2026 Retirement Updates

Arizona Insurance & Retirement Services
& Retirement Riots Podcast

AZIRS
Health, Life, Retirement Planning
Helping people today, live worry free tomorrow.

RETIREMENT RIOTS PODCAST
WWW.RETIREMENTRIOTSPODCAST.COM

Presented By:

Dana Artzer – CEO
AZIRS
Creator:
Retirement Riots Podcast
602-376-7260 ©
dana@retirementriots.com

10 Essential Steps to Take to Secure Your Retirement (1 Year Before You Retire)

1. **Define Your Retirement Goals**
    1. Decide on your desired retirement lifestyle: where you want to live, travel plans, hobbies, and preferred retirement
2. **Estimate Retirement Expenses**
    1. Calculate projected annual spending, factoring in housing, food, healthcare, insurance, travel, and leisure activities.
3. **Inventory All Income Sources**
    1. Identify your pension(s), Social Security, annuities, retirement and investment accounts, bank savings, rental income, and any part-time work you expect.
4. **Maximize Retirement Savings**
    1. Take advantage of 401(k)s, IRAs, and catch-up contributions ($7500) if you're 50+. Don't leave employer matching on the table.
5. **Review and Adjust Investments**
    1. Make sure your portfolio is well diversified and lower your risk based on your time horizon and needs. Get ready to adjust asset allocation (rollover a portion of your 403b,401k, IRA or pension into an annuity for guarantees & tax advantaged growth) as you approach retirement.
6. **Create a Debt Repayment Strategy**
    1. Aim to pay off all high-interest debts and, ideally, your mortgage before retirement to reduce your monthly obligations.
7. **Plan for Healthcare and Insurance Needs**
    1. Estimate Medicare costs, consider Medigap or Medicare Advantage plans, review long-term care coverage, and build a health care fund.
8. **Make a Retirement Income Plan**
    1. Decide the order and timing for drawing down accounts, when to turn on your annuity income stream, when to claim Social Security for optimal income, ensure your income will last for life.
9. **Check Estate and Legal Documents**
    1 Update your will, power of attorney, healthcare directives, and beneficiary designations to reflect your wishes.
10. **Run Retirement Scenarios and Consult an Expert**
    1. Use tools, calculators, and, ideally, consult with Dana to test your plan against possible risks: longevity, inflation, market downturns, healthcare events. * Financial Advisors help you build your wealth, I help you protect it, guarantee it while still allowing it to safely grow ☺
    2. Starting early and reviewing your plan annually can help secure your financial confidence for retirement and allow you to make changes while you still have flexibility.

5 Key Things You Need To Do 3 Months Before You Retire:

1. **Confirm Your Official Retirement Date & Notify Your Employer**
    1. Set and communicate your retirement date with your HR or benefits office. Submit any required paperwork or retirement application forms to avoid pay or benefit disruptions.
2. **Apply for Social Security and Medicare (if eligible)**
    1. Apply for Social Security benefits (you can start as early as 62 unless you're still working), but it's best to wait until your full retirement age @ 67 to maximize your monthly income). Enroll in Medicare Parts A & B if you're 65 or eligible (if you are over 65, you must apply for Part B 1 month before your group coverage ends). Be mindful of deadlines to avoid penalties or coverage gaps.
3. **Review and Finalize Income & Withdrawal Plans**
    1. Meet with your retirement advisor to review your investment balances and finalize your withdrawal strategy or annuity start date. Make sure you know required minimum distributions (RMDs) and tax implications for retirement account withdrawals
4. **Assess Health Insurance and Transition Coverage**
    1. Confirm your post-retirement health insurance (Medicare, Medigap, retiree benefits, or ACA/COBRA if not Medicare-eligible). Ensure continuous coverage so there are no gaps between employer benefits ending and new plans beginning.
5. **Update Key Documents and Beneficiaries**
    1. Double-check and update the beneficiaries on your retirement accounts, insurance policies, and estate documents to reflect your current wishes before starting withdrawals or annuity income.
    2. Doing these steps helps ensure your retirement transition is smooth, your benefits begin on time, and you avoid costly gaps or administrative hassles

The Importance of "The Rule of 100"

The **Rule of 100** is a widely recognized guideline in retirement planning for determining how much of your portfolio should be allocated to riskier investments (like stocks) versus safer assets

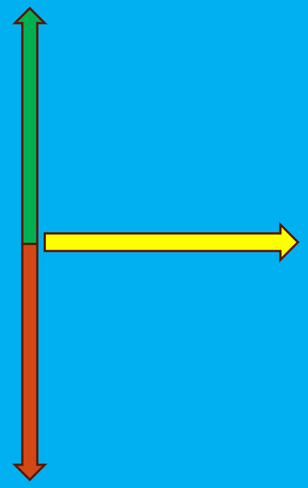
---

How the Rule of 100 Works

- **Subtract your age from 100:** The result is the maximum percentage of your portfolio that should be invested in riskier assets, such as stocks.
- The remainder should be allocated to conservative assets, like bonds, annuities, or cash.
  - For example, if you're **65 years old**, 100 - 65 = **35**. That means up to 35% of your portfolio could be in stocks, with 65% in more stable investments.

