

The Path to Social Security & Medicare

Founders Life & Health
Retirement Services | An Overview





MEDICARE HEALTH INSURANCE

how is social security & medicare planning different?

Traditional financial planning focuses on what you've accumulated—how much you've saved and how it's invested. Social Security and Medicare planning coordinates with those goals to ensure that the Benefits coming to you work with that plan. You can have a great portfolio and still lose thousands to a poorly timed Social Security claim or a Medicare gap you didn't see coming.

The SSA can only answer account related questions, they can not provide advice on your best options for claiming your benefits. A miscalculation on filing can result in tens of thousands of dollars in lost income. Getting a full analysis by a Registered Social Security Analyst can demystify the process and give you an unbiased strategy designed to maximize your benefits.

Your Social Security Statement can give you an overview but it's only a small part of the big picture. Other considerations include:

- Managing IRMAA prior to Medicare
- Spousal & Survivor Coordination
- Earned Income Limits
- Managing SS Taxation
- Divorcee Benefit Coordination
- Avoiding Late Enrollment Penalties
- Managing the ACA Bridge to Medicare
- Avoiding the HSA Trap

when do I start planning?

When it comes to Social Security, it's never too soon to at least get access to your SSA.gov account to get familiar with what your future Benefits could look like. As you are getting closer to retirement, getting a solid plan in place could save you thousands.



who should be thinking about planning?

Pre-Tirement Years

Even as early as your 40s you may be thinking about what your retirement will look like. It's never too early to get an idea of what's down the road

Early Retirement

Leaving your career to try new things and taking early retirement. Some of our clients start the process as early as 52-55.

Turning 65 and after

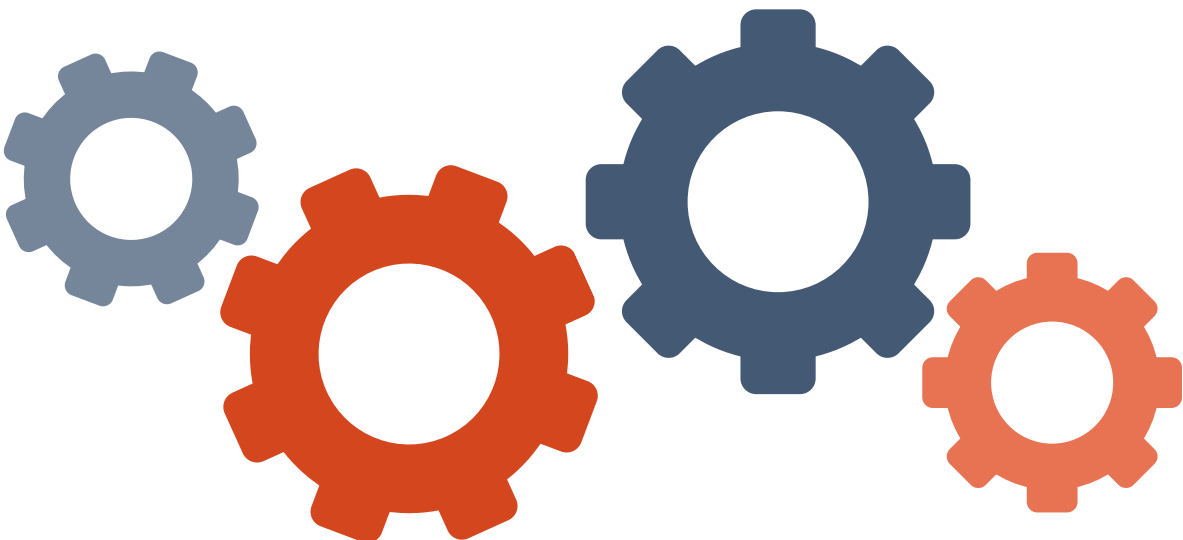
Ready to jump into Medicare even if you are continuing to work and getting serious about Social Security options. We can help make the transition a smooth one.

Social Security & Medicare

...two gears in the same system

While they are separate programs with different goals, they work together behind the scenes to manage your retirement. Here is how they "talk" to each other:

- **The Shared Gateway:** The Social Security Administration handles the paperwork for Medicare. Even though they are different agencies, you apply for Medicare through the Social Security office.
- **The Automatic Handshake:** If you are already receiving Social Security checks when you turn 65, you are automatically enrolled in Medicare Parts A and B. Your card simply shows up in the mail.
- **The "Invisible" Bill:** If you are collecting Social Security, your Medicare premiums are automatically deducted from your monthly check. You never have to write a check or set up an autopay; the system handles it for you.
- **The Income Check:** Every year, Social Security looks at your tax returns. If your income is above a certain level, they—not Medicare—are the ones who adjust your premiums (this is called IRMAA).



