



## Medicare vs. Medi-Cal

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Many people confuse Medi-Cal and Medicare and what these different programs cover. To clarify, Medi-Cal is known as Medicaid in most every other state, but California refers to the Medicaid program as Medi-Cal.

Medi-Cal is a government assistance program that helps individuals with low income, regardless of their age. Medi-Cal generally has resource requirements and so an individual's assets cannot exceed a certain amount depending on whether they are married or single. Depending on an individual's income, the Medi-Cal candidate may be responsible for a co-pay, but there are no monthly premiums with Medi-Cal.

Medicare, on the other hand, is not an assistance program and does not depend on what a person's income or assets look like. Medicare is an insurance program. An individual would only qualify for Medicare if they contributed sufficiently into the program from paycheck withholdings for Social Security and Medicare taxes. Medicare benefits cannot be accessed until you reach age 65. Even when you reach age 65, Medicare requires monthly premiums, co-pays and deductibles.



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# CandyGram For Father's Day



What better way to celebrate with Dad than making him a fun candy filled poster board notes telling him how much you care and appreciate all he does for you.

This super simple but awesome gift requires a few things:

- A poster board
- Sharpie
- Candy bars
- tape

Choose whatever candy bars your dad likes best and write a creative note to incorporate them. Have some fun with the words and then enjoy the candy with your dad.

## Grilled Apricots With Sweet Cream

This awesome snack or dessert elevates a simple fruit to a higher level.

- 8 ripe apricots halved, pitted
- 2 tablespoons olive oil
- 2-4 Tbsp. coconut sugar
- 1½ cups heavy cream
- 1 teaspoon almond extract
- 4 ounces mascarpone cheese
- 1/2 cup powdered sugar

Directions:

- ♦ Prepare a grill for medium heat. Brush the cut side of each apricot half with oil and grill apricots, cut side down, until lightly charred and juices start to seep out of fruit, 6–8 minutes.
- ♦ Using a metal spatula, carefully turn apricots, and grill a minute or so until the other side is lightly charred. Transfer to a plate. Lightly sprinkle with coconut sugar.
- ♦ Using an electric mixer, beat cream until almost thick, then add in the mascarpone cheese, almond extract, and powdered sugar. Beat for 30 seconds until medium peaks form.
- ♦ Divide warm apricots among plates. Spoon whipped cream on top. Optional for garnishing: Drizzle with honey and a few toasted walnuts or pecans



## YOUR OTHER ESTATE PLAN

When was the last time you looked at your beneficiary forms for your retirement accounts? Do they accurately reflect your wishes? Many of our clients mistakenly believe that their trust controls ALL of their assets, including their retirement accounts. That's not necessarily true. Retirement accounts (such as IRAs, 401ks, annuities, etc.) are controlled by the beneficiary form you have on file with the custodian or financial institution. In a way, it's like these retirement accounts are a different set of estate planning documents and they might potentially pass to individuals other than those whom you've named in your trust.

It's always recommended that you review these forms every few years just to be sure that your beneficiaries are exactly as you would like them to be. In some cases, your trust may be the beneficiary, but that is not always advisable.

In determining whether you should name your trust (versus individual beneficiaries) as the beneficiary of retirement account(s), you should consult with your estate planning attorney.

### DESIGNATION OF BENEFICIARY(IES)

The sum of all primary designations must total 100% and the sum of all contingent designations must total 100% (e.g., allocation of three primary beneficiaries could be 34%, 33%, 33%).

#### Primary Beneficiary Designation

Full Name (Last, First, Middle Initial)	Relationship	SSN/TIN	Address (Street, City, State, ZIP)	Share %
Smith, John C.	Spouse	555-55-5555	123 Main St., Anytown, US 12345	90%
Johnson, Sherry L.	Sister	222-22-2222	456 Main St., My Town, US 45678	10%
				TOTAL: 100%

In the event said primary beneficiaries predecease me, I designate as contingent beneficiary:

#### Contingent Beneficiary Designation

Full Name (Last, First, Middle Initial)	Relationship	SSN/TIN	Address (Street, City, State, ZIP)	Share %
Human Rights Campaign Foundation		52-1481896	1640 Rhode Island Ave., NW Washington, DC 20036	100%
				TOTAL: 100%



## Free Seminar



We regularly conduct a free estate planning seminar designed to teach about the benefits of creating an estate plan. The seminars are held on-site at our Anaheim office inside of our "classroom". We offer light snacks and refreshments to the attendees and the group is often small and intimate, which allows for questions to be asked comfortably and for a very relaxed environment. Please encourage your loved ones to attend the seminar so that they may learn more about the estate planning process and benefits. Our next event will be **August 22nd, 2019 at 6:00 pm.** We look forward to seeing you and your family, friends, colleagues and neighbors! Please share this event!



We hope that you have had the very best experience with our firm! And we hope that you would consider referring a friend that we may be able to help the same way we helped you! Getting a referral from a customer gives us a lot of pride! It shows us that we did a good job and our clients appreciate us!

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