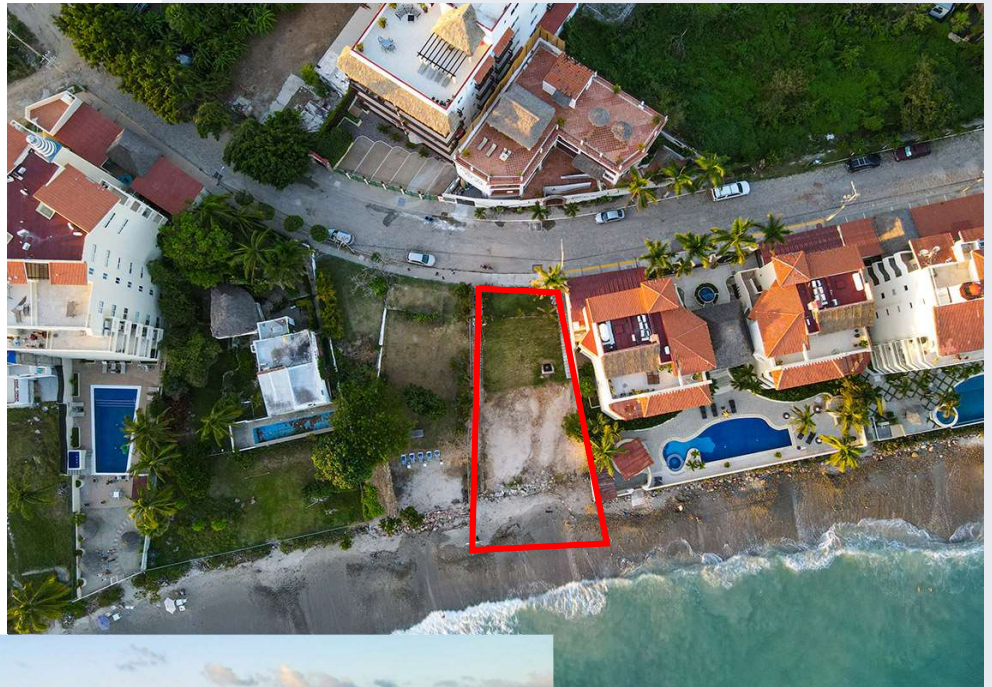


Dec 2023

Bellamar

Punta Mita Living

Lot Next Door For Sale



The lot next door to us is for sale. Listed through Riviera Partners, the asking price is \$1,250,000. This is somewhat concerning since ideally we don't have a restaurant that moves in next door with loud music all night! So if you know of anyone who might want a small beach house or other use that would be friendly to us, please check it out!

<https://rivierapartnersrealty.com/property/emiliano-zapata-a1-lot/>

Tip: Have a concern about a neighbor or their guests that you want addressed? [Please use this form](#). Zen and the VC will be instantly notified so they can take appropriate action as needed.

Local Goings On Litibu Sunsets

As the new season kicks off, so do some new and improved restaurants. The old "Litibu Grill" which closed last season - rumor being a dispute between the land owner and the restaurateur - has reopened under new management. Now called "Litibu Sunsets" and run by the land owner himself.

The menu is classic Mexican beach food. Dave says the fish tacos were maybe the best he's ever eaten. The full menu is on their [Facebook page](#).

Reservations not required. Open noon to 8pm everyday except Tuesday. Melissa has a few 10% off and 2x1 Margarita coupons to help get business going.



Hectors / Kupuri Beach Club

And finally, Hector's restaurant at the end of the strip is now closed, and that facility is dedicated to cooking classes and catering jobs. The restaurant itself has moved "behind the gate" and been rebranded as "Kapuri Beach Club". Their signature dish - short rib with mushroom risotto is still on the menu.

They are open for lunch to "behind the gate" residents, and open to the public for dinner. Reservations required and available on the website via Open Table.

