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Subject: Alternative Benefit Solutions- April Newsletter

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“Alternative Benefits” News

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How many times can glass be recycled?

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Access to More Affordable Health Coverage through Marketplace- Available Now

The new presidential administration has reopened the Affordable Care Act (ACA) open enrollment period for 2021 healthcare coverage, and it has now been extended to August 15, 2021. In addition, the American Rescue Plan Act of 2021 was recently signed into law that provides increased access and affordability of health coverage through the Marketplace. Following are some tips and information related to this new enrollment & subsidy opportunity:

- **A temporary boost in premium tax credits** for 2021 is now available to most people that have a Marketplace health plan, with reduction in premiums averaging \$50 per person per month.
- **During this Special Enrollment period**, consumers may enroll in a new plan or update their application to take advantage of increased savings on the plan they are already on (if eligible).
- **Those that are currently enrolled may opt to 'Do Nothing' now:** If enrolled on the Marketplace now, you may opt to do nothing, until you file your 1040 taxes next year for 2021. At that time, you can receive your increased 2021 tax subsidy, if eligible.
- **Those with higher incomes**, previously ineligible for subsidies, may now qualify.
- **How can current enrollees receive the additional advanced tax credits:** by updating their Marketplace application thru the link provided below*. Plan changes can also be made but before changing to a different insurer, consider how much you have already paid towards your deductible, as your new plan will be subject to a new deductible for 2021.
- **For those that are uninsured:** You may submit your application during the Special enrollment Period thru Aug 15, with coverage effective as early as the first of the following month.
- **If you have a plan 'OFF' the federal exchange:** And... if now eligible for tax credits, you would need to re-apply thru the Marketplace during this special enrollment period.
- ***Process to enroll or update an application:** The following link https://www.healthsherpa.com/?_agent_id=tom-buonanduci offers a more streamlined online process, to either enroll in a new plan or to update your application in order to access additional tax credits. Applying through link averages about 8 minutes vs 30 minutes @ Healthcare.gov and enables us, as your agent, to better assist you should issues be encountered. There is no cost for our services.
- **For further information** on how the American Rescue Act affects you, for quotes or for help enrolling, call us at 622-5700 or email HealthPlanSavings@comcast.net.

Do You have Family or Friends that Need Affordable Health Coverage?

There is now a new opportunity to get enrolled in a plan, On or Off the Exchange, with increased subsidies also available making it more affordable in most cases. Just have them contact us and we would be glad to help them... and have them mention your name so that we can express our appreciation for your keeping us in mind. Thanks!

Restoring Biodiversity: Tiny Forests Have Mighty Impact

When it comes to boosting biodiversity and creating green spaces, the West has taken inspiration from the East. Utilizing the methods of one of Japan's most respected botanists, organizations in Europe are creating tiny forests that thrive amidst urban landscapes.

Holland's Tiny Forest Initiative and Urban Forests, based in France and Belgium, have taken a sustainable leaf out of Akira Miyawaki's book to create small but mighty woodlands in their local areas. In 1970, Miyawaki discovered that the trees around his homeland's religious shrines tended to be native species, but he later found that only 0.06 percent of Japanese forests were made up of indigenous trees.

In response, he pioneered a method of restoring native forests on deforested or degraded plots of land. The Miyawaki Method created more than 1,700 forests throughout Asia, a staggering 96.7 percent of which developed resilient ecosystems in less than 10 years.

The method serves as a blueprint for volunteers in Europe, who plant clusters of indigenous seedlings that grow to become fully fledged and biodiverse ecosystems. Even in areas as small as a tennis court, these tiny forests restore soil, preserve water and air quality and attract flora and fauna. Since these small green spaces grow 10 times faster and are 30 times denser and 100 times more biodiverse than a conventional plantation, they are a sustainable way to combat climate change, foot by foot.

The small-scale patches of greenery aren't just pleasant spots for insects and small mammals but for people, too, often serving as meeting places for local communities.

Low Cost Supplemental 'Accident' Coverage: Now Available in NH

You can't protect yourself from the bad luck of an accident ... but you can now cover the costs that other insurance doesn't cover.

National General's [Accident Fixed-Benefit](#) is now available in NH, starting as low as under \$25 monthly... and these plans pay set cash benefits right to clients to help pay for covered injuries or

services, like broken bones, ambulance transportation, hospital stays, and inpatient hospital services.

The plan pays benefits regardless of any other insurance you may have, no matter which networks you use for care. There are no deductibles, coinsurance, or copays. Accident Fixed-Benefit insurance is easy to get, easy to understand, and easy to use.

