



“Alternative Benefits” News

Brought to you by: Tom Buonanduci

HealthPlanSavings@Comcast.net • (603) 622-5700

www.ABSHealthPlans.com



2022 Increases in Medicare Premiums & Deductibles... Why?

These unprecedented times have impacted so much, now including Medicare... with premiums having the largest dollar increase in the program's history, increasing to \$170.10 for 2022. and deductibles for Medicare Part B (physician/outpatient hospital services and certain other medical services), increasing to \$233 in 2022.

These increases are attributable in part to the following factors:

- Rising prices and utilization across the health care system that drive higher premiums year-over-year alongside anticipated increases in the intensity of care provided. Covid 19 has certainly had some impact here.
- Additional contingency reserves due to the uncertainty regarding the potential use of the Alzheimer's drug, Aduhelm™, by people with Medicare. Although the coverage determination is uncertain, the high cost of this drug could, if covered, result in significantly higher expenditures for the Medicare program.

All of this is considered somewhat of an anomaly, with things hopefully stabilizing and getting back to some sense of normalcy in the coming year.

Organization Sends Love Letters to Strangers Around the World

When Hannah Brencher was struck down by crippling loneliness after moving to New York, little did she know that her coping mechanism would become an international movement spreading joy across the world.

As an outlet to release her emotional tension and fight back against the stress and depression the move had brought on, Brencher began writing love letters and leaving them around the city for strangers to find. She'd leave them in grocery stores, on the subway and in other public places for anyone to pick up, spreading little bits of joy to those individuals lucky enough to happen across them. Their impact was genuine and meaningful to many of the people who found them: one recipient described riding on the subway, having just discovered her mother had cancer, looking to the side, and finding a letter full of the positivity she needed to carry on.

Four hundred letters and a plethora of grateful recipients later, it was clear this was becoming bigger than Brencher had ever imagined, and thus, The World Needs More Love Letters was born. Taking requests for handwritten letters to be sent around the world, Brencher's organization has sent thousands of them to 50 different countries, bringing words of encouragement to those deserving of the love. Recipients range from family members who deserve appreciation, friends in need of a lift, children in hospitals braving their treatment and more.

Through their recent Campus Cursive program, the organization has also sent love letters to more than a hundred college campuses. Truly inspiring as we approach Valentine's Day.

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 with my free guide, "The Top 10 Insurance Blunders – and How to Avoid Them."

Reach out to (603) 622-5700 and I'll send it right out to you.



Health | Dental | Medicare | Life



How to Celebrate Random Acts of Kindness Week

February 17 is International Random Acts of Kindness Day, and for the whole week, people are encouraged to celebrate kindness and reap the scientifically proven positive effects that come from being kind to others.

If you'd like to get involved but need some inspiration for how you can be kind this week, here are a few ideas to get you started.

Do a favor or run an errand for a friend. If you have some free time on your hands but know someone who's overwhelmed with their own commitments, offer to give them a helping hand and lighten their load.

Surprise someone with a gift. Gifts don't just have to be for birthdays or Christmas. Think of the joy you feel when your loved ones are opening the perfect presents, then imagine how much better it feels when they weren't even expecting those gifts in the first place.

Volunteer at a soup kitchen. Helping those members of society most in need is not only rewarding: you can walk away knowing that you've made a positive change for people that may not be used to acts of kindness.

Give a compliment to a total stranger. It's nice to hear compliments, and not everyone is used to hearing them, let alone from strangers. One little compliment could completely change someone's day for the better, so give it a try.

Give thanks to the people close to you. It's easy to forget how much we need the people we love and how much they do for us every day. Take time out to actively appreciate and thank your loved ones for helping you be the person you are today.

Thanks for your referrals!

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

If you do refer someone, have them mention your name and email address so that we can express our appreciation. As always, we greatly appreciate your referrals!

Need a 1095A to file your 1040 Tax Return?

Well, tax time for 2021 is upon us...and if you had a Health insurance plan through the Marketplace exchange in 2021, you may need form 1095A (Health Insurance Marketplace Statement) in order to file your Federal Income Tax Return.

If you have not received this form by mail or email, and you had actively enrolled or renewed through Alternative Benefit Solutions for your 2021 plan, let us know and we may be able to provide a email a pdf copy of your 1095A to you.. just call or email us.

And remember, if you got advanced tax credits through the Marketplace, a Subsidy Reconciliation form (8962) must be included with your 1040 return. If not included with your return, or if you don't file a return, it could affect your eligibility for money saving tax credits going forward.

