



THE RETIREMENT REPORT

Monthly Medicare & Retirement Planning Newsletter



Love Is in the Air: Health, Retirement, and a Little Valentine Fun

By Anne DeLeon



Welcome to our February edition! This month is all about heart health, smart planning, and a little seasonal fun. February marks American Heart Month, a perfect time to focus on ways to protect your heart and improve overall wellness. We'll share practical tips for building healthier habits and reducing your risk of chronic disease—because small changes can make a big difference.

We're also covering important topics for your financial future. Missed Medicare Open Enrollment? Don't worry—we'll walk you through what options may still be available and how to avoid coverage gaps. Plus, we take a closer look at the average retirement age in the U.S. and what factors influence when people choose to retire. Understanding these details can help you plan with confidence and make informed decisions about your next chapter.

And since February is the month of love, we've included a Valentine's Word Search for a little lighthearted fun. Let's make this month a step toward a healthier heart and a brighter future!

In This Issue:

Life's Essential 8: Building a Healthier You - Pg. 2

Valentine Word Search - Pg. 4

Missed Medicare Open Enrollment? Here's What You Can Do - Pg. 5

American Heart Month - Pg. 6

What Is the Average Retirement Age in the U.S.? - Pg. 7

Upcoming Workshops - Pg. 8

Life's Essential 8: Building a Healthier You

The American Heart Association's "Life's Essential 8" focuses on two key areas: Health Behaviors and Health Factors. These eight elements represent the foundation of cardiovascular health and overall wellness. By improving these areas, you can significantly reduce your risk of chronic diseases such as heart disease, diabetes, and stroke, while also boosting energy, mental clarity, and quality of life.

The eight essentials include eating a balanced diet, staying physically active, avoiding tobacco, getting enough sleep, maintaining a healthy weight, and managing cholesterol, blood sugar, and blood pressure. Together, these habits and health measures create a roadmap for living longer and feeling better. Even small changes in these areas can lead to big improvements over time, making them practical steps for anyone at any age.



1. Eat Better

Aim for a balanced eating pattern that includes whole foods, plenty of fruits and vegetables, lean proteins, nuts, seeds, and healthy oils like olive or canola.

Tips for Success

- **Watch Portions:** Include healthy portions from different food groups in your meals and snacks.
- **Cook at Home:** Home-cooked meals are often more nutritious. Fresh, frozen, or canned fruits and vegetables are all good options—just avoid added sugars or salt in canned or frozen varieties.

2. Be More Active

Adults should aim for 150 minutes of moderate activity or 75 minutes of vigorous activity per week. Children need about 60 minutes daily, including play and structured activities.

Tips for Success

- **Change Your Mindset:** Think of exercise as time for yourself to recharge and clear your mind.
- **Connect With Others:** Walk with friends, join a biking group, or play sports at the park.
- **Make It a Habit:** Regular activity—ideally daily—helps your body adjust. It may take a couple of months to become routine, so stick with it.
- **Boost Your Mind:** Exercise improves mood, reduces stress, and supports memory.

3. Quit Tobacco

Smoking remains the leading cause of preventable death in the U.S. Secondhand smoke also affects children and adults. E-cigarettes and vaping are still being studied, but avoiding all nicotine products is best.

Tips for Success

- **Deal With Urges:** Delay cravings for 10–15 minutes. Keep your hands and mouth busy with gum, water, or a stress ball.
- **Learn Your Triggers:** Identify what makes you want to smoke and avoid those situations when possible.
- **Get Support:** Call 1-800-QUIT-NOW for free counseling and resources to help you quit.

4. Get Healthy Sleep

Adults need 7–9 hours of sleep nightly. Children need more, depending on age. Good sleep supports healing, brain function, and lowers disease risk.

Tips for Success

- **Dim It:** Lower lights and screen brightness before bed.
- **Set It:** Go to bed and wake up at the same time daily.
- **Create It:** Establish a calming bedtime routine—reading, meditating, or a warm bath.
- **Block It:** Use "Do Not Disturb" mode on your phone to avoid interruptions.

Life's Essential 8 cont'd...

5. Manage Weight

Maintaining a healthy weight benefits overall health. Body Mass Index (BMI) is one tool to gauge this, but consult a healthcare professional for personalized guidance.

Tips for Success

- **Portions Matter:** Learn proper portion sizes.
- **Get Active:** Exercise helps manage stress and weight.
- **Eat Smart:** Read nutrition labels and monitor calorie intake.
- **Get Help:** Seek advice from a doctor or dietitian if needed.

