

The Planners Cornerstones

Preparing for Medicare Enrollment

Set a reminder.

When you turn 64, mark the calendar for your Medicare enrollment period. If you already receive social security or Railroad Retirement Board benefits, you will be enrolled automatically in Part A and Part B coverage on the first day of the month you turn 65. If not, you may enroll during the three months before your 65th birthday or during the three months after you turn 65. If you don't sign up for Part A, Part B, or both when you are first eligible, you can enroll between January 1 and March 31 every year, but you may be required to pay a penalty for late enrollment.

Note the special enrollment period. If you're currently covered by group insurance through an employer or a spouse's employer, you may be able to delay Medicare enrollment

Research Medigap and Medicare Advantage plans. It's wise to look into how Medigap and Medicare Advantage plans work and decide if either type of plan would benefit you.

Talk to your health care providers. Unfortunately, not all health care providers accept Medicare, which is why it's essential to double-check that your physician does. Also, be sure to ask if the provider accepts assignment, which means he or she will accept the Medicare-approved amount as full payment for services.

Seek advice from a trusted resource.

A Note from Eric's Office

Secure Holiday Shopping Tips for 2018

Watch out for gift card scams.

Lately, there's been an increase in gift card phishing scams. Typically, an **attacker pretends to be someone you know** and asks you to purchase a gift card on his or her behalf and e-mail back the redemption code. Don't fall for this common scam.

Consider freezing your credit.

Don't let identity theft ruin your holidays. Now that credit freezes are free, it may be worth placing a freeze on your credit file to prevent any unauthorized accounts from being opened.

Make smart decisions about your smart device.

Internet-connected home devices (e.g., smart security cameras, smart light bulbs, smart speakers, Amazon Echo, Google Home) are all the rage this year, but they may not be as secure as your typical "up-to-date" computer, potentially leaving them vulnerable to attacks. When setting up your new device, be sure to check out the settings or manual to enable any helpful security features it comes with.

It's Basketball season! Come join us to cheer on the Evangel Men's Wildcats Basketball team on January 26th at 2:00pm against the Clarke Lions. Contact Vicki Portincaso via email at vicki@petersonwealthadvisors.com or call the office to RSVP your seat.

Deadline to reserve a seat is January 5th.

Brooke Portincaso will be on Christmas break starting December 17th and will be in the office during normal business hours to route your calls or take any messages. We are appreciative of her skills and assistance in the office anytime we can get her.



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