



"Alternative Benefits" News

Brought to you by: Tom Buonanduci

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Who Qualifies as a Dependent for My Health Insurance Plan?

Is your current employer considering offering group health insurance? If so, who will qualify as a dependent? Let us look at a few scenarios.

Is my spouse considered a dependent?

Typically, a legal spouse can be added to your group health insurance. Some employers may even offer to subsidize the cost. When offering benefits to domestic partners, this coverage must be the same as the coverage offered to legal spouses. Offering benefits, however, to domestic partners may vary based on state regulations and may require proof you are in a committed relationship.

If my kids rely on me financially, are they considered dependents? Generally speaking, children under 26 will be provided coverage, and some employers may offer to subsidize the cost. These dependents must be legally related to you as your biological, adopted, step, or foster child or a legal ward in your care.

When can I make changes to my dependent coverage? Annually, your group health plan is renewed. This is the window when employees can make changes to their existing coverage or add dependents. Another window is a change that would reasonably be expected to impact your health insurance needs. This 60-day special enrollment period is considered a qualified life event and occurs with a new marriage or when having or adopting a child.

A good rule of thumb is if you claim someone as a dependent for tax purposes, you can generally claim that person as a dependent. It may be important to discuss your unique situation, so we are here to help and just a phone call away.

World's Largest Open-Air Gallery Has a Special Mission

A Spanish artist has turned one region's dull cement silos into stunning works of art, helped by a team of local artists with learning disabilities. The breathtaking work means the province of Ciudad Real in central Spain now boasts the largest open-air gallery in the world.

The mastermind behind the project is Okuda San Miguel, a painter who has dedicated his artistic career to bringing color into everyday spaces across the globe. His previous works have regularly involved turning drab buildings and bare walls into places of beauty with colorful murals featuring geometric patterns, nature, people and famous iconography. The colossal scale of this latest work meant it was always destined to be something unique, but as the work began to escalate, the special mission Miguel added to the project brought the entire piece to a new level.

In partnership with a local organization working to create jobs for local people with special needs, Miguel assembled a team of artists with learning disabilities to help create the magnificent artworks. His aim was to provide them with a chance to communicate through the medium of painting and visual art, contributing to what he describes as a "universal church" existing for everyone regardless of race, religion or gender.

The impressive undertaking has grown into a gallery of 10 different cement silos in collaboration with artists of many nationalities, and the next goal of the project is to transform the silos' empty interiors to match the beauty of the colorful new exteriors.

Special ACA enrollment Period Ending Mid-Month



If you or any of any of your family or friends missed Open Enrollment last year, or need to make certain changes, you now have one more chance to do so... but only until mid-month. If any questions, contact us ...and if referring someone, have them mention your name & email address so that we can express our appreciation!



How to Feel Like You're on Vacation in Your Everyday Life

With many of us unable to get away on our normal vacations this year, it's easy to feel like we're missing out on some much-needed soul soothing.

But why stop yourself from creating that vacation feeling in your everyday life?

Block out days for yourself in advance to specifically have a slow morning, spend time outside, go on an adventure, see friends and not worry about that shelf you were meaning to put up or that room you were going to paint.

While it's a concept alien to many, actively banning yourself from being "productive" for a day here or there can work wonders for your mental health if planned and done at the right time.

Afford yourself the freedom to care a little less about your appearance and appreciate the liberation of loose clothing. One of the joys of a vacation is that we stop worrying about how smart we look for a few weeks, swapping out proper shoes for flip-flops, busting out the sun dress and not bothering with makeup routines.

Get to the water! Whether it's reading by the river, riding a pedal boat on a lake in the park, swimming in the sea or just setting up a paddling pool in your backyard, everything seems slightly more calming when you're near water. See if you can make a conscious effort to fit a water-based activity into some of your days off this year.

Eat some exciting food you wouldn't normally try! A huge part of our time away revolves around the exciting food we eat.

Obviously, part of that comes from someone else cooking it, but trying something different that looks and tastes beautiful can be hugely rewarding.



Thank you for your referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

Garlic Shrimp Zucchini Boats

Serves 4

- 4 large zucchinis, halved lengthwise
- 1 tablespoon olive oil
- 2 tablespoons butter
- 3/4 pound large shrimp, peeled and deveined
- 3 cloves garlic, minced
- 2 tomatoes, chopped
- Juice of 1/2 lemon
- 1/4 cup grated Parmesan
- 1/4 cup heavy cream
- 1 cup shredded mozzarella

Preheat oven to 350°F. Scoop out insides of zucchini to use later. Place zucchini in large baking dish. Drizzle with oil. Season with salt and pepper. Bake for 20 minutes.