<https://www.ectorskitchen.com.mx/>



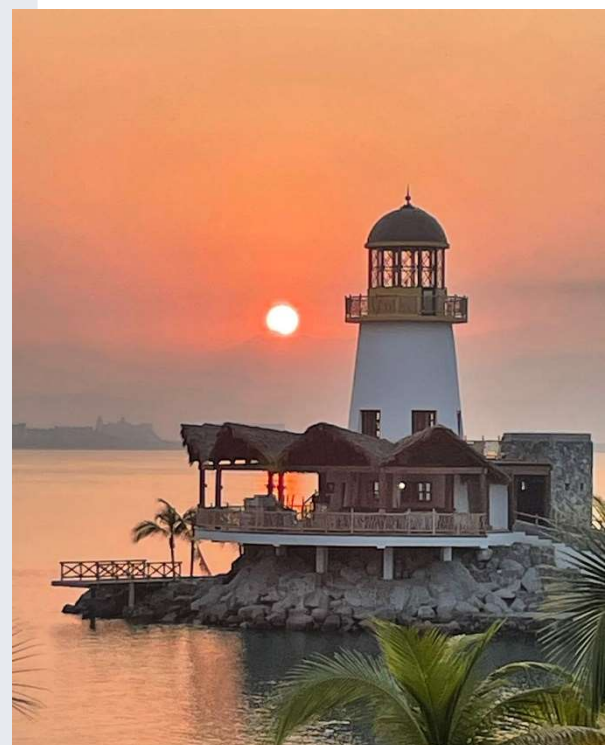
Faro Grill

The old "Litibu Grill" restaurateur has built a spectacular new facility in La Cruz. Built on a breakwater, the venue is spectacular. The opening is rumored to be mid-December.

Follow them on Facebook to get updates on the opening: [Faro Grill](#).

Si Sushi

Si Sushi is now open again, having been closed for renovations of the floor structure the past couple of months. Same great chef. Ask for a Nigiri tour of local fish and let the chef make you something special.



MYTHBUSTERS

Today's Myth: US medical insurance is fine if I am in Mexico half the year.

As Dave and Melissa become more and more "Mexicanized" they decided this year to abandon US health insurance all together and purchase plans in Mexico. This article tells the story of their journey in hopes that it could be useful to some of the rest of the community.

When Dave and Melissa retired, they chose to continue their US based health insurance coverage through COBRA. The cost of that insurance was \$1300 USD /mo. Ultimately the plan they purchased through VUMI in Mexico was \$10,000 USD per year - a savings of \$5,600/yr - or 35%.

There are a couple of big differences:

- (1) Deductible - they choose a \$20,000/yr deductible, so the new plan is truly a "cover the big problems" plan. As a reference point, Pam's back surgery - three days in the hospital, 3 surgeons one of whom traveled from Guadalajara to do the 6 hour spine surgery cost \$23K.
- (2) Worldwide - the plan covers them anywhere in the world. If you were not aware, your US health insurance plan probably only covers you outside the US for accidents, and only for 30 days after you depart the US. Medicare does not cover you at all. So if you need health care for anything like cancer or surgery, you have to return to the US to receive treatment, and any accident after 30 days might not be covered at all. US Medicare and Medicaid do not cover you at all outside of the US.

The VUMI plan includes a concierge service to help you find providers that speak English and can address your specific needs.

Obtaining coverage was an interesting process. You have to fill out an application with your history, and depending on what you report, you may have to have subsequent tests or medical sign offs. In Dave's case he has high blood pressure, and hence a consult with a Mexican cardiologist was required. That might seem scary (and it was!) but the cardiologist was familiar with the process, and even though Dave "white coats" (meaning his blood pressure readings are high whenever he sees a medical person in a white coat - a well known phenomena) the doctor recorded a normal blood pressure reading on the insurance forms based on his EKG readings, his report of blood pressure readings while at home, and his general state of health. So all in all - it was much less painful than we figured. If you have questions, don't hesitate to reach out.

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Irving Insider Info

Now that the emergency tank room project is complete, Irving has begun to put things into storage and shelves in the excess space created when we removed one of the tanks. This will really help us to clean up the garage and get things organized!

