

TABITHA'S TIPS AND TALKS

Your weekly connection to education, events, and inspiration!

FEBRUARY 10TH, 2025 TO FEBRUARY 16TH, 2025



WELCOME!

Welcome to this week's Just Us Retirement newsletter! We're here to keep you informed with our latest webinars, short-form videos, upcoming events, and community highlights. Whether you're looking for expert insights, important updates, or a little inspiration, we've got you covered.

SPEAKER SHOWCASE

Mr. Van Deysen, a 2000 graduate of the West Virginia University College of Law, also holds a degree in accounting from Fairmont State College. He is a member of the National Academy of Elder Law Attorneys and the West Virginia State Bar. Passionate about serving seniors and their caregivers, he has volunteered with Monongalia County's Senior Center and Senior Monongalians Inc., where he served as Board President in 2009-2010. His firm, Van Deysen Law Office, PLLC, sponsors the Alzheimer's Association Memory Walk in Morgantown. Mr. Van Deysen served in the U.S. Air Force and now lives in Monongalia County, WV with his wife, Angela, and children, Ashley and Jack.



BRENT VAN DEYSEN
VAN DEYSEN LAW OFFICE, PLLC.

INTRO TO ELDER CARE PLANNING

CLICK THE VIDEO AT THE BOTTOM OF THE PAGE TO WATCH NOW



TABITHA SAYS:

Wow! In this webinar we discuss the insane costs of nursing home care. We're talking \$11,000 - \$16,000 a month in WV. (Yes, you read that right.) And yet, so many people think they'll only need about \$3,000. The sticker shock is real! But here's the thing... Medicare doesn't cover long-term care the way people assume. And while Medicaid can help, there are strict asset limits (\$2,000 max!) and complicated rules that make it a tricky DIY project. Trust me—this is NOT something you want to Google your way through.

This is just Part 1! We're bringing Brent back for Part 2, where he's going to reveal specific strategies to protect your assets. If you have questions (or know someone who should hear this), feel free to share our webinar, or email our staff at hello@justusretirement.com

SOCIAL MEDIA HIGHLIGHTS



This week, we posted a video on our Facebook page, poking fun at our own "customer service voices"

Dakota shared a helpful tip. If you missed it, definitely check it out—it's a great little nugget you won't want to miss.

(To watch these reels, visit our [just us retirement Facebook page!](#))

Medicare and Long-Term Care:

WHAT YOU NEED TO KNOW:

Medicare primarily covers medical care, but it does not cover most long-term care services, which focus on assistance with daily living activities rather than medical treatment. This means that services like help with bathing, dressing, meal preparation, and extended nursing home stays are not covered under Medicare. While Medicare may cover short-term skilled nursing care or home health care after a hospital stay, it does not pay for ongoing custodial care, leaving many individuals unprepared for the high costs of long-term care.



UNDERSTANDING IS KEY

Understanding these limits can help you plan ahead and avoid unexpected costs. To fill the gaps in coverage, many people consider options like Long-Term Care Insurance, Hybrid Life Insurance with LTC Rider, LTC Annuities, or Short-Term Care Insurance.

WHAT MEDICARE COVERS:

- Short-term skilled nursing & rehab (up to 100 days).
- Limited home health care
- Hospice care for terminal illnesses

WHAT IT DOESN'T:

- Long-term custodial care
- Assisted living
- Most nursing home care
- Ongoing in-home care

Ask Yourself:

TEST YOUR MEDICARE KNOWLEDGE

Do you know which type of care Medicare will cover after a hospital stay?

CONSIDER YOUR FUTURE NEEDS

Have you thought about how you would pay for long-term care services not covered by Medicare?

PLAN YOUR COVERAGE

What alternative insurance options have you explored to fill Medicare's coverage gaps?

Medicaid for Long Term Care

ELIGIBILITY REQUIREMENTS

To qualify, you must meet both income and asset limits set by your state. Some assets like your primary home may be exempt.

COVERAGE OPTIONS

Medicaid can cover various types of long-term care including in-home care, assisted living facilities, and nursing homes. Coverage varies by state, and not all facilities accept Medicaid payment.

LOOK-BACK PERIOD

Medicaid examines all financial transactions in the five years before applying. This prevents people from giving away assets to qualify. Planning ahead is crucial to avoid penalties.

ESTATE RECOVERY

After a beneficiary's death, Medicaid may seek reimbursement from their estate for care costs. Understanding these rules is essential for estate planning.

TABITHA SAYS:

QUESTIONS ABOUT LONG TERM CARE MEDICAID? AN ELDER LAW ATTORNEY IS ESSENTIAL!