Melt butter in large skillet over medium heat. Add shrimp. Season with salt and pepper. Cook 3-4 minutes until cooked through. Remove from heat and chop into bite-size pieces when cool enough to handle. Return to skillet. Stir in reserved zucchini, garlic and tomatoes. Cook until fragrant. Add Parmesan, cream and lemon juice. Cook for 4 minutes. Fill boats with shrimp mixture. Sprinkle with mozzarella. Cook until cheese bubbles, then for 10 minutes more.



Recent Survey Finds 1/3 of U.S. Seniors Lack Medicare Knowledge

Whether you are turning 65 or have been a Medicare recipient for years, many seniors find Medicare benefits confusing. According to a recent article from the RISE Association network for healthcare professionals, one in three U.S. seniors lacks knowledge of their Medicare benefits. This lack of information may cost you money.

You may hear the words “Medicare Advantage” (MA) and “Medigap” used interchangeably. Both provide supplemental benefits beyond original Medicare, but they are not the same. Each plan can impact which physicians you visit, your copays and other supplemental offerings. Scheduling time with a licensed health insurance agent can inform you of the advantages and disadvantages of both approaches to coverage because the differences are many.

Original Medicare consists of hospital and medical insurance, known as Part A and Part B. Private health insurers offer plans called Part C, also called Medicare Advantage plans. These MA plans offer parts A, B and D for prescription drug charges. In an MA plan, you’re generally required to stay in the network created by your insurance company. Medigap plans pay *after* Medicare pays, while MA plans pay *instead of* Medicare. Medigap is a supplemental plan that covers most of your deductibles and copays. Medigap and MA plan costs vary by state. Since many supplements are “community rated,” states with higher living costs can mean higher Medigap costs.

If you plan to travel internationally, consider this: some supplemental plans cover many of the costs arising from sickness or injury while traveling internationally, while some do not. If you plan to travel overseas, be sure to call us to determine if a travel policy is right for you.

Medicare can be bewildering, whether approaching age 65 eligibility or whether you have been on the same plan for years. In either case, call us if you have questions on your plan or options. We can help you find out which coverage approach is best for you and make sure you are in the know.

Worth Reading



What's the Best Way to Use and Clean Your Cookware?

Goop.com

If your kitchen cupboards contain a varied assortment of different types of pots, pans, baking trays and cake tins, it can be a real effort remembering what works best for which type of cooking and the best practice for getting them sparkling clean afterwards. Luckily, this article delves into the science behind the different materials our cookware is made from and the dos and don'ts of cleaning them afterwards.

<https://tinyurl.com/worth0821a>



The 6 Keys to Positive Communication

Julien C. Mirivel

Greater Good Magazine

If you’ve ever felt like your conversations are lacking something or you’re finding it difficult to break down the barriers when meeting new people, this may be the article for you. Communications expert Julien C. Mirivel has spent an entire career researching the most effective and ethical ways to communicate with each other and shares some of his findings.

<https://tinyurl.com/worth0821c>



Quick Quiz

For an answer, email me at
Email:

HealthPlanSavings@comcast.net or call Ph: (603) 622-5700.

In which film was Betty Boop's debut appearance in August 1930?

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We can't make this stuff up!

A man from Minnesota has been awarded the world record for the tallest-ever mohawk, standing at 3.5 feet tall. Joseph Grisamore spent seven years growing his mammoth hairdo.

Elizabeth Johnson of Lucama, North Carolina, won \$2 million on the Powerball ... after buying a ticket for the wrong draw! Shocked, Johnson hadn't noticed the mistake until receiving a message the following week informing her of her success.

A young girl in Thailand has been performing weekly piano concerts for lemurs in a zoo, all while dressed as an alligator. Seenlada Supat began her bizarre but heartwarming pursuit to keep the animals company during a drop in visitor numbers this year.

Irish Twitter users have been sharing hilarious memes comparing Matt LeBlanc in the *Friends* reunion to a typical Irish uncle. Memes include a cheerful-looking LeBlanc enjoying a folk music session and inspecting cows at a cattle market.

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.

I won't try to push you into buying insurance you don't need, and I won't waste your time. I'll just give you the honest facts about your current insurance status. Just give my office a call at Ph: (603) 622-5700 to arrange an appointment.

Contact me today:

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