1) Checking, Savings, Money Market **6-9 month of living expenses should be kept here for emergencies**	**2) Fixed Rates/Guarantee** **Fixed Annuities 3,5,7,10 years, CD's**
3) Index Annuities/Guarantee **5,7,8,10,14 years Or Guaranteed Lifelong Income**	**4) Volatility** **Stocks, Bonds, Mutual Funds, Real Estate, Variable Annuities**

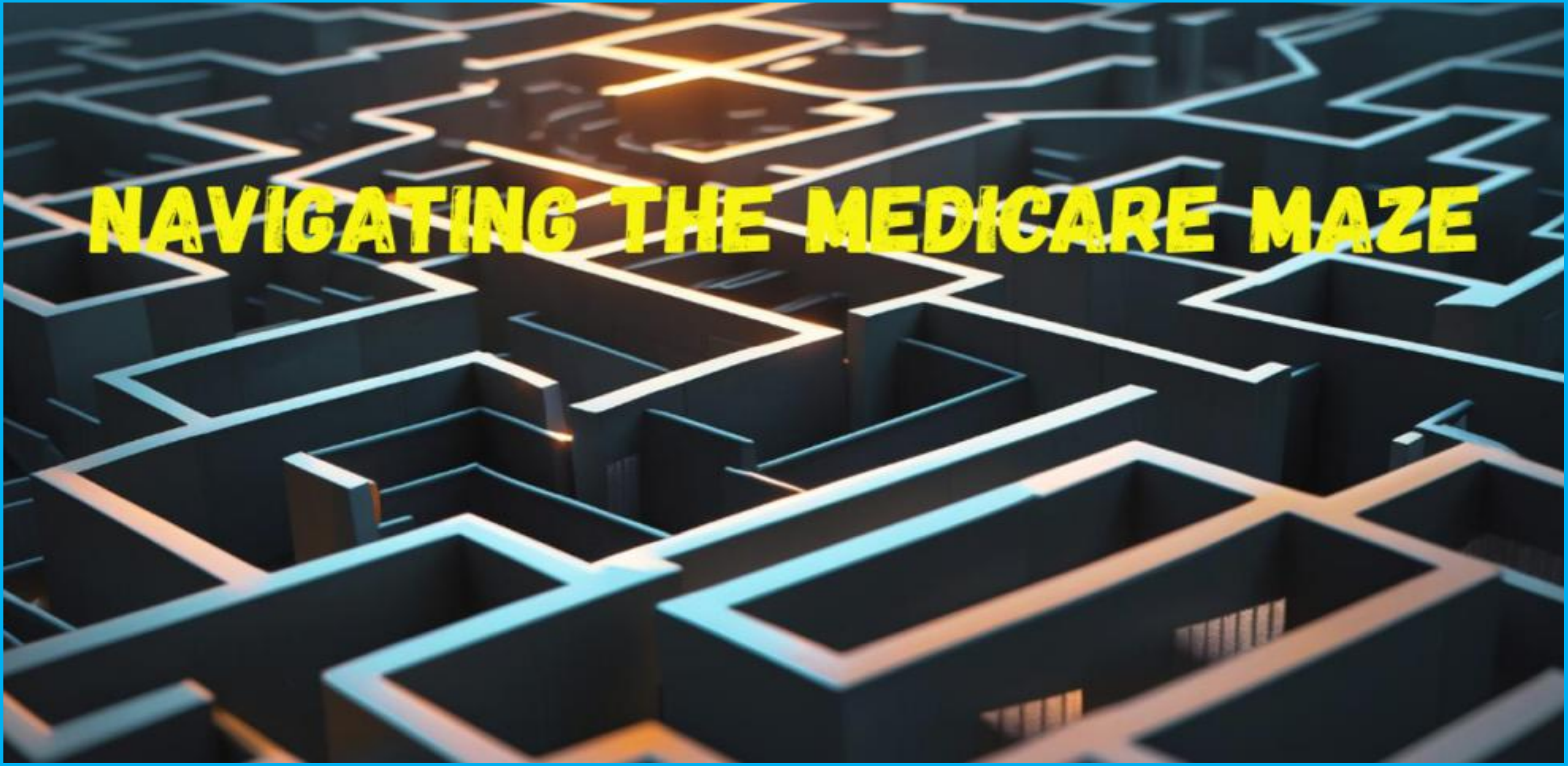
Your money can do 3 things:
It can go up, go down, or stay the course.
Which would you prefer to avoid?



Will Social Security Alone Be Enough Income?
Click the Link Below to Find Out

https://www.ssa.gov/OACT/quickcalc/

I AM YOUR INCOME REPLACEMENT SPECIALIST. I CAN HELP YOU PROTECT YOUR ASSETS WHILE ALLOWING THEM TO STILL GROW & SAVE YOU $$$ BY INTEGRATING LONG TERM CARE COVERAGE INTO A GUARANTEED INCOME STREAM THAT YOU CAN'T OUTLIVE AND SO MUCH MORE!!!


