

Life Planning Retirement Group Bulletin

October 2023



The Life Planning Retirement Group Is Proud to Support Breast Cancer Awareness Month

What's in This Month's Issue:

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October 15 – December 7

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Introducing Lydia Yanginski
Medicare and Insurance Specialist



BREAST CANCER AND LIFE INSURANCE

After skin cancer, breast cancer is the most common cancer among women in the United States.

DID YOU KNOW? 1 in 8 American women will develop breast cancer in their lifetime. There are over 3.8 million breast cancer survivors in the United States.

Annual mammograms can be the best defense against breast cancer. Women who receive regular screenings for breast cancer have a 26% lower breast cancer death rate than those who do not. For more information and free resources, visit nationalbreastcancer.org

A breast cancer diagnosis doesn't automatically disqualify an applicant from life insurance coverage. The insurance companies we work with will always do everything they can to make the best offer the first time.

Tips for applying for life insurance:

- Be honest about any diagnoses or treatments.
- Provide as much detail as possible.
- Be upfront about medications, including names, duration and dosage.
- Be aware that a doctor's report may be needed in some cases.

The Life Planning Retirement Group is here to help. Contact us today for more information. [THE LIFE PLANNING RETIREMENT GROUP, LLC - Home](http://THELIFEPLANNINGRETIREMENTGROUP.LLC-Home)

MEDICARE ENROLLMENT 2024 **OCTOBER 15 – DECEMBER 7**

KEY QUESTIONS BEFORE ENROLLING IN MEDICARE:

Are you at least 65? Unless you qualify for disability, you typically don't qualify for Medicare until age 65. There are some exceptions to that rule, so if you have questions about your eligibility, book a free chat with us to discuss. We'll help you determine exactly when you need to enroll in Medicare.

Are You Covered by Employer-Sponsored or Retiree Health Insurance? If so, and your employer has at least twenty employees, you may not need to enroll in Medicare yet.

Do You Qualify for VA Benefits or Tricare? If so, you may still need to enroll in Medicare Part B because VA and Medicare benefits do not overlap.

Warning! If you are eligible for Medicare coverage and are not covered by qualifying insurance, you should consider enrolling in Medicare ASAP to avoid late enrollment penalties and higher premium costs.

WHY CHOOSE A MEDICARE PLAN? WHAT MEDICARE PLAN IS RIGHT FOR ME?

Choosing a Medicare plan means balancing priorities and knowing what's most important to you. Remember — there are no right or wrong answers to these questions.

Which sounds like you?

- I already have doctors and specialists, and don't want to switch.
- I travel away from home and want coverage that spans the entire United States.
- I value the freedom to visit almost any doctor, hospital, and medical provider that accepts Medicare.

Medicare Part A (Hospital Insurance) + Part B (Medical Insurance):

Part A covers hospitals, rehab, and hospice care, whereas Part B covers doctor visits, lab tests, screenings, and other outpatient services. While Part A is free for most people, you'll pay monthly premiums for Part B plus deductibles, copays, and coinsurance.

Medicare Advantage Plan Part C: An alternative to parts A & B that bundles several coverage types, including A, B, and usually D.

As a taxpayer, you've earned the right to your Medicare benefits. You don't need to make critical Medicare decisions on your own. We're here to support you every step of the way. If you need information and assistance in choosing the best plan for your needs, simply call Lydia at 413-244-8769.



HEALTH IN THE NEWS

Understanding cholesterol

Do you know what cholesterol is? It's a type of fat in your blood. Your body makes its own cholesterol, and you also get it from the foods you eat. The problem? Some people have too much of it in their blood and need to change their diet or take medication to bring the level under control. That's because cholesterol can build up inside the blood vessels of your heart. That can result in reduced blood flow, which can cause a heart attack.

Usually, the only way to know if you have high cholesterol is through a test. If your cholesterol is high your doctor may ask you to change your diet, exercise for 30 minutes per day and possibly take medication.

Here are some facts according to the Food and Drug Administration's Office of Women's Health:

- High cholesterol can raise your chance of having a heart attack or heart disease.
- Women over the age of twenty should have their cholesterol checked by a doctor.
- Most people do not show any signs of having high cholesterol.
- Sometimes cholesterol can build up in your heart and cause chest pains.
- You can find out your cholesterol number by getting a simple blood test.
- Your total cholesterol number should be under two hundred.

RECIPE OF THE MONTH



These ghost meringues are crunchy on the outside with a soft pillowy center, these will be a hit at any Halloween party!

Ingredients

- 3 large egg whites, room temperature
- 1/4 teaspoon cream of tartar
- 3/4 cup granulated sugar
- 1/4 teaspoon vanilla bean paste
- 1/2 ounce dark chocolate, melted

Instructions

Preheat the oven to 200°F. Line a baking sheet with parchment paper or a silicone liner. In the bowl of a stand mixer fitted with the whisk attachment, add the egg whites and cream of tartar and whisk on medium speed until frothy.

Gradually add in granulated sugar about 1 tablespoon at a time and increase mixer to medium-high speed. Beat egg whites until soft peaks form (about 5-6 minutes), then add in the vanilla bean paste. Continue to beat the meringue until it holds stiff peaks.

Spoon meringue into a piping bag fitted with a large round tip. Hold the bag perpendicular to the baking sheet. Using slow, even pressure, pipe about 2 inch high mounds of meringue. Space the meringues about 1 inch apart on your baking sheet as they won't spread.

Bake at 200°F for 1 hour. Turn off the oven and allow to continue drying in the oven for 1-2 hours.

Remove from the oven and allow the meringues to cool completely to room temperature. Use the melted dark chocolate and a small food-safe paintbrush to paint faces on your ghosts.

LPRG ANNOUNCEMENT

I am delighted to introduce a significant addition to our Life Planning Retirement Group team, an addition that will elevate the level of service and expertise we offer to our valued clients.

It brings me great pleasure to introduce you to Lydia Yanginski, my fiancé, who has recently joined our team as an Independent Insurance Broker specializing in Medicare Health Plans. Her proficiency and dedication to her clients makes her an invaluable asset to our organization.

We understand that healthcare decisions can be daunting and confusing. With Lydia's assistance, you can navigate the intricacies of Medicare with confidence, knowing that you have a knowledgeable ally by your side.

Lydia is well-versed in all aspects of Medicare, including its diverse coverage options. She can assist you in making the most informed choices to meet your specific healthcare needs, whether you are gracefully aging into Medicare at 65 or already on Medicare and feeling uncertain about your coverage. Lydia truly puts the "care" in Medicare, providing personalized guidance and support to ensure you have the optimal coverage in place, affording you peace of mind and confidence in your healthcare decisions.

To schedule your no-cost Medicare review today, reach out to Lydia at 413-244-8769.

Life is full of surprises. Don't let your health care costs be one of them.

Welcome to the team, Lydia!



GARY SZEWCZYK | PRESIDENT
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