



Getting Your Ducks in a Row:

Navigate Estate Planning, Coverage & Care with Confidence

Tuesday, May 19, 2026



- 🦆 **Understanding Coverage**
- 🦆 **Family Dynamics in Estate Planning**
- 🦆 **Navigating Care**
- 🦆 **Panel Discussion**
- 🦆 **Questions & Answers**



Medicare 101

Understanding Your Medicare Options

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Licensed Insurance Agent

Costs as shown are for 2026

REV 11.2025

WAYS TO BECOME ELIGIBLE

- ✓ **Age:**
65 and older
- ✓ **Disability:**
Under 65 and receiving Social Security Disability Insurance (SSDI) payments for more than 24 months
- ✓ **Illness:**
Any age with end-stage renal disease or ALS
- ✓ **And, you must have qualified residency:**
U.S. citizen or permanent resident for five consecutive years



MEDICARE ENROLLMENT

If you have Social Security when you turn 65

You will be automatically enrolled into Medicare. You will receive your Medicare card three months prior to your birthday.

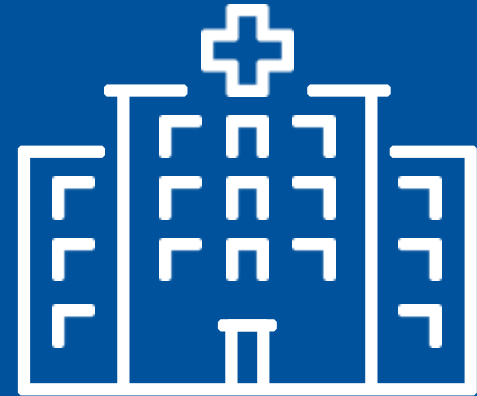
If you do not have Social Security when you turn 65

You will need to take the step to sign up for Medicare.

Three ways to join Medicare:

- ✓ Apply online at www.ssa.gov
- ✓ Call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to apply over the phone or to request an application
- ✓ Apply at your local Social Security office

ORIGINAL MEDICARE



Part A (Hospital Insurance)



Part B (Medical Insurance)

You have options for additional coverage:



Medicare Supplement

and/or



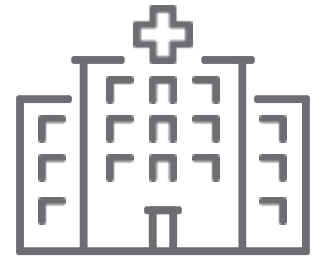
**Part D
(Prescription Drug)**

OR



**Part C
(Medicare Advantage)**

ORIGINAL MEDICARE: PART A — HOSPITAL INSURANCE



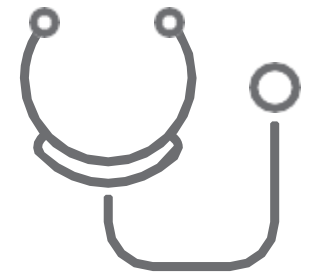
Provides coverage for:

- ✓ Inpatient hospital care
- ✓ Skilled nursing facilities
- ✓ Hospice care
- ✓ Limited home health care

This is not a complete list of coverage available.



ORIGINAL MEDICARE: PART B — MEDICAL INSURANCE



Provides coverage for:

- ✓ Doctor visits and preventive services
- ✓ Outpatient surgery
- ✓ Diagnostic screenings
- ✓ Emergency care
- ✓ Durable medical equipment

This is not a complete list of coverage available.