NAVIGATING THE MEDICARE MAZE

Medicare Enrollment Periods

		01/31 – 03/31		10/15 – 12/7	01/31 – 3/31
	INITIAL ENROLLMENT PERIOD (IEP)	**GENERAL ENROLLMENT PERIOD (GEP)**	**SPECIAL ENROLLMENT PERIOD (SEP)**	**ANNUAL ENROLLMENT PERIOD (AEP)**	**OPEN ENROLLMENT PERIOD (OEP)**
WHO NEEDS	Turning 65	Missed IEP	Previous Employer-based coverage	Medicare Plan Enrollees	Medicare Advantage (MA) Enrollees
PURPOSE	Enroll in Original Medicare	Enroll in Medicare Part A or Part B	Enroll in Medicare Part A or Part B	Reevaluate coverage & Make Changes	One-time change to MA Plan
WHEN	3 months before 65th birthday through 3 months after	January 1 - March 31	8 months from termination of employer coverage	October 15 - December 7	January 1 - March 31

2026 MEDICARE PART B PREMIUM WILL BE APPROXIMATELY $206.50 (UP FROM $185) & IS BASED ON YOUR ANNUAL ADJUSTED GROSS INCOME…

2025 PART B DEDUCTIBLE WILL BE APPROXIMATELY $288.00 (UP FROM $257).

2026 Projected IRMAA Brackets and Surcharges for Medicare Part B with IRMAA adjustment

Single	Married filing jointly	Projected total Part B Premium plus IRMAA	Projected 2026 Part B IRMAA only	2025 Part B IRMAA only
Less than or equal to $109,000	Less than or equal to $218,000	$186.90- no surcharge	n/a	n/a
More than $109,000 and less than or equal to $137,000	More than $218,000 and less than or equal to $274,000	$261.70	$74.80	$74.00
More than $137,000 and less than or equal to $171,000	More than $274,000 and less than or equal to $342,000	$373.80	$186.90	$185.00
More than $171,000 and less than or equal to $205,000	More than $342,000 and less than or equal to $410,000	$485.90	$299.00	$295.90
More than $205,000 and less than or equal to $500,000	More than $410,000 and less than or equal to $750,000	$598.10	$411.20	$406.90
More than $500,000	More than $750,000	$635.50	$448.60	$443.90

How to Pay for Medicare

Ways to Pay Medicare Part B Premiums

1. Log in to your secure MyMedicare.gov account and pay online using a credit or debit card.
2. Sign up for Medicare Easy Pay, a service that automatically deducts your premium payments from your savings or checking account each month.
3. Mail your payment to Medicare by check, money order, credit card or debit card.

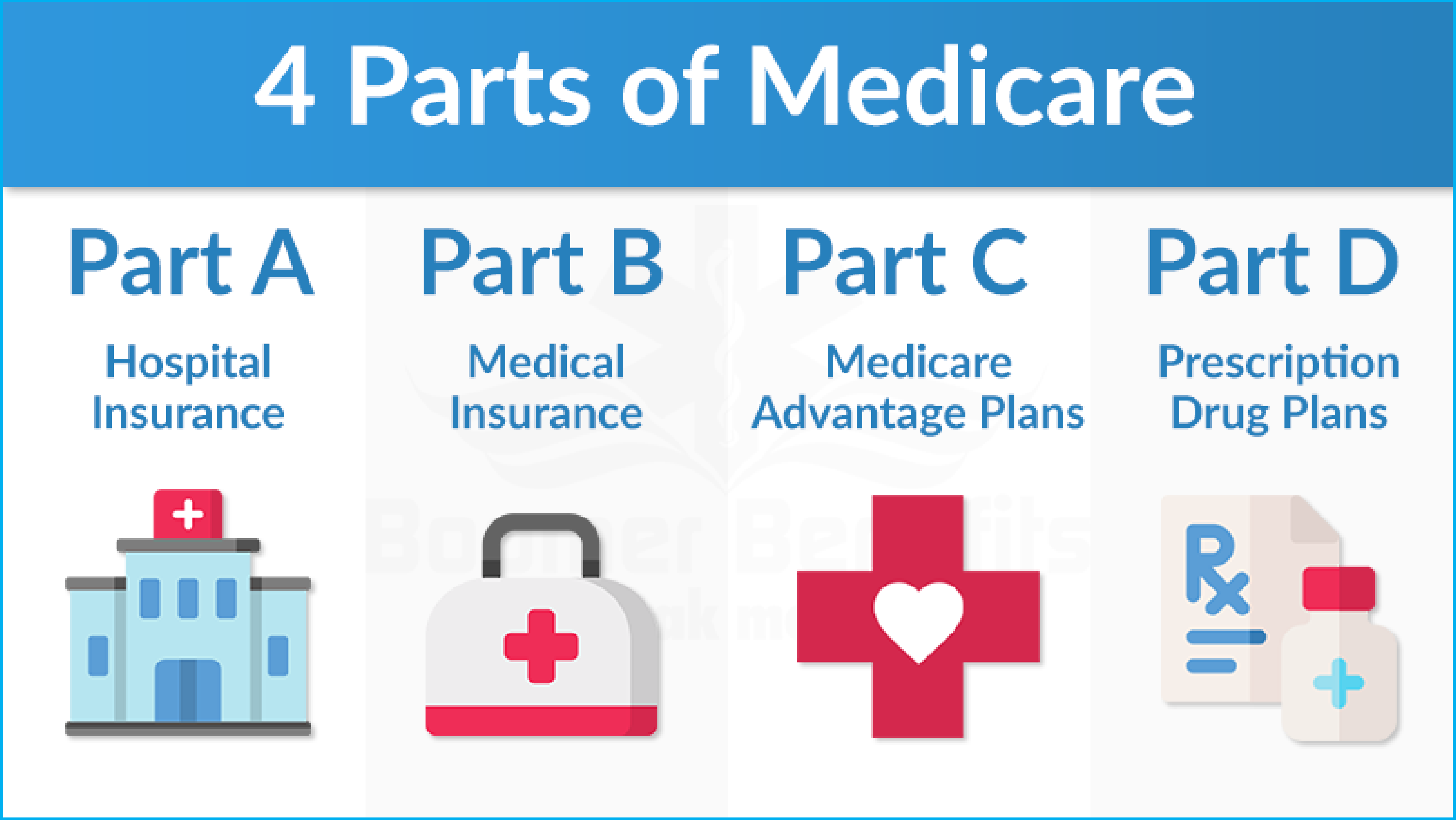
Fill in the Medicare payment coupon and post to:

Medicare Premium Collection Center

PO Box 790355

St. Louis, MO 63179-0355

If you are receiving monthly Social Security benefits, your Medicare premium will come directly out of your SS deposit.


4 Parts of Medicare
Part A
Hospital Insurance
Part B
Medical Insurance
Part C
Medicare Advantage Plans
Part D
Prescription Drug Plans
Rx

There are 2 ways to get your Medicare Coverage

Original Medicare

or

Medicare Advantage Plan

Part A
Hospital
Insurance

Part B
Medical
Insurance

You can add

Medicare Supplement Insurance (Medigap) Policy

Part D
Prescription
Drug Coverage

Part C
Combines Part A and
Part B

May include or you may add

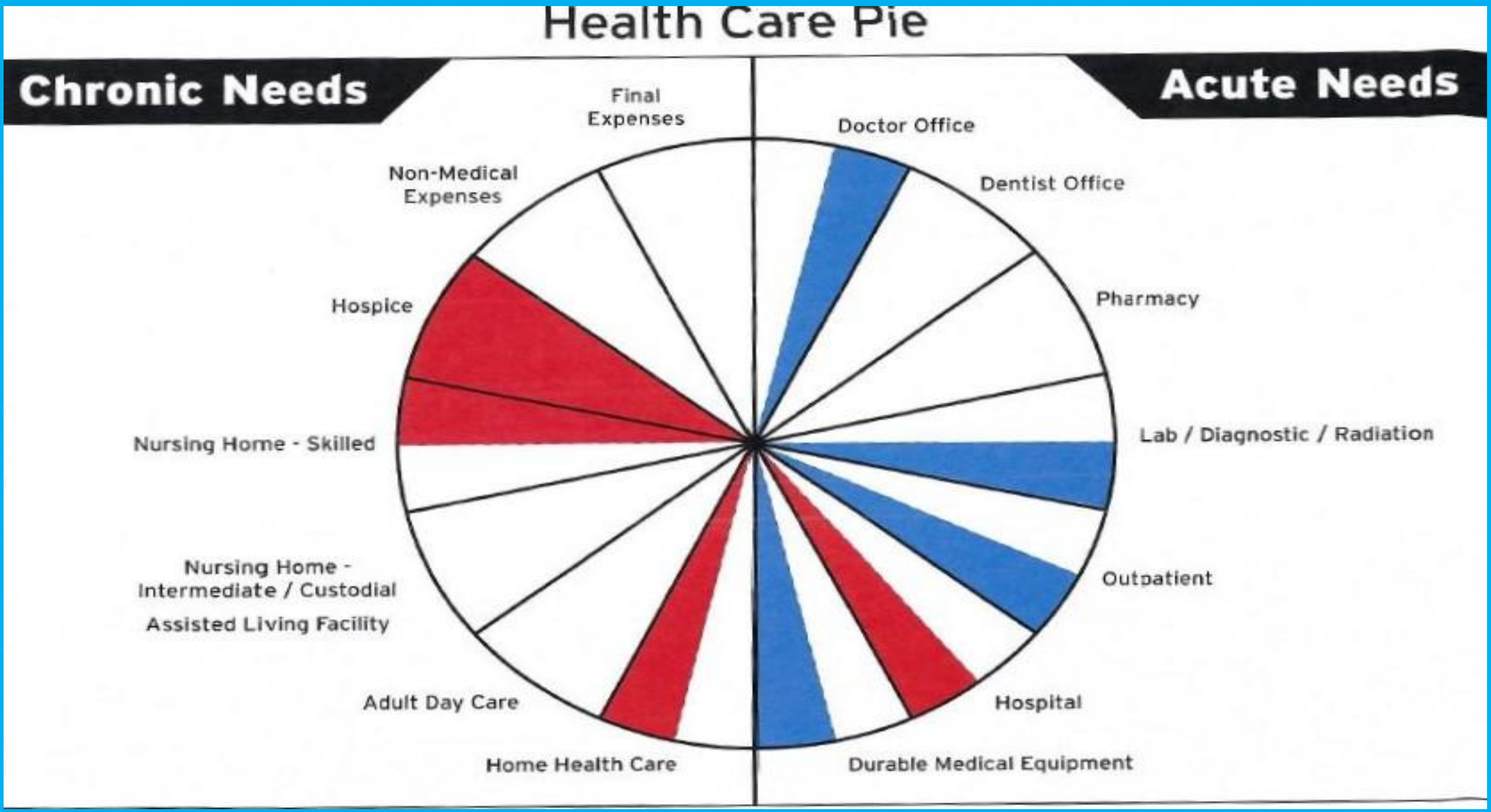
Part D
Prescription Drug Coverage
(Most Part C plans cover prescription drugs. You may be able to add drug coverage to **some** plan types if *not* already included.)

