



STONEBRIDGE
PLANNING GROUP

YOUR COMPLIMENTARY RESOURCE

The Family Planning Guide Pack

Five plain-English guides to help you protect what you've built – covering Medicare, retirement income, your estate, and long-term care. Education first. No pressure, ever.

INSIDE THIS PACK

- 01 Understanding Medicare – enrollment windows & 2026 costs
- 02 7 Costly Medicare Mistakes – and how to avoid them
- 03 Retirement Readiness Checklist – 10 must-ask questions
- 04 Estate Planning Workbook – what you need & where to start
- 05 Long-Term Care Cost Guide – the real numbers

Where Strategy Meets Security

SERVING FAMILIES NATIONWIDE · TRUSTED SINCE 2020

484-350-4585 • Zallen@Stonebridgeplanning.org • stonebridgeplanning.org

Welcome — and thank you for taking the first step.

Planning for the years ahead can feel overwhelming. Medicare deadlines, retirement income, wills and trusts, the rising cost of care — most families put these decisions off, not because they don't matter, but because no one ever explained them in plain English. That's exactly why we put this pack together.

Inside you'll find five short, practical guides. They won't answer every question about *your* situation — nothing in print can do that — but they will give you a clear, honest starting point, with the real numbers for 2026 and the questions worth asking. There's no sales pitch in these pages. Just the kind of education we'd want our own families to have.

Read them at your own pace. Mark the checklists. Jot notes in the margins. And when you're ready to see exactly where your plan stands — by phone, by video, or in person — we're here, with a free consultation and no obligation whatsoever.

The Stonebridge Planning Group Team

Estate · Retirement · Medicare · Insurance — Serving families across all 50 states

HOW TO USE THIS PACK

Each guide stands on its own — start with whichever worry is loudest right now. The checklists and worksheets are yours to keep and bring to any planning conversation.

§ What's Inside

-
- | | | |
|-----------|---------------------------------------|--|
| 01 | Understanding Medicare | <i>Parts, enrollment windows & 2026 costs</i> |
| 02 | 7 Costly Medicare Mistakes | <i>And exactly how to avoid each one</i> |
| 03 | Retirement Readiness Checklist | <i>10 must-ask questions before you retire</i> |
| 04 | Estate Planning Workbook | <i>The documents you need & where to start</i> |
| 05 | Long-Term Care Cost Guide | <i>The real numbers & who actually pays</i> |
-

Understanding Medicare

The four parts, the enrollment windows that matter, and what it actually costs in 2026 – without the alphabet-soup confusion.

Medicare isn't one program – it's several pieces that fit together differently for every person. Get the pieces right and you protect both your health and your wallet. Get them wrong, and the penalties can follow you for life. Here's the clear version.

◆ The Four Parts of Medicare

Part A – Hospital

Inpatient hospital stays, skilled nursing (short-term), hospice, some home health. **Usually premium-free** if you or your spouse worked 40 quarters (about 10 years).

Part B – Medical

Doctor visits, outpatient care, lab work, preventive services, and durable medical equipment. Comes with a monthly premium and an annual deductible.

Part C – Medicare Advantage

An all-in-one alternative from private insurers that bundles A & B (often with drug coverage and extras). Uses networks and prior authorizations.

Part D – Prescriptions

Drug coverage through private plans. Each plan has its own formulary (covered-drug list). In 2026, out-of-pocket drug costs are capped for the first time.

Most people choose one of two paths: **Original Medicare** (Parts A & B) usually paired with a **Medigap** supplement and a standalone **Part D** plan – *or* a single **Medicare Advantage** plan (Part C). Which fits you depends on your doctors, your prescriptions, your travel, and your budget.

◆ What Medicare Costs in 2026

COST	WHAT IT COVERS	2026 AMOUNT
Part B premium (standard)	Monthly, most enrollees	\$202.90/mo
Part B deductible	Annual, before 20% coinsurance	\$283/yr
Part A hospital deductible	Per benefit period	\$1,736
Skilled nursing (days 21–100)	Daily coinsurance	\$217/day
Part D out-of-pocket cap	Annual max on covered drugs	~\$2,100/yr
High-income surcharge (IRMAA)	Part B, based on income 2 yrs prior	up to \$689.90/mo

Standard Part B figures per CMS for 2026. Higher earners pay an income-related surcharge (IRMAA) on Parts B and D; Part C and Part D plan premiums are set by private insurers and vary widely.