PART B COSTS

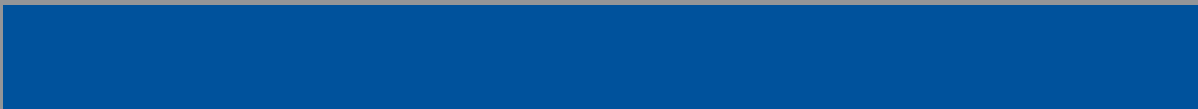
Standard Premium: \$202.90 each month (or higher depending on your income)

You'll pay a higher premium if your income is more than:

- \$109,000 (if you file an individual tax return or are married and file separately)
- \$218,000 (if you are married and file a joint tax return)

<https://www.medicare.gov/basics/costs/medicare-costs>

ORIGINAL MEDICARE
GENERALLY COVERS
80% OF YOUR
HOSPITAL AND
MEDICAL EXPENSES.



Original Medicare does not cover:

- ! Deductibles
- ! Copays/coinsurance
- ! Outpatient prescription drugs
- ! Health care outside the U.S.
- ! Hearing aids, exams, screenings
- ! Routine eye exams and most glasses
- ! Routine dental exams

Link to source for what Medicare covers: <https://www.medicare.gov/providers-services/original-medicare>

MEDICARE SUPPLEMENT (ALSO CALLED MEDIGAP)



Can fill some of the gaps that Original Medicare does not cover

- ✓ Can cover deductibles, copays and coinsurance
- ✓ Freedom to choose any Medicare-appointed doctor in the U.S.
- ✓ Standardized plan letter with associated services
- ✓ Has a monthly cost and will vary based on insurance company

PART D — PRESCRIPTION DRUG PLAN



Two types of Part D coverage:

- ✓ Stand-alone prescription drug plan
 - Must have Original Medicare Part A, Part B or both
- ✓ As part of a Medicare Advantage plan
 - Medicare Advantage plans must include Part A and Part B coverage

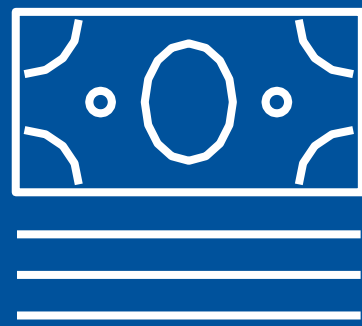
Part D coverage information:

- ✓ Covers some prescription drug costs
- ✓ You must continue to pay your Part B premium (if applicable)
- ✓ You must live within the Part D plan's service area

SAVE ON DRUG COSTS

If you meet certain income and resource limits, you may qualify for **Extra Help** from Medicare to pay the costs of Medicare prescription drug coverage (Part D).

You can apply at: www.ssa.gov/benefits/medicare/prescriptionhelp/



Countable Assets

- Money in a checking/savings/retirement account
- Stocks
- Bonds



Noncountable Assets

- Your home
- One car
- Burial plot
- Up to \$1,500 for burial expenses if you have put that money aside
- Furniture
- Other household and personal items

PART C — MEDICARE ADVANTAGE PLAN

Medicare Advantage plans are offered by private insurance companies approved by Medicare and is an alternative option to Original Medicare. You must continue to pay your Part B premium.

Includes:

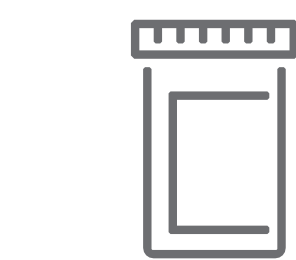


Part A — Hospital Coverage

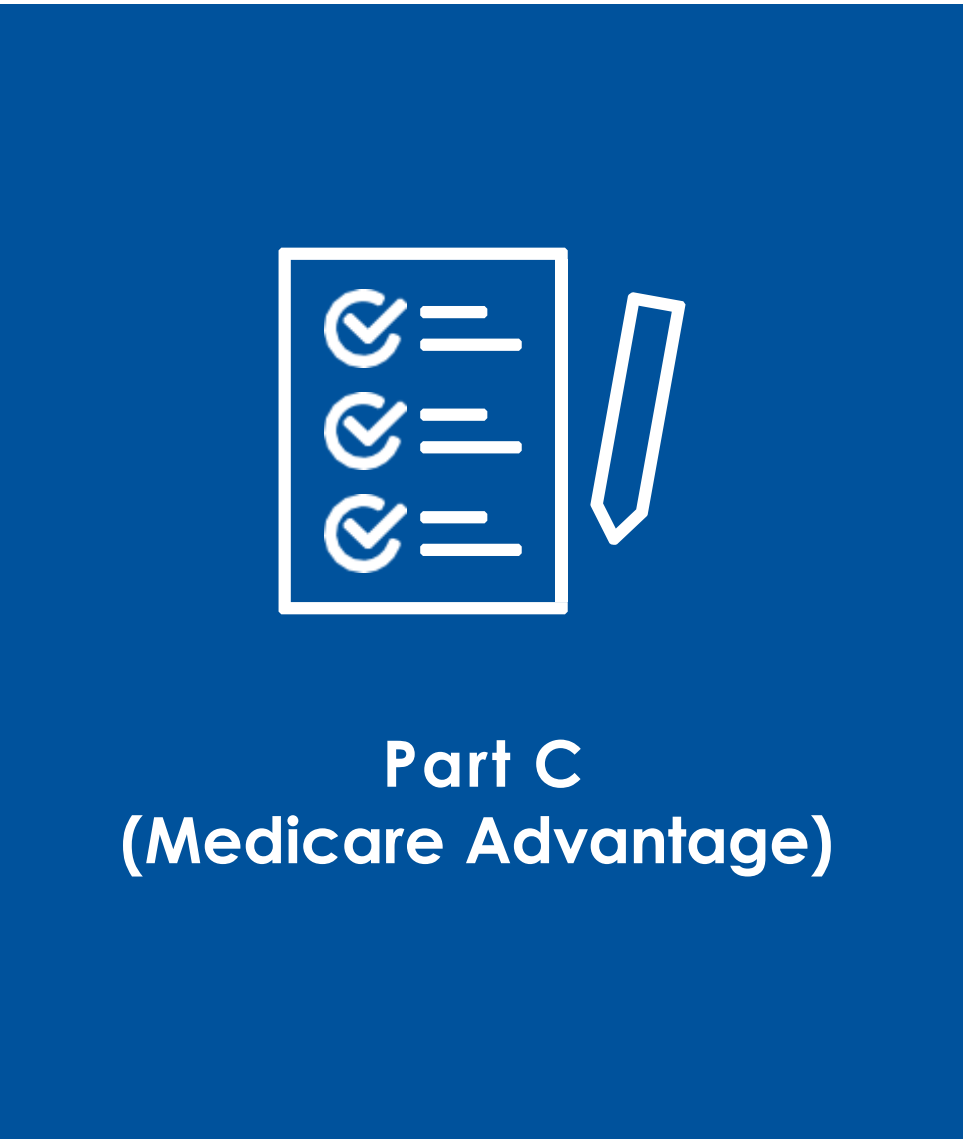


Part B — Medical Coverage

Most Medicare Advantage plans include:



Part D — Prescription Drug Coverage



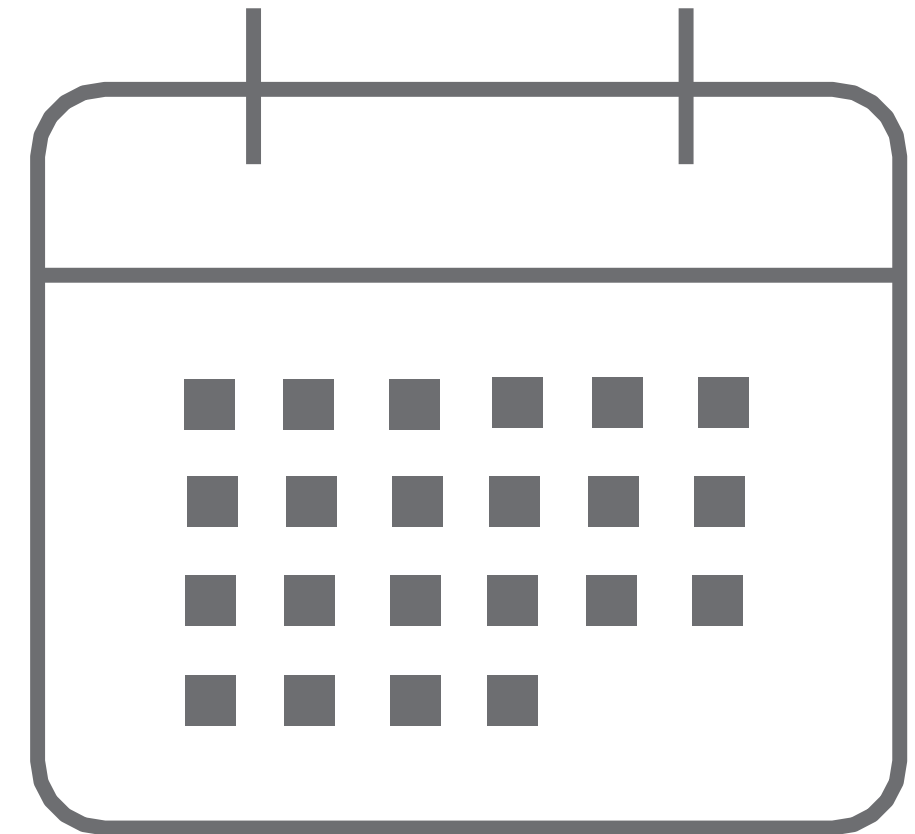
ENROLLMENT PERIODS

Original Medicare:

- ✓ **Initial Enrollment Period (IEP)**
 - 7-month “Turning 65” Election Period:
Three months before your birthday month,
the month of your birthday and three
months after your birthday
- ✓ **Special Enrollment Period (SEP)**
 - Special circumstances within the year

Medicare Advantage:

- ✓ **Annual Enrollment Period (AEP)**
 - October 15 to December 7
- ✓ **Open Enrollment Period (OEP)**
 - January 1 to March 31



MEDICARE SUPPLEMENT ENROLLMENT PERIOD

- ✓ **A six-month window that begins on your Part B effective date or 65th birthday, whichever is later**
- ✓ No medical underwriting during the initial six-month enrollment period
- ✓ Can choose from any Medicare Supplement plan options



YOU HAVE MANY OPTIONS FOR COVERAGE

- ✓ Continue with your employer plan if you're still working for an employer with over 20 employees
- ✓ Continue with your retiree/military plan if applicable
- ✓ Enroll in a Part C, Medicare Advantage plan, which can include your Part D prescription drug coverage
- ✓ Enroll in Original Medicare and a Medicare Supplement plan and a stand-alone Part D prescription drug plan



READY TO FIND THE PLAN THAT FITS YOUR NEEDS OR HAVE MORE QUESTIONS?

I am here to help you at no cost or obligation to you!

My contact information:

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License # 13507623

Email: robert@relafondagency.com

By calling the number above, you will be directed to a licensed insurance agent.

This is a solicitation for insurance. Not connected with or endorsed by the U.S. government or federal Medicare program. Licensed sales agents can answer your questions and provide information about Medicare options, such as Medicare Advantage, Prescription Drug (Part D) and Medicare Supplement insurance plans. A Medicare Advantage Plan is a health insurance plan provided through a private insurer and delivers Medicare Part A and Part B benefits. A Part D Drug Plan is a prescription drug insurance plan provided through a private insurer and delivers Medicare Part D benefits.



Every Family Has a Story

Estate Planning Lessons from Familiar Tales

Plan today to create a lasting legacy for tomorrow.

Today, we'll explore how familiar stories reflect real-life planning considerations.



