

October
2019

The Priebe Post

Volume 73



Medicare Open Enrollment Dates

The annual Medicare open enrollment period is from October 15 to December 7.

NEW as of 2019: Medicare Advantage open enrollment (January – March) Medicare changes for 2020

During the annual enrollment period (AEP) you can make changes to various aspects of your coverage.

You can switch from Original Medicare to Medicare Advantage, or vice versa.

You can also switch from one Medicare Advantage plan to another, or from one Medicare Part D (prescription drug) plan to another.

And if you didn't enroll in a Medicare Part D plan when you were first eligible, you can do so during the general open enrollment, although a late enrollment penalty may apply.

If you want to enroll in a Medicare Advantage plan, you must meet some basic criteria.

- You must be enrolled in Medicare Part A and B.
- You must live in the plan's service area.
- You cannot have End-Stage Renal Disease (some exceptions apply; ESRD patients will be able to enroll in Medicare Advantage plans as of 2021, under the terms of the 21st Century Cures Act).

Between January 1 and March 31 each year, if you are enrolled in a Medicare Advantage plan, you can leave your plan and return to Original Medicare, and buy a Part D prescription drug plan to supplement your Original Medicare. As of in 2019, you also have the option to switch to a different Medicare Advantage plan during this time. From 2011 through 2018, there wasn't an option to switch to a different Medicare Advantage plan outside of the Fall open enrollment period unless you had a circumstance that allowed you a Special Enrollment Period. But the 21st Century Cures Act expanded the timeframe of the window (from one and a half months to three months) starting in 2019, and allows people to switch from one Medicare Advantage plan to another.

Only one switch during this time frame is allowed each year. You can change your mind multiple times during the enrollment period in the Fall, but can only switch to a different Medicare Advantage plan (or back to Original Medicare) once in the first quarter of the new year. But if you sign up for a Medicare Advantage plan in the fall and then decide you don't like it once it takes effect in January, you have until the end of March to make a change.

(Source: <https://www.medicareresources.org/faqs/when-is-the-next-medicare-open-enrollment-period>)

Priebe Investment Plans invites you to a



**On Tuesday,
October 29th,
at 12 noon**

We invite you to join us in our Fort Lauderdale office for an educational presentation.

Topic:

**Are You Ready
to Retire?**

Join us for a friendly discussion. **Bring your spouse, neighbor or friend.** Walter Priebe will have a short presentation and will be available to take any questions. Seating is limited. Lunch will be served.

**Please call our office,
954.974.3266 to reserve
your seat.**

Office Address:

2933 W. Cypress Creek Rd.
Suite 102

Fort Lauderdale, FL 33309



Is 100 the New 80?

In 2015, some 72,000 Americans were centenarians. That's a whopping 43% increase from just 50,000 in 2000 (www.census.gov). Research by Pew (www.statista.com/chart/14931/where-100-is-the-new-80/) estimates that by 2050 there will be 3.7 million centenarians across the globe. Japan is routinely home to centenarians and supercentenarians, or people older than 110. According to Statista, countries with the highest percentage of the total population over the age of 100 (as of 2015) are:

Japan- 0.048%
Puerto Rico – 0.045%
Italy – 0.041%
Uruguay – 0.034%
France – 0.031%



Forty years ago, life expectancy was such that, in the industrialized world, only one in 10,000 people were expected to reach the age of 100 or more. Today's estimate suggests that half of all children born in the developed world during this century will live to at least 100. Therefore, the question that poses itself is whether extreme old age is necessarily associated with increased morbidity. There is evidence to suggest that centenarians develop fewer diseases than younger cohorts of extreme old people. This is referred to as the 'compression of morbidity' hypothesis – a term which describes the phenomenon of the onset of disability and age-related diseases being increasingly being well into old age, resulting in a shortening of this phase, according to Dr. Paul Gellert of Charite's Institute of Medical Sociology and Rehabilitation Science.

We are in fact a changing society today and economies are struggling with finding a solution to the growing problem. (www.sciencedaily.com/releases/2017/07/170720103148.htm).

Help support women in need

www.nationalbreastcancer.org



Tune in to Walt of Priebe Investment Plans from 10am-11am every Wednesday on your 740AM dial and 8am-10am every Sunday on your 1230AM dial.

TRIVIA QUESTION

Christopher Columbus set sail August 1492 for his expedition. Thirty-five days later, his crew of 90 men discovered land. What were the names of the 3 ships in his fleet?



Do not hesitate to set a date today!



Trick or Treat?

Are indexed annuities a trick or a treat? If you're listening to my radio programs, you know how I feel on the topic. Give me a call for the scary truth.

CLIENT CELEBRATIONS

Client Birthdays

Carlos Araujo
Juan Baez
Ana Baez
Roland Coolong
Lorraine Cisario
Sharon Kay Dodd
LeArda Day
Meladie Fusco
Steven Forman
Carol Goodman
Robert Gerstner
Priscila Gabrielle
Stuart Goodman
Jim Salsano
Rose Hall
Donald Hall
Ilene Lartitegui
Rolain Lake
Joanne Loughner
Ron McHugh
Harriet Miltenberg
Diane Olson
Mary Lou Priebe
Anita Boulrier-Petty
Marjorie Palin

Barbara Ralston
Peggy Strauss
Timothy Smith
Pamela Tucker
Alfred Vaughan
Jean Whitney
Thomas Witkoski



Wedding Anniversaries

Juan & Ana Baez
David & Maria Ehrenpreis
Jack & Elizabeth Gomes
Tom & Cyndi Hughes
John & Linda Leonard
Bob & Rolain Lake
John & Christine Merchant



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Rosie's RECIPE CORNER



Halloween Cookie Cake

Ingredients:

2 16oz pkgs. Refrigerated sugar cookie dough
All-purpose flour
2 containers white frosting
Assorted Candies

Directions:

Preheat oven to 350 degrees. Line a large baking sheet with parchment paper. Divide each roll of dough into 3 equal pieces (for 6 pieces total). Lightly flour work surface. Roll 1 piece of dough into an 18-inch rope. On 1 side of the cookie sheet, shape the rope into an "O" that is about 7" long 5" wide, gently pressing ends together. Flatten dough slightly with fingertips. Repeat with second piece of dough. Bake 13 to 16 minutes until light golden brown. Cool completely on cookie sheet before removing. Repeat, for 4 "O"s. Divide remaining 2 pieces of dough into 3 pieces of dough for each "B." On 1 side of cookie sheet, create a "B" (1 rope for long side, 1 rope for each of the half circles). Gently press ends of half circles to long rope. Repeat with remaining dough. Flatten dough slightly. Bake 13-16 minutes until light golden brown.

Cool completely on cookie sheet before removing. Pipe or spread frosting on each letter. Stack the matching letters. Arrange candies to cover surface. Refrigerate.

TRIVIA ANSWER

Nina, Pinta and the Santa Maria were the 3 ships in Columbus' fleet to America. He discovered the Bahamas in 1492, as the first European since the 10th Century to have the opportunity to explore the Americas. He made the voyage 3 times and died after the last voyage at the age of 55.