Vaccine coverage under Medicare

Type of vaccine	Covered by Medicare Part B?	Covered by Medicare Advantage and Medicare Part D?
Chicken pox (varicella)		✓
COVID-19	✓	
Flu	✓	
Hepatitis A (when medically necessary)		✓
Hepatitis B (if at increased risk)	✓	
Measles, mumps, rubella (MMR)		✓
Meningococcal (meningitis)		✓
Pneumococcal (pneumonia)	✓	
Shingles/herpes zoster		✓
Tetanus (if needed)	✓	
Tdap (tetanus, diphtheria, and pertussis [also called whooping cough])		✓
Rabies (if needed)	✓	

Let’s take a look at the Medicare Supplement (Medigap) plans .

Your Healthcare Without a Medigap Policy

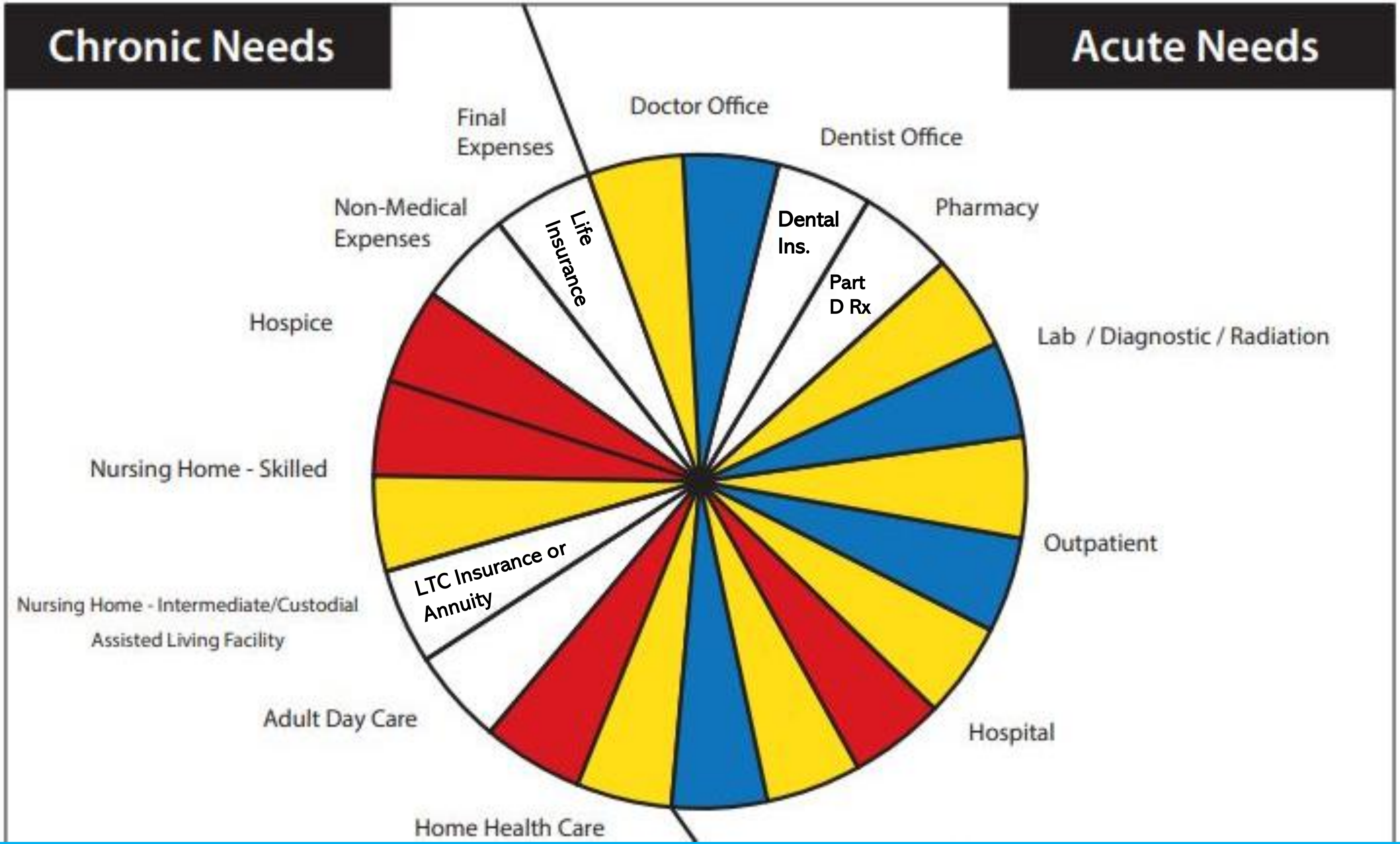


Medicare part B pays 80% - Medigap picks up the remaining 20%

Medicare Supplement = Medigap

Medigap Benefits	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan K	Plan L	Plan M	Plan N
Part A coinsurance and hospital costs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood (first three pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility coinsurance	No	No	✓	✓	✓	✓	50%	75%	✓	✓
Part A deductible	No	✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible	No	No	✓	No	✓	No	No	No	No	No
Part B excess charges	No	No	No	No	✓	✓	No	No	No	No
Foreign travel emergency	No	No	80%	80%	80%	80%	No	No	80%	80%

Your Healthcare With a Medigap Policy



MEDICARE ADVANTAGE PLANS
MEDICARE PART C

Plan Name	HumanaChoice (PPO)	Humana Essentials Plus Giveback (PPO)
Plan Number	H5216-265-000	H5216-435-001
Premium	$0.00	$0.00
Deductible	N/A	$900 Combined In and Out-of-Network
Part B Deductible Info	N/A	N/A
Part B Giveback	$1	$74
PCP	$0 copayment	$0 copayment
Specialist	$35 copayment	$45 copayment
Referrals Required	No	No
Inpatient Hospital	$350 per day, Days(1-6);	$370 per day, Days(1-5);
Max Out-of-Pocket	$4990 IN	$7850 IN
Rx Deductible	$615 Deductible for Tiers 4,5	No Deductible
Rx - Retail 30-day Supply	$0/$5/$47/39%/25%	$0/$0/$30/35%/33%