6. Control Cholesterol

High cholesterol increases heart disease risk. Non-HDL cholesterol is often the preferred measure.

Tips for Success

- **Eat Smart:** Focus on vegetables, fruits, whole grains, beans, nuts, and lean proteins.
- **Move More:** Regular exercise helps lower cholesterol.
- **Know Your Fats:** Replace saturated fats with healthy fats like olive oil and fatty fish.
- **No Nicotine:** Smoking lowers good cholesterol and harms heart health.
- **Take Medication as Directed:** Follow your doctor's advice if medication is prescribed.



7. Manage Blood Sugar

High blood sugar can damage organs over time. Monitoring and healthy habits are key.

Tips for Success

- **Eat Smart:** Choose nutrient-rich foods and drink plenty of water.
- **Move More:** Exercise lowers diabetes risk and helps manage blood sugar.
- **Manage Weight:** Maintaining a healthy weight supports blood sugar control.
- **No Nicotine:** Avoid smoking and secondhand smoke.

8. Manage Blood Pressure

Optimal blood pressure is below 120/80 mm Hg. Keeping it in range reduces health risks.

Tips for Success

- **Eat Smart:** Reduce sodium, unhealthy fats, and added sugars. Follow a DASH-style eating pattern.
- **Move More:** Exercise helps lower blood pressure.
- **Manage Weight:** Even small weight loss can make a difference.
- **No Nicotine:** Nicotine raises blood pressure temporarily.
- **Sleep Well:** Poor sleep is linked to high blood pressure.
- **Limit Alcohol:** Drink less or avoid alcohol altogether.

Conclusion

Life's Essential 8 offers practical steps to improve your health and well-being. By focusing on these behaviors and factors—eating well, staying active, quitting tobacco, sleeping better, and managing weight, cholesterol, blood sugar, and blood pressure—you can take control of your health and reduce your risk of chronic disease.

Start small, stay consistent, and remember that every positive change counts. Think of it as an investment in yourself—one that pays off with more energy, improved mood, and a lower risk of serious health problems. The key is progress, not perfection. Begin where you are, set realistic goals, and celebrate each step toward a healthier life.

Valentine Word Search

Looking for a fun way to celebrate Valentine’s Day? Try our Valentine’s Word Search! It’s a great way to take a quick break and get into the spirit of the season. See how many words you can find—and challenge a friend or family member to join in! Whether you’re a puzzle pro or just looking for something lighthearted, this is the perfect way to add a little love to your day.



Words

- | | | | |
|------------|------------|------------|-------|
| Love | Movies | Be Mine | Crush |
| Chocolates | Balloons | Hugs | Arrow |
| Roses | Hearts | Friends | Card |
| Letters | Cupid | Valentine | Date |
| Dating | Loneliness | Sweetheart | Send |
| Dinner | Heartbreak | Romance | Kiss |

Answers on pg. 8

Missed Medicare Open Enrollment? Here's What You Can Do

Medicare's annual open enrollment period runs from October 15 to December 7 each year. This is the time when you can review and change your Medicare Advantage or Part D prescription drug plan for the upcoming year. If you missed that window, don't panic—you may still have options to make changes or enroll under certain circumstances.

What Happens If You Miss Open Enrollment?

If you didn't make any changes during open enrollment, you'll typically stay in your current plan as long as it's still available in your area. However, plan costs and coverage can change each year, so it's important to review your options when you get another chance.

When Can You Switch Medicare Advantage Plans?

You may be able to change your Medicare Advantage plan or return to Original Medicare outside of the fall enrollment period in these situations:

First Year in Medicare Advantage: If you're in your first year of a Medicare Advantage plan, you can switch back to Original Medicare anytime during that year. You can also enroll in a Part D prescription plan and may qualify for a Medigap policy without restrictions.

January 1–March 31: During the Medicare Advantage open enrollment period, you can switch to another Medicare Advantage plan or go back to Original Medicare and add a Part D plan. Your new coverage starts the first day of the month after you make the change. Note: You cannot join a Medicare Advantage plan if you currently have Original Medicare during this time.

Special Circumstances: You may qualify for a special enrollment period if you move out of your plan's service area, enter or leave a long-term care facility, or become eligible for a chronic condition special needs plan.

Five-Star Plans: If a Medicare Advantage plan in your area has a five-star quality rating, you can switch to it once outside of open enrollment. These plans are rare, so check availability in your area.