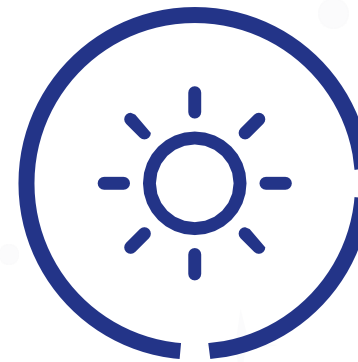
“Cinderella”

Blended Families & Fairness



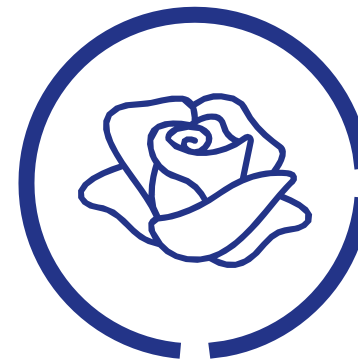
“Finding Nemo”

Protection & Guardianship



“The Lion King”

Legacy and Succession



“Beauty and the Beast”

Caregiving & Capacity Planning

Cinderella

Blended Families & Fairness

- Cinderella's story highlights the challenges of blended families.
- Fairness isn't always equal. Each child may have different needs.
- A clear plan helps prevent hurt feelings and future conflict

Helpful Tools: TRUST



Cinderella

Considerations

- **Asset Titling**
 - Joint or split
 - Life Estate
- **Beneficiary Designations**
 - Protect children from a prior marriage
 - Avoid including a prior spouse
- **Affirmatively Include Step-children**