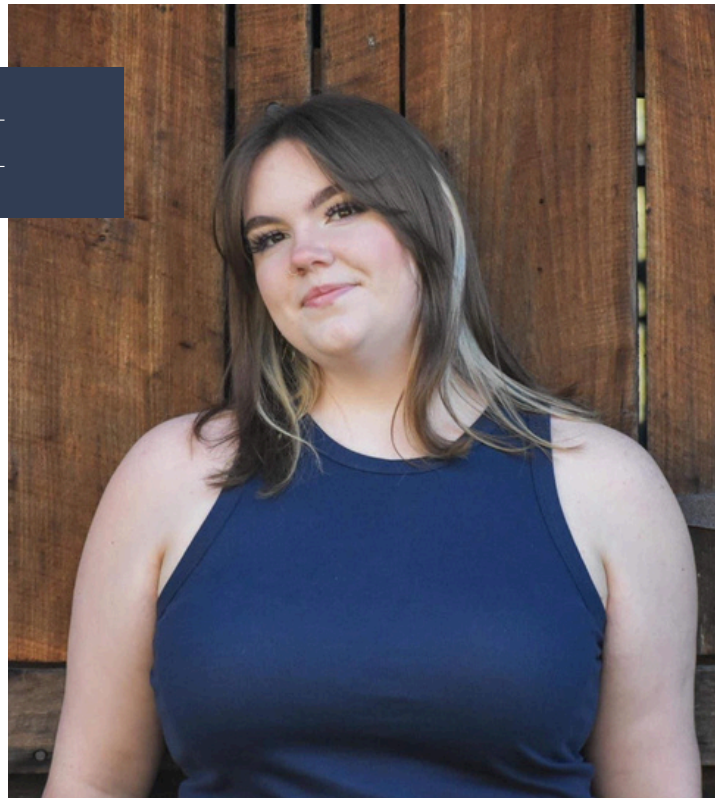


If you or a loved one are thinking about applying for Medicaid and have more than just a home and a car, we always recommend speaking with an elder law attorney first. Medicaid rules can be tricky, and having too many assets could lead to unexpected penalties or even disqualification. An elder law attorney can guide you through the process, helping you protect what you've worked for while still qualifying for the care you need. They can assist with things like structuring assets properly, setting up trusts, and ensuring your spouse is taken care of. It's a small step that can make a big difference in securing your future!

MEET THE TEAM

Hi everyone! I'm excited to have the opportunity to introduce myself in our new newsletter! I am the Director of Operations at Just Us Retirement, and it's been an absolute pleasure working with this amazing team for the past year and a half. It's truly inspiring to see the positive impact we make every day.

If you've ever called our office, you've probably spoken with me! I work behind the scenes to ensure everything runs smoothly. While I may not be the go-to for all the details about insurance, I am always here to help with anything else. Please don't hesitate to reach out via email with any questions, concerns, or ideas you'd like to see featured in our newsletter. I'm always happy to chat!



EMILY WRIGHT
DIRECTOR OF OPERATIONS,
NEWSLETTER EDITOR

 emily@justusretirement.com

A LITTLE ABOUT ME

When I'm not at work, you can usually find me exploring new places, cheering on the Reds, or having fun with my two pets, Buck and Cookie! They definitely keep life interesting. I love all things music and literature.



STAY IN TOUCH

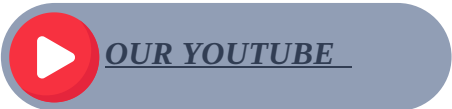
Below are some ways you and your loved ones can stay up to date with our upcoming events, educational seminars, and webinars. You can find our funny Tiktok's posted here as well!



Click this icon at the bottom of the page to view our private FB group, where you can ask questions and get answers from our experts.



Click this icon at the bottom of the page to view our Just Us Retirement Facebook page where we keep you up to date on educational content and events



Click this icon at the bottom of the page to view our Just Us Retirement YouTube, where we frequently post our funny videos and webinars.



TABITHA SAYS:

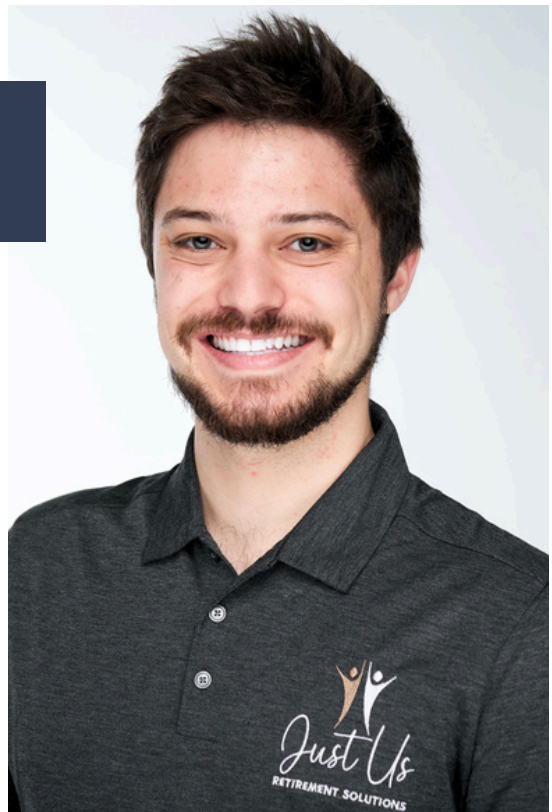
If you're not following us on social media yet, you're missing out! We post valuable Medicare tips, behind-the-scenes insights, and updates to help you stay informed and empowered in your journey. Our goal is to make complex topics simple and give you the tools to make the best decisions for your future.

5 STAR REVIEW



Dakota was awesome at helping my husband and me sign up for our Medicare benefits. He explained everything well and gave us multiple options to see what would fit our needs best. He was always pleasant and professional and made the whole process easy. Thank you for your services.

Peggy C.



WE ARE HERE FOR YOU!

We know that planning for the future—whether it's healthcare, retirement, or long-term care—can feel overwhelming. These are big decisions, and sometimes, they're not the easiest to talk about. But you don't have to navigate them alone.

We're here to support you every step of the way. Whether you have questions, concerns, or just need guidance on where to start, our team is always ready to help. No pressure, no obligation—just honest, straightforward support tailored to your needs.



OFFICE LOCATIONS



CHARLESTON, WV
1210 Virginia Street E,
Charleston, WV 25301



HURRICANE, WV
400D Prestige Park Drive,
Hurricane, WV 25527



PARKERSBURG, WV
3307 Emerson Ave,
Parkersburg, WV 26104



PT. PLEASANT, WV
2027 Jefferson Blvd,
Pt. Pleasant, WV 25550

IF YOU'D LIKE AN APPOINTMENT, FEEL FREE TO GIVE US A CALL , OR VISIT OUR WEBSITE

(681)-340-1377

WWW.JUSTUSRETIREMENT.COM