Good for You and Your Health

It turns out giving to others is good for your health! According to Professor Michael Norton and his Harvard Business School study, participants are happier spending money on others than themselves.

This residual happiness is not limited to spending and physical gift giving. In fact, a National Institutes of Health study found that when people give to charities and volunteer their time, it activates the region of the brain associated with pleasure, social connection and trust. And with the holidays firmly around the corner, there's no better time to get your give on.

Giving is not only good for our emotional well-being but our physical health, too. Kathleen Lawler of the University of Tennessee conducted a study that found participants had lower blood pressure when providing social support to others (as opposed to those who didn't), leading to the conclusion that giving reduces stress and improves longevity.

Generosity's health-boosting effects tend to ripple out and gather up others in its wake. It's linked to the release of oxytocin, the love hormone, which induces warmth, empathy and the propensity to be generous towards others, which kick-starts a behavioral circle of giving, according to neuroeconomist Paul Zak.

As you bravely take on the Christmas sale season, donate to charity or volunteer, remember that your efforts not only show your family and your community that you care about them but all that and more. Your simple selflessness will surely kick-start a cascade of goodwill that echoes beyond the year-end festivities, giving you a big dose of happiness in the process!

Let's Connect

Gingerbread Muffins

These delicious holiday muffins are quick and easy to prepare, thanks to your trusty blender. Added bonus: they also happen to be low carb!

Yields 12 muffins



- 4 large eggs
- 1/2 cup sour cream or Greek yogurt
- 1 teaspoon vanilla extract
- 3/4 cup brown sugar
- 3 cups almond flour
- 1 tbsp cocoa powder
- 2 teaspoons baking powder
- 1/4 teaspoon salt
- 2 teaspoons ground ginger
- 1 teaspoon ground cinnamon
- 1/4 teaspoon ground cloves

Preheat oven to 325° F.

Line a muffin pan with liners.

In large blender jar, combine eggs, sour cream and vanilla extract. Blend approximately 30 seconds.

Add sugar, almond flour, cocoa powder, baking powder, salt and spices. Blend until well combined. If batter is too thick, thin out by adding 1/4 cup water.

Pour the mixture evenly among the prepared muffin cups. Bake 25-30 minutes until golden brown and firm to the touch.

Are You Getting the Most out of Your Health Insurance?

With health insurance costs taking a big chunk of family budgets, it's important to maximize your health coverage each year. Here are some tips to make the most of your health insurance coverage.

Manage your deductibles. When you meet your plan's deductible, schedule any routine annual appointments, such as dermatology appointments and eye doctor visits. Ensure you don't run out of medications, even if you only use them as needed. Most pharmacy plans will fill 90-day prescriptions at a savings. It's better to stock up on your supply of medications to delay paying deductibles as long as possible into the next deductible year.

Use mail order for prescriptions. Save yourself the stress of running to the pharmacy (and avoid exposure to sick people) by using the 90-day mail plan offered by most pharma benefit providers.

Scrutinize every billing you receive. Begin each year by naming a file, including the year, such as "Medical bills 2021." Keep every bill you receive from your doctor. When you receive your explanation of benefits, compare the two and ensure the provider billed your insurers only for services they provided. Also, make sure that your insurer paid according to your plan's agreement.

Fight questionable billings. Following hospitalization or surgery, be sure you aren't overbilled. If you receive a bill you don't understand or you question some of the charges, consider hiring a medical advocate to review the bill. Advocates save you money, usually by charging a percentage of the savings, but only when they find errors. In some cases, the savings can be thousands of dollars.

Manage your providers. Don't go out of network unless you can't find a good provider in-network. Work with your insurer if you can't find a doctor you trust in-network. Your insurer can usually recommend a good provider, and you can check that doctor's reputation online.

For more timely tips about managing your health benefits, give us a call or email us.

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What Is This Journaling Thing All about?

What do Oscar Wilde, Susan Sontag, Henry David Thoreau, Franz Kafka and Ben Franklin all have in common? Other than shaping the world with their erudite minds, they all kept personal journals.

But journaling is not just a pastime of the historical elite. Increasingly adopted by the millennial generation, it's a great way to stay in touch with yourself and reap science-backed benefits, such as increased work performance (according to a 2014 Harvard Business School study) and improved emotional well-being after stressful events (according to a 2005 Cambridge University study).

All you need to figure out before you set pen to paper is what type of journal would best suit your needs and personality. You could begin a memoir journal, where you record your thoughts, goals, feelings and ideas in a diary style, a bullet journal, which is used to record daily tasks, goals, and to-do lists, or even a gratitude journal, which records all the things you're grateful for.

Once you've chosen your format, start small, like writer James Clear. His idea of "atomic habits" (undertaking one small act that will snowball and eventually make an enormous difference) perfectly applies to journaling. Instead of setting out to write an opus, start by writing for five minutes a day. Once you get into the habit, you'll know when you're ready to build on the practice and write in more depth.

Remember that a journal is your own private space. You don't need to censor yourself, and if you need to offload some emotional baggage or negative thoughts, your journal is a safe place to leave them, clearing room in your mind for positive and constructive ideas and perceptions as you move forward.



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