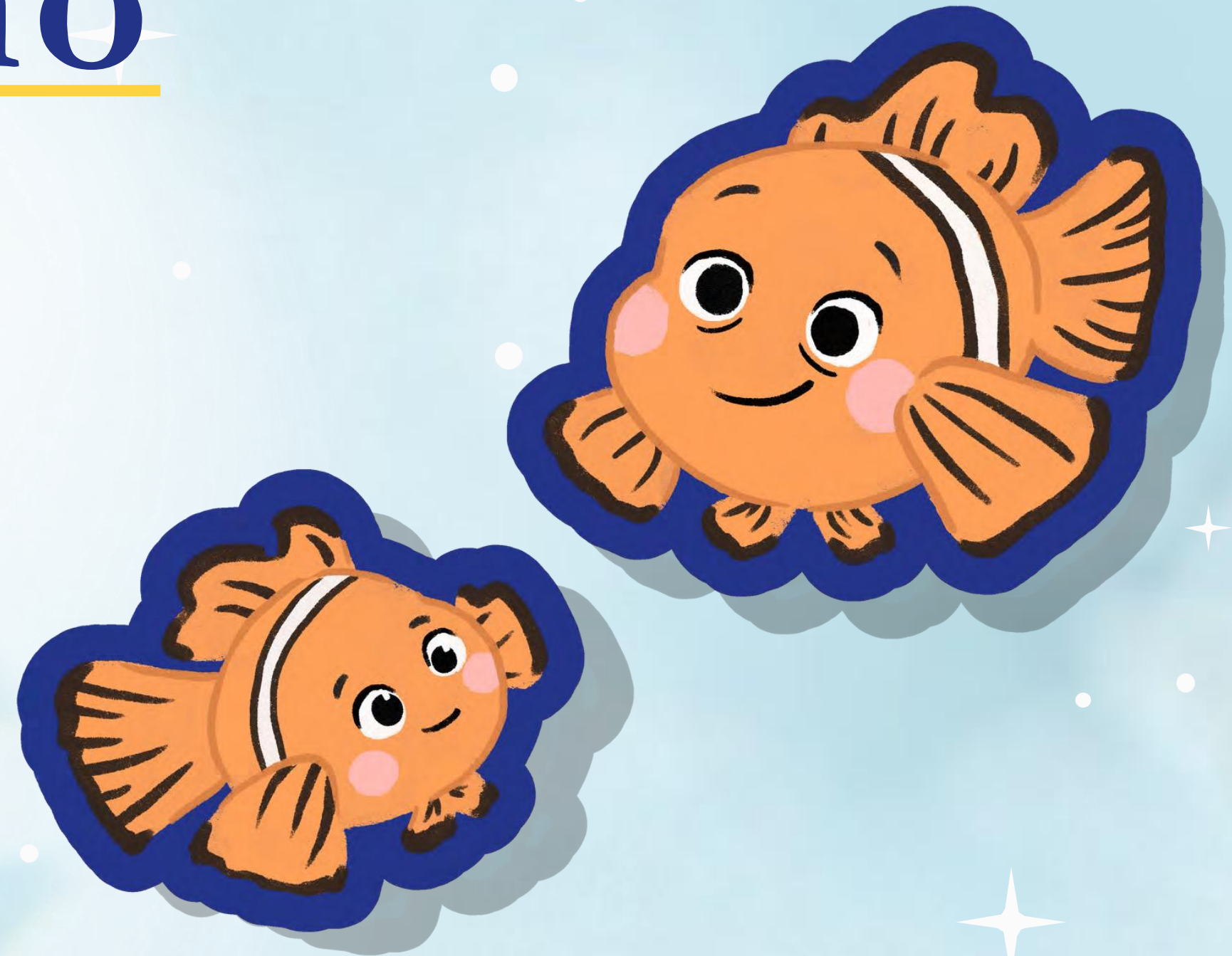


Finding Nemo

Protection & Guardianship

- Marlin's greatest concern is Nemo's safety.
- If something happens to you, who will care for your children?
- Naming a guardian and creating a plan provides clarity and peace of mind.