When Can You Switch Part D Plans?

You might be able to change your prescription drug plan after December 7 if:

- You move out of your plan's service area.
- Your plan ends its contract with Medicare.
- You qualify for Extra Help, a program that assists with prescription costs. If you receive Extra Help, you can change plans once per quarter.
- A five-star Part D plan becomes available in your area.

If You Don't Have Part D or Medicare Advantage

You can still enroll outside of open enrollment if:

- You're in your initial enrollment period (three months before your 65th birthday month through three months after).
- You lose employer or union health coverage.
- You lose other drug coverage considered "creditable," such as through an employer or retiree plan.



Missed Medicare Open Enrollment cont'd...

What If You Never Signed Up for Part A or Part B?

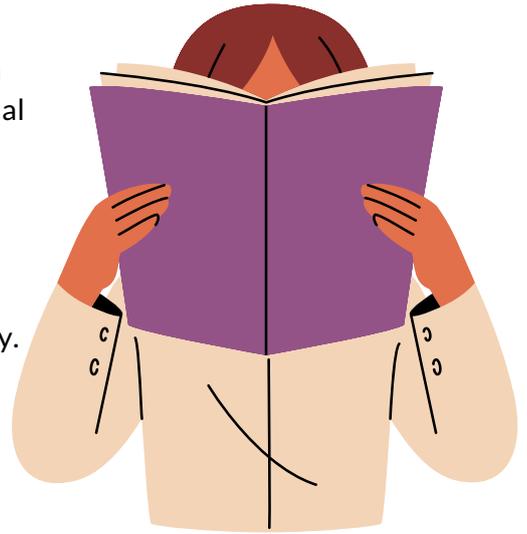
Open enrollment is not for first-time Medicare enrollment. If you missed your initial enrollment period and don't qualify for a special enrollment period, you'll need to wait for the general enrollment period (January 1–March 31). The coverage will start the month after you apply, and you may face late enrollment penalties.

After enrolling in Part A and/or Part B, you'll have two months to choose a Part D plan or Medicare Advantage plan without penalty. If you stick with Original Medicare, you'll also have a six-month Medigap enrollment window starting when your Part B coverage begins.

Exceptions

Medicare allows special enrollment periods for exceptional situations, such as natural disasters, misinformation from an employer, or loss of Medicaid coverage. If you qualify, you'll have two months to join a Medicare Advantage or Part D plan. These special enrollment periods are designed to ensure you don't lose access to important coverage because of circumstances beyond your control. It's important to act quickly once you qualify, as missing the window could limit your options.

Failing to enroll in prescription drug coverage when eligible—and without other creditable coverage—can result in a lifetime Part D late enrollment penalty. This penalty can add up over time, so understanding your enrollment rights and deadlines is key to avoiding unnecessary costs.



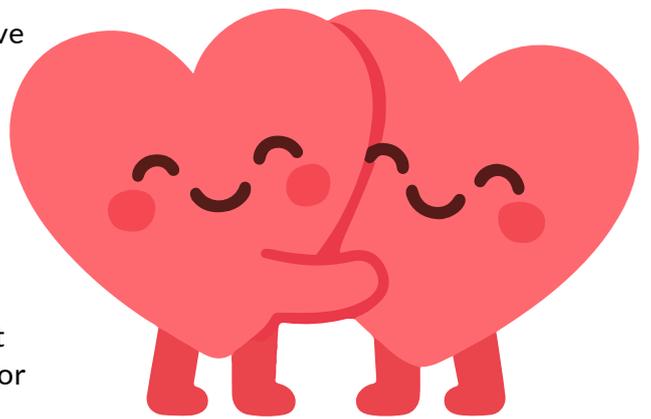
American Heart Month

If you're enrolled in Medicare, you have access to preventive services like annual wellness visits and cardiovascular screenings at no extra cost. These benefits are designed to help you stay ahead of potential health issues and keep your heart strong. Taking advantage of these services is a simple way to be proactive about your health—not just during American Heart Month, but all year long.

Preventive care is more than just checking boxes; it's about understanding your health and creating a plan that works for you. Regular screenings can identify concerns early, giving you time to address them before they become serious.

They also provide peace of mind and help you make informed decisions about your well-being. These visits often include discussions about your medical history, lifestyle habits, and any changes you've noticed, which can help your doctor tailor recommendations to your needs.