*"Love yourself first
and everything else
falls into line"*

- Lucille Ball



Why is Dental Insurance Needed with Your Health Plan

If you're wondering whether you need dental insurance, first consider that your health plan doesn't cover most dental services. You can develop oral or dental issues at any time, either from not taking care of your teeth or as a result of an illness or accident.

Dental insurance provides coverage that can save you money and help ensure a healthy mouth. It really should be part of your financial planning and here are some reasons why:

- **Preventive benefits ensure that problems are found early.** Regular dental exams/cleanings are critical to identify issues early, before requiring major, costly procedures down the road. Most dental plans cover preventive visits at little or no cost.
- **You're protected from financial risk.** Even with proper [preventive care](#), sometimes major dental health issues arise. You have other types of insurance, including Health —don't forget about your mouth.
- **The best rates possible are available to plan members.** Dentists who belong to a plan's network are contractually obligated to charge lower negotiated prices.
- **Dental health can affect your overall health.** Researchers continue to identify links between oral and overall health. Problems of the mouth can lead to harmful levels of bacteria that worsen medical conditions such as [diabetes](#) and [heart disease](#) if it enters the bloodstream. Some dentists are also even trained to detect sleep apnea, etc.

Affordable plans are available, starting as low as \$30 monthly, including freedom to see ANY dentist. For more info, contact us at HealthPlanSavings@comcast.net, call (603) 622-5700 or click here for instant quotes or to enroll now <https://www.deltadentalcoversme.com/sl/?agency=1752472828>. Plus, quotes on Vision plans starting at only \$13 monthly are also available on request.



Quick Quiz

For an answer, email me at HealthPlanSavings@comcast.net or call (603) 622-5700.

How many cacao beans are needed to make one pound of chocolate?

Worth Reading



20 Ways I've Simplified My Life *Simply + Fiercely*

Minimalism is an increasingly popular lifestyle choice in which you simplify things such as your house, schedule or diet. *Simply + Fiercely* has a helpful list of ideas to get started with minimalism, including advice on reducing the number of things you own, simpler shopping, time management and more. More: <https://tinyurl.com/worth0222a>



Big Hollywood Mistakes You Never Noticed

Erika Salen
Daily Stuff

There's dark, satisfying humor in noticing mistakes or holes in big-budget Hollywood movies. Erika Salen at *Daily Stuff* has compiled a list of mistakes you may only have noticed if you have a keen eye for historical details. Included are *Braveheart's* depiction of Scotsmen wearing kilts in the year 1280, an entire 400 years before the kilt was invented, and 2014's *Pompeii* showing generals wearing purple togas next to Nero, the emperor who banned purple dyes. More: <https://tinyurl.com/worth0222c>

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter.

Tom Buonanduci
Alternative Benefit Solutions, LLC
Health – Medigap – Dental/Vision – Life Insurance
PO Box 81, Hudson NH 03051

PRESRT STD
U.S. POSTAGE
PAID

HUDSON, NH
PERMIT NO. 88



Inside Your Newsletter:

2022 Increases in Medicare Premiums & Deductibles... Why?

Organization Sends Love Letters to Strangers Around the World

How to Celebrate Random Acts of Kindness Week

Why is Dental Insurance Needed with Your Health Plan!

Alternative Benefits News
Brought to you free by Tom Buonanduci



We can't make this stuff up!

A cow was spotted riding a waterslide in Brazil after breaking free from a slaughterhouse and somehow finding its way into a theme park. Happily, the animal was adopted by a nearby ranch owner after its celebratory dip.

A 70-year-old man named Alan Pidgley has been fined for owning noisy pigeons. The man from New Forest, England, has received numerous noise complaints from neighbors since adopting a flock of 15 birds two years ago.

In Colorado, a hiker who got lost on Mount Elbert accidentally prolonged their own ordeal to more than 24 hours by repeatedly ignoring phone calls from rescue teams because they "didn't recognize the number."

A man from California is suing a psychic in L.A. for not removing a curse supposedly put on him by his ex-girlfriend. The man paid \$5,100 for the curse to be removed but now believes he was duped out of his money.

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.

Just email me or give my office a call at (603) 622-5700 to arrange a phone appointment.

Contact me today:

(603) 622-5700
HealthPlanSavings@comcast.net
www.ABSHealthPlans.com
NH License #0379354