



Greetings, here comes the spring and the summer and we’re so very delighted!

We presented four ‘Medicare Made Easy’ seminars throughout April. We were in Willow Grove, Quakertown, Pennsburg, and Lansdale. We had terrific attendance and it’s always rewarding to help people navigate through the complexities of Medicare.

One of the reasons Howard is so excited about the warm weather coming, is that he bought an electric bicycle. Perhaps many of you have heard about these new E-bikes. They pedal like regular bikes but they have four modes of electric assistance to make pedaling easier. They can go up to 20 mph and the battery lasts for 5 to 6 hours. It allows for longer distances and an overall more enjoyable ride. Once the weather changes, he looks forward to some very nice bike trips. The bike store where he bought it (Tuckahoe Bicycles, near Sea Isle NJ – ask for Nicholas) told him that Ebikes have been a very big seller consistently for the last couple of years.



Howard is going to Israel again in August on the same volunteer program that he went on in 2019. The program was shut down for a couple years because of Covid, but recently opened up again and everything is now moving forward. He’s doing 4 days of touring and then 4 days of the official program. Ten (10) hours each way on the plane is easier than you think!

Nancy was in Reno, Nevada for a visit to her brother who recently moved there from Connecticut. Our son, Jeremiah, accompanied her. Cool mountain air and the majesty of Lake Tahoe were invigorating. Lake Tahoe straddles California and Nevada and it is 192 square miles. Huge!!



We’re always here for questions or concerns...

Happy Springtime!

Howard & Nancy



Social Security

field offices, closed since March 17, 2020 because of the COVID-19 pandemic, **reopened Thursday, April 7.**

During the pandemic, in-person appointments at Social Security field offices were limited to critical situations, such as for people who were without food, medicine or shelter. While most offices can help you without an appointment, the best use of your time would be to make an appointment. Find out which office is close to you by visiting: www.ssa.gov/agency/contact/ ...then look for the Office Locator button where you can enter your zip code. You can do many things online at ssa.gov along with applying for benefits. With a personal “My Social Security” account, you can get an instant benefit verification letter or check the status of your application and request a replacement Social Security card.

Part ‘D’ Drug Plans

These plans are complicated. If anybody would like a **One Page 2022 Information Sheet** on how the Rx plans work in regards to premiums, deductibles, co-pays and the donut hole, please give us a call and I’ll get one right out to you.



1972

2002

Long hair	Longing for hair
KEG	EKG
Acid rock	Acid reflux
Buds, Seeds and Stems	Fiber
Hoping for a BMW	Hoping for a BM
Going to a hip new joint	Getting a new hip joint
Rolling stones	Kidney stones
Disco	Costco
Whatever	Depends



PART D RX PLANS

Special Announcement.

Annual Enrollment Period "AEP"

Oct 15th thru Dec 7th

We know it is way too early to be mentioning AEP, but this is important. The AEP is when you can shop around and choose a new drug plan for 2023. **This year we will be working close with a third-party service that will help our clients choose the best drug plan based on their medication and budget.** We have been doing it in-house for the last 15 years. The volume has become overwhelming as our client base has considerably grown year after year. The service will assign you a specific representative to help you. We will be sending out individual letters to people who have **stand-alone Part 'D' Drug Plans** explaining in more detail this change. It will be very easy! Instead of contacting us about shopping for a new Drug Plan this year, you will be contacting a 3rd party that will help you shop around. **THERE IS NO COST FOR THIS SERVICE.** There will be more information in our next newsletter in Aug/Sept.

This change is for those who have a standalone Part D Drug Plan. If you have a Medicare Advantage Plan like Keystone 65, your drug plan is built into the plan and the service that I'm describing does not pertain to you.

More to come!!



Home Equity Conversion Mortgage (HECM) "Reverse Mortgage"



I recently met up with an old friend of mine, Errol Kofsky, who I learned is a loan officer of "home equity conversion mortgages" otherwise known as "reverse mortgages".

This product is not for everyone but it can be a very valuable tool for those that need it.

A HCEM allows you to eliminate monthly mortgage payments while turning some or all of the equity in your home into tax-free cash payments. HCEM borrowers retain ownership of their homes and do not relinquish title but rather receive payments against the value of the home. Please note: All payments made to you goes towards the purchase of your house by the reverse mortgage company. In order to qualify for an HCEM, you must be 62 years of age and the home must be your primary residence. There are no out-of-pocket costs to initiate this loan, and there is no income tax paid on any of the money you receive. My friend Errol Kofsky, would be glad to answer any questions that you have. Earl has been in the finance industry for several decades and is licensed in PA, DE, NJ and FL. If you want to explore the basics give Erroll a call. Erroll is Loan Officer for American Advisors Group which is the largest originators of HCEM loans in the country. All loans are regulated by the Dept of Housing & Urban Development (HUD).



Errol Kofsky, Loan Officer
American Advisors Group
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"I'm at the age where 'getting lucky' means my prune juice is working."

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