Dental	$2000 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, scaling and root planing, scaling for moderate inflammation, oral surgery, root canals. OON coverage available. DENA75	$750 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, scaling for moderate inflammation, dentures, oral surgery, bridges, root canals. OON coverage available. DENC96
Key Extra Benefits	Dental, Vision, Hearing, OTC Debit Card $60/Quarter for select health and wellness products at participating retailers	Dental, Vision, Hearing, Fitness
Market Service Area	Maricopa-Pima-Pinal Market-wide	Maricopa-Pima-Pinal Market-wide

Top Consumer Priority for their Medicare Plan	Supports my chronic conditions	Gives me quality benefits and in-network care	Gives me quality benefits and in-network care
Plan Name	Humana Gold Plus - Diabetes and Heart (HMO C-SNP)	Humana Gold Plus (HMO)	Humana Gold Plus (HMO)
Plan Number	H0028-077-000	H2463-001-000	H4461-056-000
Premium	$0.00	$0.00	$0.00
Deductible	N/A	N/A	N/A
Part B Deductible Info	$257	N/A	N/A
Part B Giveback	N/A	N/A	$2
PCP	20% coinsurance	$0 copayment	$0 copayment
Specialist	20% coinsurance	$30 copayment	$15 copayment
Referrals Required	No	No	No
Inpatient Hospital	$2050 per admission	$360 per day, Days(1-5);	$195 per day, Days(1-6);
Max Out-of-Pocket	$9250 IN	$5150 IN	$2900 IN
Rx Deductible	$305 Deductible for Tiers 3,4,5	No Deductible	No Deductible
Rx - Retail 30-day Supply	$0/$0/25%/25%/29%/$0	$0/$0/$30/35%/33%	$0/$8/$47/50%/33%
Dental	$4000 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, scaling and root planing, scaling for moderate inflammation, dentures, oral surgery, root canals. DENE83	$2000 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, scaling for moderate inflammation, oral surgery, root canals. DENB48	$3000 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, scaling and root planing, scaling for moderate inflammation, oral surgery, root canals. DENF32

Adding a low-cost Hospital Indemnity Policy to your High-Deductible Medicare Supplement or Medicare Advantage Plan will help cover your costs for hospital stays, skilled nursing facility stays, observation, ER & ambulance.

