



# PUGH PERSPECTIVES

THE PUGH WEALTH MANAGEMENT NEWSLETTER

## The A, B, Cs of Medicare

From Oct. 15 to Dec. 7, 2022, qualified participants can sign up to take part in the federal government's insurance plan. If you are overwhelmed by the process, definitions and complexities of Medicare, you are not alone. According to the Centers for Medicare & Medicaid Services (CMS), almost 64 million Americans were fully enrolled in the Medicare program in October 2021. That's a lot of medication and doctor visits. For those navigating enrollment this year, these are the key questions clients often ask.

### **When should I enroll in Medicare?**

Most Americans enroll in Medicare when they turn 65.

The Initial Enrollment Period (IEP) runs for seven months total – three months prior to your birth month, your birth month and three months after your birth month. For instance, if you were born in April, you are eligible to enroll January through July of the year you turn 65.

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## Should You File for Social Security Early to Capture the Inflation Adjustment

Social Security benefits will go up 8.7% in 2023, the largest adjustment in four decades. Here's why you don't need to rush to file to benefit from the increase.

With all the talk about inflation these days, you may have heard the news that the 2023 cost-of-living adjustment (COLA) for Social Security benefits is 8.7%, the largest in four decades. If you are approaching or over age 62 and haven't filed for your retirement benefits, you may be wondering if you should file earlier than planned so you do not miss out on the increase.

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## Top 10 Things to Do Before 2022 is Over

The holidays usher in a joyful time of family gatherings, holiday parties, fun with friends and the promise of a bright new year. But before you put a bow on 2022, there are a few financial housekeeping tasks that you should review. From my experience with clients, I have compiled a top ten list of considerations to make your festivities a little greener. But hurry, you need to take advantage of these money saving opportunities before the ball drops on December 31st.

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## Video: Year-End Planning Tips and Strategies

Spend a little time with our President, Susan Foard as she offers some helpful strategies as we wrap up the year.



Click on the graphic above for handy checklist



*How You Live Tomorrow Depends on How You Invest Today*

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