◆ The Enrollment Windows That Matter

Miss the right window and you can face **lifelong penalties** — or lose your best shot at supplemental coverage.

01 Initial Enrollment Period (IEP) — your 7-month window

Begins 3 months before the month you turn 65, includes your birthday month, and ends 3 months after. This is your no-penalty window to enroll in Parts A & B.

02 Medigap Open Enrollment — 6 months, one shot

Starts the month you're both 65+ and enrolled in Part B. During it, a supplement can't turn you down for health history. Miss it and you may be underwritten — or denied.

03 Annual Election Period (AEP) — Oct 15 to Dec 7

Each fall you can join, switch, or drop a Medicare Advantage or Part D plan. Changes take effect January 1. Plans change every year — this is when you review.

04 General Enrollment Period (GEP) — Jan 1 to Mar 31

A second chance to enroll if you missed your IEP (penalties may apply). Coverage starts the month after you sign up.

05 Special Enrollment Period (SEP) — if you're still working

Covered by a current employer's group plan? You can usually delay Part B without penalty and enroll later — generally within 8 months of that coverage ending.

THE PENALTY THAT NEVER GOES AWAY

The Part B penalty adds **10% to your premium for every full 12 months** you were eligible but didn't enroll — for life. Part D has its own. When unsure, ask before the window closes.

7 Costly Medicare Mistakes

Each of these is common, each is avoidable, and several can cost you for the rest of your life. Here's what to watch for – and the fix.

1 Assuming you'll be enrolled automatically

You're only auto-enrolled in Parts A & B if you're already drawing Social Security. Everyone else must sign up actively – and missing your window triggers penalties.

fix: Mark your 7-month Initial Enrollment Period and act early in it.

2 Mishandling Part B while still working

Employer coverage doesn't always let you delay penalty-free. At smaller employers (generally under 20 staff), Medicare may be your *primary* payer – and not enrolling can leave gaps.

fix: Confirm in writing whether your coverage is “creditable” before delaying Part B.

3 Letting your Medigap window close

Your 6-month Medigap Open Enrollment is the one time a supplement must accept you regardless of health. Apply later and a pre-existing condition can mean higher rates – or a flat decline.

fix: If you want a supplement, secure it during that six-month window.

4 Choosing a plan on premium alone

A low premium means little if the plan drops your drug or excludes your doctors. Network and formulary gaps can cost far more than a few dollars of monthly savings.

fix: Check every plan against your actual prescriptions and providers first.

5 Believing Medicare covers long-term care

It largely doesn't. Medicare pays only for *short-term, skilled* care after a qualifying stay – not the ongoing custodial care most families eventually need (see Guide 05).

fix: Build a separate plan for long-term care costs well before you need it.

6 Setting your plan and forgetting it

Formularies, networks, and costs change every single year. A plan that fit perfectly in January can quietly become the wrong plan by the next.

fix: Re-shop your coverage each fall during the Oct 15–Dec 7 window.

7

Ignoring the income surcharge (IRMAA)

Higher earners pay more for Parts B and D – based on income from *two years prior*. A one-time bump (a home sale, large withdrawal, Roth conversion) can raise your premiums unexpectedly.

FIX: Coordinate big income events with your retirement and tax plan.

The common thread: almost every costly Medicare mistake comes down to *timing* and *fit*. A 30-minute review before a deadline is the cheapest insurance there is – and exactly the kind of conversation we're happy to have, at no cost.

Retirement Readiness Checklist

Ten questions every household should be able to answer with confidence. If any give you pause, that's simply where the planning begins.

Retirement can last 20 to 30 years. The goal isn't just to *reach* it — it's to build income that lasts as long as you do. Work through these ten questions honestly; the ones you can't answer yet are the most valuable.

01 Do I know my “number”?

The annual income you'll realistically need — covering essentials, healthcare, and the life you actually want to live.

02 When should I claim Social Security?

Claiming at 62 locks in a permanently reduced benefit; waiting toward 70 can raise it by roughly 8% per year. Timing is one of the biggest levers you control.

03 What's guaranteed vs. what I draw down?

Separate dependable income (Social Security, pensions, annuities) from the savings you'll withdraw — so essentials are covered no matter the market.