Here's how it worked out for Tom	
Tom's out-of-pocket expenses	$1,600
Benefit amount from Tom's Senior Choice policy	
Hospital Admission Benefit	$750
Hospital Confinement Benefit	$200 x 4 days
Total amount paid to Tom	$1,550

Senior Choice option one[6]	
Benefits	**Benefit payment amount options**
Hospital confinement Choice of benefit in $25 increments. Pays either six or 10 days.	$100–$450 per day

Senior Choice option two	
Benefits	**Benefit payment amount options**
Hospital confinement Choice of benefit in $25 increments. Pays either six or 10 days.	$100–$450 per day
Observation room	$100
Skilled nursing facility	$100

Senior Choice option three			
Benefits	**Benefit payment amount options**		
Hospital admission	$250	$500	$750
Hospital confinement Choice of benefit in $25 increments. Pays either six or 10 days.	$100–$450 per day		
Observation room	$100		
Skilled nursing facility	$100		
Ambulance transportation	$150		
Emergency room treatment	$50		

What will YOUR Medicare coverage be?

Original Medicare

Part A Part B

Hospital insurance Medical insurance

Step 2: Do you need Drug Coverage?

Part D Prescription Drug Coverage

Step 3: Do you need to add Supplemental Coverage?

Medicare Supplement Insurance (Medigap)

Medicare Advantage Plan Part C (like an HMO or PPO)

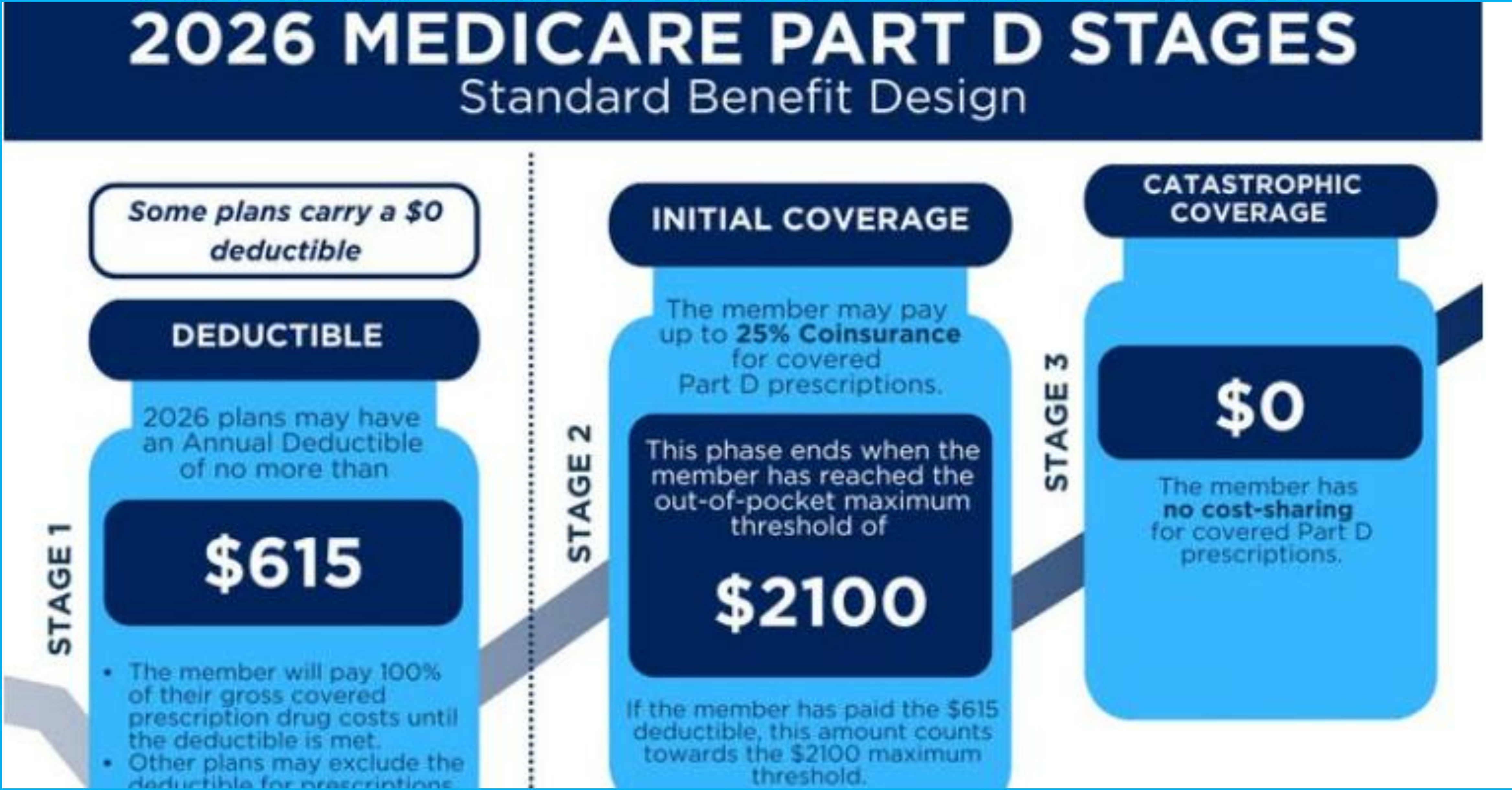
Part C

Combines Part A, Part B, and usually Part D

Step 2: If part D is not included;
Do you need to add Drug Coverage?