Pre Social Security & Medicare Services

“Retiring” and filing for Social Security and Medicare don’t always happen at the same time. Here’s how we can get you across the filing gap.





1 a “bridge to Medicare”

Retiring before age 65 creates a unique challenge: you are finished with employer-sponsored coverage, but you aren't yet eligible for Medicare. This "gap period" requires a deliberate strategy to protect your health and your savings.

Finding the right "Bridge to Medicare" isn't about finding a permanent plan; it's about choosing a temporary, high-quality vehicle to carry you safely to age 65. We analyze your health needs, your doctor networks, and your projected retirement income to select the most efficient bridge for your specific timeline.

The ACA Marketplace (Subsidized Coverage):

Ideal if your retirement income allows for federal subsidies to lower your premiums.

Private PPO Plans:

An option for those who want broader provider networks and more flexibility without income-based restrictions.

Short-Term "Bridge" Plans:

A solution specifically designed for healthy individuals with a defined 1-to-3-year window before Medicare begins.

*there is never a fee for our work with you to find the right health coverage.

the Social Security Roadmap



Social Security is often the largest, most stable asset in a retirement portfolio, yet it is frequently the most misunderstood. Deciding when to claim isn't a one-time choice; it's a pivotal financial strategy that impacts your income, your taxes, and your spouse's future security for the next thirty years.

The Social Security Roadmap is a comprehensive, RSSA®-certified analysis designed to take the guesswork out of the system. We don't just look at your estimated check; we look at the big picture. Your custom roadmap identifies the optimal "claiming window" to maximize your cumulative lifetime benefits, protects against the "tax torpedo," and ensures your Social Security strategy is perfectly synced with your Medicare enrollment and lifestyle goals.

Includes:

- 30 page report and personal walk through
- Claiming Strategies
- Break Even Calculations
- Spousal Benefits Optimization
- Earnings Limit Impact
- Tax Assessments
- Survivor benefits analysis
- Easy to follow charts
- How and when to file
- Ongoing support

	Maximum Option		Option A		Option B		Option C	
	Dottie	Kyle	Dottie	Kyle	Dottie	Kyle	Dottie	Kyle
Filing Age(s)	70	70	FRA	62	FRA	FRA	65	65
Filing Month	Jun 2034	Jul 2034	Jun 2031	Aug 2026	Jun 2031	Jul 2031	Jun 2029	Jul 2029
Lifetime*	\$1,488,894		\$1,309,361		\$1,398,329		\$1,358,966	
Annual**	\$43,884	\$57,372	\$35,388	\$32,580	\$35,388	\$46,272	\$35,196	\$40,104
Combined	\$101,256		\$67,968		\$81,660		\$75,300	
Monthly**	\$3,657	\$4,781	\$2,949	\$2,715	\$2,949	\$3,856	\$2,933	\$3,342
Combined	\$8,438		\$5,664		\$6,805		\$6,275	

Lifetime Benefits

Total lifetime benefits in this heatmap are shown as the present value of all future benefits for the estimated life expectancies. This is based on an assumed nominal rate of return and inflation rate.