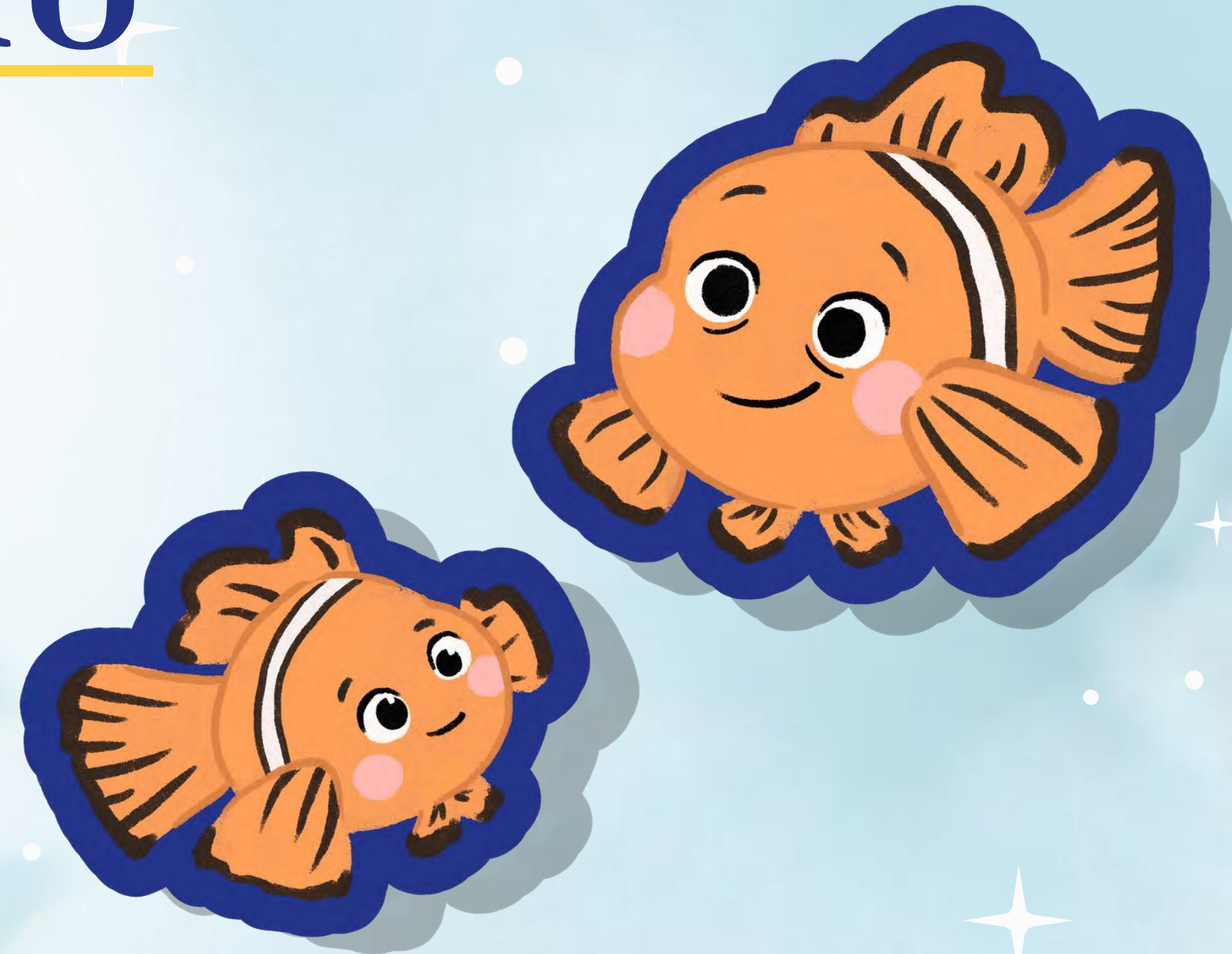
Helpful Tools: WILL, TRUST, POAs



Finding Nemo

Considerations

- **Trust to manage funds**
 - Guardian can focus on day-to-day
 - Trustee/ conservator may be different than guardian
- **Supplemental Needs Trust**
 - Preserve access to public benefits
 - Can include decision points
- **Letter of Intent/ Instruction**
 - Doctors, family, other support people, routines
 - Preferences and triggers
 - The gaps you fill without thinking



The Lion King

Legacy & Succession

- Mufasa prepared Simba to lead.
- Without a plan, the wrong person may take control.
- A clear succession plan protects your legacy and the people you love.

Helpful Tools: TRUST, POAs, BUY-SELL
AGREEMENT (Business)



The Lion King

Considerations

- **Understand the roles to be filled if you weren't there**
 - Choose who is best suited to the role
- **Document and communicate**
 - Provide clarity
 - Minimize conflict and preserve relationships
- **Build in a contingency plan**
 - Family successors
 - Professional managers, attorneys and trustees



Beauty and the Beast

Caregiving & Capacity Planning

- The Beast needed care; Belle stepped in out of love
- Illness or incapacity can happen to anyone, often unexpectedly.
- Plan ahead for healthcare decisions and caregiving support.
- Helpful Tools: POAs, GUARDIANSHIP



Beauty and the Beast

Considerations

Financial Continuity

- Protection as vulnerability begins or grows
- Allows timely, effective deployment of assets for care

Optimal coordination of health care

- Providers can communicate concerns and needs freely
- Guidance around end-of-life wishes can relieve the burden of tough choices

Guardianship is an option but takes time

- Power of Attorney docs put the choice in your hands
- Can avoid family conflict
- Faster and less expensive



Other Stories, Real-Life Lessons



Encanto

**Multigenerational
Wealth & Expectations**

**Managing shared
assets and family
harmony**



The Jungle Book

Informal Guardianship

**Document your wishes
so loved ones can step
in without delay**



Aladdin

Fair vs. Equal

**Consider different
starting points and
unique circumstances**



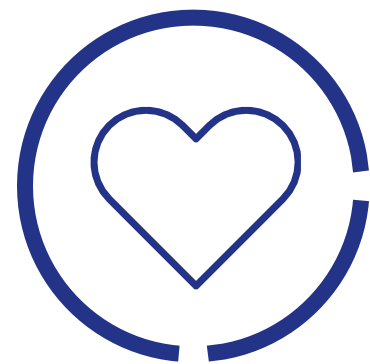
Frozen

**Communication
Matters**

**Open conversations
today to prevent
distance tomorrow**



Protect the people you
love



Preserve what you've
built



Pass on your values
and legacy

Putting it all Together

Every family has a
unique story.