If you haven't scheduled your annual wellness visit yet, now is the perfect time to do it. A quick appointment today can help set the tone for a healthier, more confident year ahead. Remember, your heart health impacts every part of your life—from your energy levels to your ability to enjoy the things you love. By using the preventive benefits available through Medicare, you're taking an important step toward protecting your future and living well.



What Is the Average Retirement Age in the U.S.?

The average retirement age in the United States is currently 62, according to recent surveys. This number has gradually increased over the past few decades—from 57 in 1991 to 59 in 2002, and now 62. While the figure has remained relatively stable since 2012, it reflects a trend toward later retirement compared to previous generations. Longer life expectancy, changes in workplace culture, and evolving financial realities have all played a role in this shift.

Deciding when to retire is rarely a simple choice. People often weigh multiple factors, including eligibility for Medicare and Social Security benefits, the ability to take penalty-free withdrawals from retirement accounts, and overall financial readiness. Beyond these practical considerations, health, lifestyle goals, and personal priorities also influence the timing. For many, retirement is not just about leaving work—it's about entering a new phase of life with confidence and security.

Are People Still Retiring at 65?

Fewer Americans are retiring at the traditional age of 65 than in the past. Between 2002 and 2007, about 41% of adults ages 60–64 and 76% of adults ages 65–69 were retired. From 2016 to 2022, those numbers dropped to 32% and 70%, respectively. Economic challenges such as the Great Recession and the COVID-19 pandemic, along with changes to Social Security's full retirement age, have contributed to this shift. In fact, a 2021 survey found that nearly one-quarter of adults over 50 had delayed retirement or were considering it because of the pandemic. These trends suggest that retirement decisions are increasingly influenced by financial stability and external events.

When Can You Retire?

There's no single age that defines retirement, but certain milestones often guide the decision. Social Security benefits can be claimed as early as 62, though doing so results in a reduced monthly payment. Full retirement age varies by birth year, ranging from 66 for those born before 1955 to 67 for those born in 1960 or later. Waiting beyond full retirement age can increase your monthly benefit, which is why some people choose to delay claiming.

Medicare eligibility begins at 65, with enrollment starting three months before your birthday month and ending three months after. For retirement accounts, withdrawals from 401(k)s and IRAs are generally penalty-free starting at 59½, while Roth IRA contributions can be withdrawn tax-free at any time. If you have a pension, check with your plan administrator for specific rules, as these can vary widely.

What Should You Consider Before Retiring?

Retirement is a deeply personal decision, and preparation goes beyond financial planning. Think about your anticipated lifestyle and expenses—will your savings support the life you envision? Someone who plans to travel frequently may need a larger nest egg than someone who prefers a quiet life at home. Consider your health and whether you'll need additional resources for medical care. It's also important to think about how you'll spend your time. Many retirees find fulfillment in volunteering, hobbies, or part-time work, but planning ahead can help avoid feelings of isolation or boredom.

Conclusion

While the average retirement age in the U.S. is 62, the right time to retire depends on your health, finances, and personal goals. Understanding benefit eligibility and planning for future expenses help you make a confident decision. Retirement isn't just about leaving work, it's about creating a life you enjoy.

Current Annuity Rates

January 2026

6.45%

3 Year Fixed Annuity

6.70%

5 Year Fixed Annuity

To find out more,
contact me: 314-287-0179

UPCOMING MO MEDICARE 101 WORKSHOPS

<p><u>St. Louis County Library – Daniel Boone Branch</u> 300 Clarkson Rd. Ellisville, MO, 63011</p>	<p>Wednesday Feb. 18th 3:00pm</p>
<p><u>St. Louis County Library – Clark Family Branch</u> 1640 South Lindbergh Blvd. St. Louis, MO 63131</p>	<p>Thursday Feb. 19th 6:00pm</p>
<p><u>St. Louis County Library – Oak Bend Branch</u> 842 South Holmes Ave. St. Louis, MO 63122</p>	<p>Monday Feb. 23rd 3:30pm</p>
<p><u>St. Louis County Library - Mid-County Branch</u> 7821 Maryland Ave. Clayton, MO 63105</p>	<p>Tuesday Feb. 24th 6:00pm</p>
<p><u>St. Louis County Library – Grant’s View Branch</u> 9700 Musick Ave. St. Louis, Missouri 63123</p>	<p>Wednesday Feb. 25th 3:30pm</p>



Space is Limited!
 Register Today:
usamedicare101.org/ADL

Thanks for reading! Please contact me with any questions about Medicare or your retirement planning.



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