Part D Prescription Drug Coverage

If you enroll in a Medicare Advantage Plan, you won't be able to use or purchase a Medicare Supplement Insurance (Medigap) policy.


2026 MEDICARE PART D STAGES
Standard Benefit Design
Some plans carry a $0 deductible
STAGE 1
DEDUCTIBLE
2026 plans may have an Annual Deductible of no more than
$615
• The member will pay 100% of their gross covered prescription drug costs until the deductible is met.
• Other plans may exclude the
STAGE 2
INITIAL COVERAGE
The member may pay up to 25% Coinsurance for covered Part D prescriptions.
This phase ends when the member has reached the out-of-pocket maximum threshold of
$2100
If the member has paid the $615 deductible, this amount counts towards the $2100 maximum threshold.
STAGE 3
CATASTROPHIC COVERAGE
$0
The member has no cost-sharing for covered Part D prescriptions.

No Additional Cost

Joining the Medicare Prescription Payment Plan does not incur any additional fees or interest for enrollees. The program is designed to ease the financial burden without extra charges.

WAYS TO SAVE MORE MONEY ON YOUR MEDICATIONS

Lone Star Script Care
Patient Advocacy Agency

amazon pharmacy

Online Pharmacies

Start typing drug name

Drug Search

Drug Pricing Calculator
Find drug prices and pharmacies
search »

Get Your NeedyMeds Drug Discount Card

Send a family member or friend a NeedyMeds Drug Discount Card

NeedyMeds BeMedWise
Patient Information and Education

SafeNeedleDisposal.org
Be sharp about sharps.

NeedyMeds Drug Discount Card App for iPhone & Android

We Never Sell Your Data

In light of recent news, NeedyMeds wants to reassure you, our users, that we never share, trade, or sell any information about you. Learn how we protect your information.

Everyone Wins!

Over $341,457,028.47 Saved With NeedyMeds Drug Card

Get a discount on your vaccines at the pharmacy using the NeedyMeds Drug Discount Card. Order your plastic card or download one if you don't have one before taking it to your pharmacy. Visit the Vaccines page to get pricing on a variety of vaccines available for discount.

1 2 3 4 5

Subscription Center

- Subscribe to Services
- Order Print Materials

Supporters

CERTIFIED CANADIAN PHARMACIES

100% Perfect Safety Record
CERTIFIED CANADIAN
CIPA Rx
INTERNATIONAL PHARMACY
Since 2002

inhalersonline.com
totalcaremart.com
canadapharmacyonline.com
choicepharmacy.com
canadamedstop.com
candrugstore.com
rxconnected.com
canadianmedcenter.com
canadianpharmacyking.com
canadamedpharmacy.com
bigmountaindrugs.com
northdrugmart.com
yourcanadadrugstore.com
spfpharmacy.com
canadadrugwarehouse.com
pharmstore.com

prescriptionpoint.com
truecanadapharmacy.com
northwestpharmacy.com
canadianpharmacyworld.com
mailordermeds.com
discountcanadadrugs.com
birthcontrolbuzz.com
drugmart.com
candrug.com
canadapharmacydelivery.com
granvillewellness.com
canadamedshop.ca
mapleleafmeds.ca
ycdscc.com
universaldrugstore.com
affordabledrugs.com

doctorsolve.com
canadadrugsdirect.com
mydrugcenter.com
qualityprescriptiondrugs.com
canadadrugsonline.com
abcpetmeds.com
canadamedsunited.com
canadapharmacy.com
bestpricerx.com
canadapharmacydepot.com
canpharm.com
medicationscanada.com
globalcarerx.com
canadianpharmacystore.com
canadaprescriptionsplus.com
mapleleafmeds.com

blueskydrugs.com
globaldrugsdirect.com
medicinasonlinecanada.com
northdrugstore.com
canadamedshop.com
canadianpharmacyservice.com
canadaprescriptionplus.com
drugmartdirect.com
westviewpharmacy.com
pharmacyrxworld.com
pharmapassport.com
medisave.ca
planetdrugsdirect.com
onlinecanadianpharmacy.com
onlinepharmaciescanada.com

Thank You For Attending today!
Don't forget to share me with your family & friends!

Call Dana Artzer @ 602-376-7260 to schedule your complimentary Retirement Plan Review!

Click the link below to listen to podcast:

http//:www.retirementriotspodcast.com

Arizona Insurance & Retirement Services

AZIRS

Health, Life, Retirement Planning

Helping people today, live worry free tomorrow.

RETIREMENT RIOTS PODCAST

WWW.RETIREMENTRIOTSPODCAST.COM

Hi, I'm Dana, the queen of Retirement Riots, bringing you the best hacks, fails, and hot takes for living your best retired life. Whether it's Medicare mazes, life insurance tricks, or income replacement acrobatics, I've got you covered with laughter, practical advice, retirement hacks & "things that make you go hmmmmmmm". 🤔
New episodes drop every Monday, Wednesday & Friday @10am so buckle up buttercup, here we go!!!