04 What's my withdrawal strategy?

How much you take, from which accounts, and in what order. A poor sequence early in retirement — especially in a down market — can do lasting damage.

05 Have I planned for healthcare & Medicare?

Premiums, deductibles, and out-of-pocket costs are a major lifetime expense. They belong in the budget, not the footnotes.

06 Do I have a plan for long-term care?

Roughly 7 in 10 people turning 65 will need some long-term care. How would you fund it without derailing the rest? (See Guide 05.)

07 Is my portfolio positioned for this stage?

As you near retirement, the priority shifts from pure growth toward protecting principal and generating reliable income.

08 Have I accounted for inflation?

Over a 25-year retirement, rising prices quietly erode buying power. Your income needs to grow, not stand still.

09 What's my tax strategy?

Required Minimum Distributions begin at age 73 for most. Roth conversions and tax-diversified accounts can lower your lifetime tax bill.

10 Is my estate plan current and coordinated?

Your beneficiary designations and documents should match your wishes today – and work hand-in-hand with your retirement plan. (See Guide 04.)

◆ 2026 Contribution Limits – Still Saving?

\$24,500

401(K) ELECTIVE LIMIT · UNDER 50

+\$8,000

401(K) CATCH-UP · AGE 50+

\$7,500 / +\$1,100

IRA LIMIT · PLUS 50+ CATCH-UP

2026 limits per IRS. Those age 50 and over can add catch-up contributions; a 50+ saver can put up to \$32,500 into a 401(k) and \$8,600 into an IRA.

WHERE MOST PLANS HAVE GAPS

In our experience, the two questions families answer least confidently are #4 (a real withdrawal strategy) and #6 (a long-term care plan). They're also where a little planning protects the most. A free review can show you exactly where you stand.

Estate Planning Workbook

Estate planning isn't only for the wealthy – it's for anyone with people they love. Here are the documents that matter and a simple way to begin.

Without a plan, state law decides who inherits, who raises your children, and who makes decisions if you can't. An estate plan puts *you* in control – and spares your family courts, delays, and disputes during an already hard time.

◆ The Core Documents Most Families Need



Last Will & Testament

Directs who receives your assets and names a guardian for minor children. The foundation of nearly every plan.



Revocable Living Trust

Helps your estate avoid probate, keeps matters private, and provides for management of your affairs if you become incapacitated.



Durable Power of Attorney (Financial)

Lets someone you trust manage finances if you're unable – paying bills, handling accounts, protecting your assets.



Healthcare Power of Attorney & Living Will

Names who makes medical decisions for you and records your wishes for care – so your family isn't left guessing.



Beneficiary Designations

On retirement accounts and life insurance, these *override your will*. Reviewing them is the single most overlooked step in estate planning.

◆ Where to Start – A Simple Checklist

- Make a complete **inventory of your assets** and debts (the worksheet below helps)
- Decide **who** inherits what, and who you trust as executor, agent, and guardian
- Review every beneficiary designation** – retirement accounts, life insurance, annuities
- Confirm whether a **will, a trust, or both** fit your situation and your state

- Put **healthcare wishes** in writing and choose your medical decision-maker

- Tell your trusted people **where documents are kept** and how to reach your advisors

- Revisit the plan** after any marriage, birth, divorce, death, or major asset change

A NOTE ON THE 2026 ESTATE TAX

The federal estate tax exemption is **\$15 million per person (\$30 million per couple) in 2026** – so most families owe no federal estate tax. But several states impose their own estate or inheritance tax at far lower thresholds, and probate applies regardless of size. Planning is about control and ease for your family, not just taxes.

◆ **Quick-Start Inventory Worksheet**

Executor / Trustee	Healthcare agent
Real estate & property
Bank & investment accts
Retirement accounts
Life insurance policies
Other / digital assets

Bring this completed page to any planning conversation – it's the fastest way to get a clear picture of where things stand.

Long-Term Care Cost Guide

It's the expense most likely to derail a lifetime of saving – and the one most plans quietly ignore. Here are the real figures and your options.

A single health event can undo decades of careful saving. Long-term care – help with daily living, whether at home or in a facility – is expensive, often long-lasting, and largely *not* covered by Medicare. The good news: when you plan ahead, you have real choices.