A personalized plan
helps you...



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The Washington Trust Company



Aging in place

1. COMPLEX FAMILY DYNAMICS
2. MAIN CARE OPTIONS
3. SOCIAL ISOLATION

WHAT IS AN AGING LIFE CARE PROFESSIONAL?

SOMEONE WHO HELPS OLDER ADULTS AND THEIR FAMILIES NAVIGATE THE OFTEN-COMPLICATED WORLD OF AGING, HEALTHCARE AND LONG-TERM CARE.

1

Assess
needs

2

Create a care
plan

3

Coordinate
services

4

Advocate for
the patient

5

Support
families

6

Monitor
ongoing care



COMPLEX FAMILY DYNAMICS

1. Defines roles early
2. Communicate openly
3. Respect emotional complexity

DEFINE ROLES EARLY

People feel different levels of responsibility toward their loved ones

- Be explicit about **who is responsible for what** (appointments, finances, daily care)
- Avoid assumptions like “the daughter will handle it” or “the family member that resides the closest should do everything”
- Include the elder in decision making as much as possible (autonomy)



COMMUNICATE OPENLY (AND OFTEN)



- Hold regular family check-ins
- Talk about care preferences
- Acknowledge emotional dynamics.

People may have very different relationships with the elder.

For example, a step-child may feel less connected or deeply bonded to the elder.

ELDER NEEDS

Choosing the best care option for an older adult isn't about finding the “perfect” place- it's about **matching their needs, safety and preferences** with the right level of support. A thoughtful approach helps avoid over or under care.

Start with a clear needs assessment (look at the whole picture)

- **Medical needs:** chronic illness, medications, fall risk
- **Cognitive status:** Memory loss, confusion, dementia behaviors
- **Functional ability (ADL's)** bathing, dressing, toileting, eating
- **Emotional & social needs:** Loneliness, depression, engagement
- **Home safety:** stairs, clutter, accessibility

IF UNSURE, A PRIMARY CARE PROVIDER OR AGING LIFE CARE SPECIALIST CAN HELP ASSESS.





EVALUATE SAFETY AND INDEPENDENCE

- Are they safe where they are now?
- Are there frequent falls, medications errors, or wandering?
- Is caregiving becoming too much for family?

UNDERSTANDING MAIN CARE OPTIONS

Home Care (in-home support)

- Best for: Those who want to stay home with some assistance
Services: personal care, nursing visits, companionship, CNA (certified nursing assistant), GCM (geriatric care management), PT (physical therapy), OT (occupational therapy) and hospice

Adult Day Programs

- Offer structured daytime care for seniors providing socialization, helping elders maintain independence and respite care for caregivers

Independent living

- Best for: seniors who are independent but want community
- Focus: socialization and convenience





Assisted Living

- Best for: moderate help with daily activities
- Provides: Meals, meds management, social activities

Memory Care

- Best for: dementia or significant cognitive decline
- Structured environment, safety monitoring, trained staff

Skilled Nursing Facility (nursing home)

- Best for: complex medical needs or 24/7 care
- Includes rehab, wound care, high-level supervision

SOCIAL ISOLATION HEALTH RISKS



Depression and anxiety



Faster cognitive decline and high risk of dementia



Poorer management of chronic diseases



Increased risk of hospitalization



Higher mortality

COMMUNITY & RESOURCES

- Senior center or adult day programs
- Faith- based groups
- Volunteer visitor programs
- Transportation services for elders





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