

Estate Planning Council of Lower Fairfield County, Inc.
MEETING NOTICE

Topic & Speaker: *Effectively Transitioning at 65 PLUS: What's New with Medicare Planning*
Mark Brownstein, CSA®, Director of Medicare, Emerald Medicare

Date & Time: **9:00 a.m. - 10:00a.m., Wednesday, June 9, 2021**

Place: **Via Zoom**

Dear Council Member:

We are pleased to announce that we will be hosting a special session on *Effectively Transitioning at 65 PLUS: What's New with Medicare Planning* on June 9th, 9:00 a.m. to 10:00 a.m., presented by **Mark Brownstein, CSA®, Director of Medicare with Emerald Medicare.**

Important: Immediately prior to the speaker presentation, we will be conducting the election of our 2021-2022 Slate of Officers and Directors, which we intended to do at our Annual meeting held earlier this month but, unfortunately, we did not have enough members present to meet quorum. **We ask our members to make every effort to be present for the election at 9:00 a.m. on June 9th, even if you cannot stay on for the program.**

Effectively Transitioning at 65 PLUS: What's New with Medicare Planning

Take the mystery out of Medicare. Educate yourself and your clients. Everyone knows that it is important to consider Medicare at age 65. But to know the rules the government has imposed is often confusing and overwhelming. In rare cases, penalties may be assessed if your client does not sign up at the right time. Our presenter, Mark Brownstein, CSA®, Director of Medicare with Emerald Medicare, will guide you through sorting out the many options and plans that are available to your Medicare eligible clients. ([Click here](#) for speaker bio.)

Specifically, Mark will address:

- How and when to sign up for Medicare? At 65 or when one retires?
- What do your clients need to know before leaving their company group or retiree plan?
- What are Medicare Parts A, B, C, and D?
- Explaining basic Medicare coverage, its cost, and the need for supplemental insurance.
- The need to review doctors and medications closely.
- Understand what is, and is not, included in the MAGI income calculation for Medicare purposes.
- Know how to spot situations where clients may legally and appropriately defer Medicare Part B, saving money and allowing more time to plan for, and around, its eventual impact.
- Understand how IRMAA can dramatically increase the healthcare costs for higher income clients, and what options exist—including Social Security deferral, Roth Conversions, —to potentially mitigate the long-term impact of the IRMAA premium.
- Learn of restrictions within Medicare rules—including the use of COBRA and HSAs.
- Appreciate why mass affluent clients tend to focus on prescription costs, out-of-pocket healthcare expenses, and issues around access to care, as well as why these clients value strategies around maximizing benefits.
- Understand the relationships between Medicare, Long-term Care, and End-of-Life Care, and how to help clients through periods of transition.

Guest Attendees:

Due to the fact that we've had to move to all virtual programming, guests are welcome to attend our webinars at no charge. However, our guest policy remains essentially the same: guest attendance by a professional colleague is limited to two *virtual* events within a two-year period. *Eligible guests and professionals that work or live in Fairfield County can apply for EPC-LFC membership by completing a membership application, accessible on our website (www.epclfc.org).* *Questions regarding membership or the application process can be addressed by Robin Sherwood, CFP®, our First Vice President, Membership, at 203-972-8262 or robin@htgadvisors.com.*

Please see below for registration details for members and guests. Note, registration deadline is Monday, June 7th.

We hope you will join us on June 9th!

Alva J. Carter-Hasan

Second Vice President, Programs

If you are NOT bringing a guest: Please register via reply email to EPC-LFC@comcast.net or call Lori Somerville at 877-302-6300. You will receive a confirmation email with instructions to join the meeting a day in advance.

If you ARE bringing a guest: Please register your guest by completing and emailing the registration form below, or providing the requested information within the body of an email to EPC-LFC@comcast.net, or calling Lori Somerville at 877-302-6300.

IMPORTANT: Emails must be provided in order for guests to receive the confirmation email with instructions to join the meeting a day in advance.

REGISTRATION FORM

Member name: _____ Phone: _____

Guest name: _____

Firm: _____

Phone: _____ Email: _____

Designations: J.D. Esq. CFP® CPA CLU ChFC Other _____

Guest name: _____

Firm: _____

Phone: _____ Email: _____

Designations: J.D. Esq. CFP® CPA CLU ChFC Other _____

Guest name: _____

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