		Dottie									
		Not Applicable	Lower Benefit				Higher Benefit				Maximum Benefit
Kyle		2026	2027	2028	2029	2030	2031	2031	2032	2033	2034
		62	63	64	65	66	FRA	67	68	69	70
2026	62	\$1,305,347	\$1,306,583	\$1,307,932	\$1,309,729	\$1,311,536	-\$1,309,361	\$1,309,361	\$1,325,617	\$1,342,235	\$1,354,222
2027	63	\$1,318,698	\$1,319,933	\$1,321,283	\$1,323,080	\$1,324,887	\$1,322,712	\$1,322,712	\$1,338,968	\$1,355,586	\$1,367,573
2028	64	\$1,329,775	\$1,331,011	\$1,332,361	\$1,334,157	\$1,335,964	\$1,333,790	\$1,333,790	\$1,350,046	\$1,366,663	\$1,378,650
2029	65	\$1,354,584	\$1,355,819	\$1,357,169	\$1,358,966	\$1,360,773	\$1,358,598	\$1,358,598	\$1,374,769	\$1,388,051	\$1,400,039
2030	66	\$1,376,717	\$1,377,953	\$1,379,303	\$1,381,099	\$1,382,906	\$1,380,732	\$1,380,732	\$1,396,903	\$1,408,507	\$1,416,713
2031	FRA	\$1,394,315	\$1,395,550	\$1,396,900	\$1,398,697	\$1,400,503	\$1,398,329	\$1,398,329	\$1,414,500	\$1,426,104	\$1,433,078
2031	67	\$1,394,315	\$1,395,550	\$1,396,900	\$1,398,697	\$1,400,503	\$1,398,329	\$1,398,329	\$1,414,500	\$1,426,104	\$1,433,078
2032	68	\$1,418,009	\$1,419,245	\$1,420,595	\$1,422,391	\$1,424,198	\$1,422,024	\$1,422,024	\$1,438,195	\$1,449,799	\$1,456,772
2033	69	\$1,436,682	\$1,437,918	\$1,439,268	\$1,441,064	\$1,442,871	\$1,440,697	\$1,440,697	\$1,456,868	\$1,468,472	\$1,475,445
2034	70	\$1,450,131	\$1,451,367	\$1,452,717	\$1,454,513	\$1,456,320	\$1,454,145	\$1,454,145	\$1,470,317	\$1,481,920	\$1,488,894

*the SS Roadmap report is offered as a one time consulting fee

Turning 65 Services

The age 65 marks a milestone at least in the eyes of the US Medicare system. Even if you're still working or not taking SS yet, we can walk you through your next steps





1 enrolling in Medicare

Turning 65 marks a major transition, but the paperwork doesn't always make it easy. Between Parts A, B, C, and D, the options can feel like an endless bowl of alphabet soup. The most important thing to know is that timing is everything. Whether you are still working, already retired, or somewhere in between, there is a specific window for you to join the system without facing lifelong penalties.

Enrolling in Medicare is more than just picking a plan; it's about timing your entry to avoid gaps in coverage and ensuring your doctors and medications are protected. We handle the heavy lifting by identifying your specific enrollment windows, comparing the hidden costs of various plans, and ensuring your transition into the system is seamless and penalty-free.

The Education Piece:

Understanding how it all works, what your choices are and what will be covered is the first priority.

How to Supplement Your Plan:

Supplement vs Advantage. PPO vs HMO, the pool of options is deep. We will work together to make sure you have the right plan.

Avoiding the Penalties:

Getting the timing right for your Part B and Prescription Drug Coverage will help avoid lifelong penalties.

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Additional Services

Beyond federal benefits, we coordinate the "extra" pieces that secure your future and simplify your life. From income-guaranteed annuities to right-sizing your home and legacy protection, we ensure your physical and financial environments are perfectly in sync.



downsizing consultation

With 25 years of residential real estate experience, we know how to tackle a move. When it's time to downsize the family home, the process can feel completely overwhelming. We can help break it down into manageable action steps, advise on the best ways to finance the next move and get you in touch with the right real estate and mortgage professionals to help with the move.



life & final expense

Life insurance and final expense coverage serve as the ultimate "buffer" for your family, ensuring that your final transition doesn't become a financial burden for those you leave behind. By securing these benefits ahead of time, you replace uncertainty with an immediate, tax-free cash resource that handles medical bills, funeral costs, and outstanding debts with dignity.

income gap consultation

If the income in your gap years between leaving your job and filing for benefits is making a hole in your budget, let's look at alternative options to take the stress off the situation. Solutions like annuities, reverse mortgages or other investment tools can help fill those holes so you don't have more SS claiming options down the road.





about me

Hello! I'm Jo Hutchison and I'm the owner of Founders Life & Health. I'm a proud baseball mom, lover of dogs, live music and all things potato. My husband and I have two great boys and two lazy hound dogs. My boys play a LOT of baseball so when I'm not helping my clients we can almost always be found on a baseball field somewhere in the Midwest.

Here's why I can say that I know my stuff:

- I'm a Registered Social Security Analyst RSSA™ and a member of NARSSA.
- I'm an independent Health, Medicare and Life insurance broker holding licenses in over 20 states with hundreds of happy Health and Medicare clients to date.
- I'm a licensed real estate broker in the state of Missouri helping Gen-X and Baby Boomers downsize since 2001.
- Founders has an A+ rating with the BBB
- Member of NAHU since 2019
- Most importantly, I actually care about each and every one of my clients. You are not just a number to me and I don't hand you off to a team member. I will be your ally and advocate through the entire process.