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Subject: Alternative Benefit Solutions- January 2021 Newsletter

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“Alternative Benefits” News

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Quick quiz

Each month I'll give you a new question.

Just reply to this email for the answer.

On January 11 of which year did Amelia Earhart become the first person to fly solo across the Pacific?

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3 Reasons You Need Life Insurance in Retirement

You may think you do not need life insurance after you retire because your children have grown up and moved out and your spouse has enough money from savings and/or Social Security to live on. But thinking that would be a mistake. Life insurance is important at every stage of your life. Here are three reasons you need life insurance in retirement.

Life insurance can help cover final expenses. Funerals can be costly, and you probably do not want your family to bear the cost. A small life insurance policy can cover these final expenses, and can be affordable even for those that are retired. Plus, if there are pre-existing health issues, there are also guarantee issue plans that require no medical underwriting.

Your dependents may need you more than you think. Your spouse may be self-sufficient and your children may have grown up and moved out, but in the future, a dependent could find that he or she does not have enough money to live on after you pass away. This could occur for many reasons.

Your estate taxes may be higher than you think they will be. Most of us are not in a position to worry about significant estate taxes, but if you have a large estate, you may want to consider buying a life insurance policy to pay the estate taxes that will be due. That way, your heirs will not be stuck with the tax bill, which may be hard for them to pay, especially if your assets aren't liquid.

If you fall into one of these categories, you may want to consider life insurance in retirement. You have a number of options, including permanent and term, which come with different costs and benefits.

But life insurance can be complicated, so it is a good idea to get assistance if you want to review your policies or buy more. I can help, so please call or email me if you have any questions or need more information about life insurance in retirement or would like FREE quotes on some affordable options.

Did You (or a family member or friend) miss Open Enrollment?

If so, have them contact us or refer this newsletter to them. We may be able to help assess their options, that may include an ACA or Medigap plan or Medicaid/Healthy Kids (if eligible) or perhaps a Short term Medical plan, Telemedicine, Supplemental plan, etc.

Have them mention your name and email address so that we can express our appreciation for your referring us.

Reply to this email

Why supplement your Health Coverage with Dental & Vision?

With Open Enrollment now over, millions are now enrolled nationwide in a Health plan for 2021, but in doing so, many have overlooked oral and eye health. That's probably not a good idea: After all, people need their mouths to eat, drink, and talk. And they rely on their eyes for almost everything else they do.

Why it's important to have Dental (and Vision) insurance... before there is a major need:

First of all, "individual" Dental and Vision are now available, but what many don't know is that most plans have a waiting period, eg. 3 to as much as 12 months for Basic and Major coverage that includes fillings, periodontal, crowns, root canals, bridges, implants, etc. We get calls each year when people are dealing with pain, infections, etc. and find out that they need hundreds, if not thousands of dollars of dental work, and can't wait so they end up having to pay for these high unexpected out of pocket costs to get the work done now.. So it's best to have a dentist, get your preventive services every six months and then have a plan working with your dentist to help better manage any treatment needed and the associated costs that will ultimately be lower with a good Dental plan.

Aside from this, oral and eye health are essential to our overall wellbeing. Many serious conditions can be detected in their early stages by an eye exam, including diabetes, high cholesterol, and hypertension.¹ Dental oral exams can

be just as revealing: More than 90% of all common diseases have oral symptoms. So not only does it help with detection, good oral health can also help adults avoid or better manage serious health-related issues, eg. diabetes, Heart disease, self-esteem. In the latter case, research shows that healthy teeth and gums are important to a person's self-esteem and how they feel about themselves.

Every plan is different – so look at the details. In addition to looking at the premiums, deductible, coinsurance, etc. it also important to consider the following:

- **Types of services and treatments covered.** Different services eg, preventive (exams, cleanings, x-rays, etc) are generally covered at 100% in network but you also want to consider the level of coverage on the plans you are considering for Basic and Major procedures as well.
- **Maximum Annual benefit.** Consider this in light of what your expected dental needs are in the coming year as generally, there is a \$1000, \$1500 or \$2000 maximum annual benefit.
- **Waiting periods.** Major procedures, such as crowns, usually have a waiting period (for example, at least 6 months) before they are covered but there may also be waiting periods for fillings, extractions, periodontal, etc.
- **Provider networks.** Some plans allow you to see ANY dentist, although the out of pocket costs tend to be less if you use a dentist in the plan's network.