It's coverage that just makes sense – For instant quotes or to apply now online, [click here](#).

Why Life Insurance May Be More Affordable than You Think

A life insurance policy can be an affordable way to protect your family. But some people don't purchase life insurance because they think it will be too expensive. That is not necessarily the case, however.

Life insurance is designed to provide for a partner or a family that relies on your income. If you pass away, your family members may not be able to get back on their feet easily.

The COVID-19 pandemic has likely made people more aware of their own mortality, with life insurance applications jumping in 2020, according to MIB Group. But it may not be enough. According to a 2020 study by Limra, just 59% of Americans have life insurance, and about half of those who do have life insurance do not have enough.

You may want to discuss life insurance with your spouse or partner to determine what his or her needs are. Certainly, it is not an easy discussion. No one likes to anticipate his or her own death. But if a loved one relies on your income, you will undoubtedly want to ensure he or she is cared for if something happens to you.

If you're concerned about cost, you can make life insurance more affordable by purchasing a policy sooner rather than later. The younger you are, the more likely you are to be healthy, and the healthier you are, the lower the premium will be... with rates possibly locked in for up to 30 years.

There are also different types of life insurance, some more affordable than others. Term life insurance is the most affordable. It pays a benefit to your survivors when you die within a specified period of time. Universal life insurance is more expensive. It combines investing with term life insurance.

If you're concerned about your life insurance coverage, reach out to our office so you can get free quotes and information to help you find a policy makes the most sense for you.

The Importance of an Up-to-Date Medical Power of Attorney

In today's uncertain world, a serious illness or an incapacitating injury can strike at any age. A properly drafted medical power of attorney (POA) allows someone you trust to make medical decisions on your behalf should you become incapacitated. You're never too young or too old to consider this important step. Even your child heading to college may require you to step in if he or she cannot act after an illness or injury.

Suppose you're seriously injured and doctors recommend a risky procedure that is your best chance for recovery. You may be unable to make this decision yourself. The POA allows your signer to intercede, making critical care decisions for you only if you cannot act. Your POA can legally talk with your physicians, deciding on the best course of action. The medical POA gives no power to make financial or other decisions, just the authority to make medical decisions on your behalf. Only when you're unable to act for yourself does the medical POA begin.

If you've signed a POA in the past, reevaluate it. Your signer may no longer be able or willing to help make these tough decisions. An up-to-date medical POA is essential to your healthcare and to your family.

You may hear medical providers call the medical POA an "advance directive." Always provide a copy to your treating physician and to the hospital you'd likely visit with an illness. Discuss your wishes with your POA because it's important he or she clearly understands what you do want and what you don't want after a critical event.

You can contact your lawyer for information on POAs and for help on this and other important legal documents eg, Wills, advanced healthcare directive, trusts, etc.

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5 Tips to Get Started with Slow Fashion

There are no two ways about it: fast fashion and the manufacturing of clothing come with a considerable carbon footprint.

According to the World Economic Forum, the fast fashion industry produces 10% of all humanity's carbon emissions and introduces 500,000 tons of microfibers into the ocean each year. But fear not! You can lessen this impact by adopting slow fashion practices, which advocate for people, the environment and animal-friendly manufacturing. This Earth Day, see how you can incorporate slow fashion into your wardrobe. It's not as difficult as it may seem! Follow these helpful tips to get you started.

Will you still wear it tomorrow? Whether you're buying eco-friendly clothing brands or not, ask yourself if you'll wear the item a minimum of 30 times. If the answer is yes, go ahead. If not, you may not even remember it a few weeks later.

The sustainable switch. If you do decide to shift to ethical brands, you'll be able to find out all the necessary info online. Try to gravitate toward brands that only design a certain number of collections each year and use sustainable materials such as bamboo, modal and hemp.

Think ahead. While sustainable fashion can cost more than regular mass-produced clothing, try to think of it as an investment. Go for quality instead of quantity. Your eco-friendly garments will undoubtedly last a lot longer.

Get thrifty. Secondhand clothing gives perfectly usable and oftentimes very fashionable clothes a new lease on life. If you're looking for higher-end products, check out vintage boutiques in your area. They're likely to have online shops, too.

Pay it forward. In the same train of thought, donate your unwanted clothes. Every time you want to buy a new piece of clothing, donate something from your wardrobe to a charitable secondhand store and get into a positive cycle of eco-friendliness.



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