◆ What Care Actually Costs

\$6,200/mo

ASSISTED LIVING COMMUNITY · NATIONAL MEDIAN

\$115K/yr

NURSING HOME · SEMI-PRIVATE ROOM

~70%

OF THOSE TURNING 65 WILL NEED SOME CARE

TYPE OF CARE	WHAT IT PROVIDES	MEDIAN COST
Home health aide	Hands-on help at home (bathing, dressing)	~\$78,000/yr
Assisted living	Housing plus daily support & meals	\$74,400/yr
Nursing home (semi-private)	24-hour skilled care, shared room	\$114,975/yr
Nursing home (private room)	24-hour skilled care, private room	~\$127,750/yr

National median figures, CareScout / Genworth Cost of Care (2024–2025 surveys). Actual costs vary significantly by state and care needs – local prices can run well above these medians.

◆ Who Pays? (This Surprises Almost Everyone)

Medicare – very little

Covers only short-term, skilled care after a qualifying hospital stay. It does **not** pay for ongoing custodial care – the kind most people end up needing.

Medicaid – after spend-down

Covers long-term care, but only once you've spent down most assets to qualify. Advance planning can help protect more of what you've built.

Out of pocket

Many families pay directly – the route most likely to drain savings and shift the burden onto a spouse or children.

Insurance & hybrid policies

Long-term care insurance – or newer hybrid life-insurance policies that include an LTC benefit – can fund care while protecting your estate.

◆ Ways to Plan Ahead

- Self-fund** by earmarking a portion of savings – workable for some, risky if care runs long
- Traditional long-term care insurance** – premiums are lower the younger and healthier you apply
- Hybrid life + LTC policies** – provide a death benefit if care is never needed, so premiums aren't “use it or lose it”
- Medicaid planning** – structured well in advance, with professional guidance, to protect assets legally

QUESTIONS WORTH ASKING NOW

If I needed care for several years, how would we pay for it? Would it fall on my spouse or children? Am I young and healthy enough that insurance is still affordable? There are no wrong answers – only the cost of not asking. We're glad to walk through your options, free of charge.

Find out if your plan has gaps – free.





You’ve done the reading. The next step is simply a conversation – no pressure, no sales pitch, just a clear picture of where you stand. Most families leave our first meeting saying a weight has been lifted.

<p>1</p> <p>Book a Free Consultation</p> <p>Call, email, or reach out online. We’ll find a time by phone, video, or in person.</p>	<p>2</p> <p>We Identify the Gaps</p> <p>We listen first, then walk through your estate, retirement, Medicare, and insurance picture.</p>	<p>3</p> <p>Feel Confident & Protected</p> <p>You leave with a documented plan, clear next steps, and real peace of mind.</p>
--	--	---

STONEBRIDGE PLANNING GROUP

Let’s make sure your plan lasts as long as you do.

One honest, 30-minute conversation is all it takes to know exactly where your plan stands. There’s never any obligation.

<p> CALL OR TEXT 484-350-4585</p>	<p> EMAIL Zallen@Stonebridgeplanning.org</p>
<p> ONLINE stonebridgeplanning.org Serving families in all 50 states</p>	<p> HOW WE MEET Phone · Video · In Person Your choice, your schedule</p>

IMPORTANT DISCLOSURES

This guide pack is provided by Stonebridge Planning Group for general educational purposes only. It is not personalized financial, legal, tax, insurance, or investment advice, and it does not create an advisory or fiduciary relationship. Every family’s situation is different; you should consult qualified professionals – and review your own circumstances – before making decisions.

Figures cited (including 2026 Medicare premiums and deductibles, IRS contribution limits, federal estate tax exemption amounts, and long-term care cost medians) are drawn from publicly available government and industry sources and are current as of early 2026. These amounts change periodically and may have been updated since publication; verify current figures before relying on them. Long-term care costs are national medians and vary considerably by location, provider, and level of care.

Insurance and annuity products are offered through licensed agents; guarantees are subject to the claims-paying ability of the issuing company. Product availability, features, and eligibility vary by state. Stonebridge Planning Group does not provide legal services; estate documents should be prepared or reviewed by a licensed attorney in your state. No outcome is guaranteed.

© 2026 Stonebridge Planning Group · Where Strategy Meets Security · 484-350-4585 · stonebridgeplanning.org