Ultimately, it's hard to consider yourself a healthy and happy person when your eyesight is impaired, your mouth hurts, or you're worried about what's happening with your teeth. Dental Plans can be affordable, starting as low as only \$30 monthly (with dental discount/savings programs as low as \$10 monthly) and Standalone Vision plans as low as about \$15 monthly. Contact your agent for more information on options and FREE quotes or click here for instant quotes and online applications <https://www.abshealthplans.com/shop-online-for-insurance> .

Let's Connect

Maple Cinnamon Apple Sweet Potatoes

Apples, sweet potatoes, maple syrup and warm spices are the perfect flavors to keep you cozy this winter. This super simple and hearty side dish is a breeze to prepare and will have your kitchen smelling oh so delicious!

Serves 6



- 2 large apples, diced medium
- 2 large sweet potatoes, diced medium
- 1 tablespoon olive oil
- 2 teaspoons ground cinnamon
- 1/2 teaspoon ground nutmeg
- 2 tablespoons pure maple syrup

Preheat oven to 400° F.

Combine the apples, sweet potatoes, olive oil, cinnamon and nutmeg in a large bowl.

Toss well to coat the apples and sweet potatoes with the oil and spices. On a large baking sheet, spread in an even layer.

Bake for 25 to 30 minutes or until the sweet potatoes and apples are tender.

Remove from oven and drizzle with maple syrup.

Serve hot.

**Because we all need to be uplifted
and enjoy a good laugh...**



Where there's a wheel, there's a way. A Scottish father dreamed up a novel way to raise funds for charity: cycling 200 miles from his home city of Glasgow to Manchester, England. The cherry on top? He decided to do it on his eight-year-old daughter's tiny pink bike! In support of the various charities and hospitals that helped his late grandfather during his battle with cancer, Wesley Hamnett cycled for six grueling days and was met at the finish line by his doting daughters. See him in action [here](#).

A taste for baking. The little boy featured in this video has a bright future as a chef, if he can stop himself eating all the ingredients, that is! Cade's grandma wanted to spend the afternoon baking cookies with her grandson, but she didn't expect him to get so stuck in the process. At every chance he got, the little tyke tries to grab a mouthful of ingredients, including raw flour! Watch the hilarious results [here](#).

Lemur on the lam. When the San Francisco Zoo's 21-year-old ring-tailed lemur Maki went missing, social media was in an uproar. The Daly City police force made an appeal for more information on Twitter, so the city's residents went into Sherlock mode. Luckily, police officers responded to a report that Maki was hanging out at a local playground, and he was returned safely to his enclosure. Read more [here](#).

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Here's How to Cultivate Your Creativity

January is International Creativity Month, a time we collectively acknowledge

those who work in creative industries and how various creative infrastructures foster new ideas for the betterment of all. It's also a chance to ignite the latent creativity within. Here are few tips to help get that fire burning.

Before picking up a paintbrush or pencil, you may need to break out of a fixed pattern of not believing you're capable of creating in the first place. Replace closed-ended statements such as "I can't" or "I don't know" with "I have what it takes" and "There's always a way." These creative mantras will allow inspiration to bubble up to the surface naturally and spontaneously.

Finding a creative outlet may seem like a daunting task, but it's as simple as opening a box of crayons and sitting down with a coloring book. Give yourself permission to play rather than focusing on the discovery of talent or the pressure of the perfect end result. Enjoy the process of self-expression and its stress-relieving benefits. You may need to explore a few different techniques before you find one that suits you, so don't go overboard buying the latest kit or supplies.

Remember that creativity isn't confined to the fine arts. It can be anything that excites you, invigorates you or offers you a simple moment of joy. Beyond painting and writing, a whole world of creative pursuits exists. You could knit while watching old movies, get groovy during an online dance class or cook up a storm in the kitchen. Be kind to yourself when things don't go to plan. In the wise words of Bob Ross, celebrate the "happy little accidents" that occur as you navigate the lifelong journey of inspiration.



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