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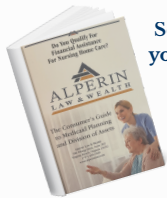


The Consumer's Guide to Medicaid Planning and Division of Assets

You know what Medicare is—and are very familiar with what it does and does not cover. You are also probably familiar with Medicaid, but never thought it was something that would apply to you. However, you may be eligible for Medicaid benefits to help you pay for the high cost of a nursing home while protecting your own assets for your family. How is this possible? Request this free helpful guide and find out! We will answer important questions, such as the following:

- How will I ever afford a nursing home?
- What does Medicare cover?
- Why should I seek legal advice about qualifying for Medicaid?
- What assets must I spend down in order to qualify for assistance?
- How do things change if I am married?
- Will I lose my home?
- Why do I need an estate planning attorney?

If you don't already know the answers to these questions—and even if you think you do—you are the perfect candidate to receive our free Medicaid planning guide. Not only do we answer these questions, but we also provide several case studies to give you real-life examples of how proper planning can help you and your family.



Scan Here to get
your FREE copy!



RECIPE OF THE MONTH

Harvest Brie and Cheddar Apple Kale Salad



Steps

Step 1: Make the candied seeds and nuts.

Toss the raw pecans and pumpkin seeds with salted butter, spicy chipotle, sweet cinnamon, and maple syrup. Place on baking sheet. On the opposite side of the baking sheet, arrange the prosciutto. Bake everything until the nuts and seeds are caramelized, and the prosciutto is crispy. Watch closely! Because of the sugars, the pecans and pumpkin seeds burn quickly.

Step 2: Prepare the salad

Find your favorite salad bowl and add the kale. I like to use Tuscan kale, but the curly variety works great too.

Add the Honeycrisp apples and the pomegranate arils.

Step 3: Make the vinaigrette

Now, take a couple of tablespoons of salted butter and melt it with the shallots and sage. Cook until the butter browns around the shallots and the sage is crispy. Once the butter is browned, remove the skillet from the burner and chop the crispy sage. Then, add it back to the skillet with olive oil, apple cider vinegar, honey, thyme, and chile flakes. Season the vinaigrette to taste with salt and pepper.

Step 4: Toss the salad

At this point, you can pour the warm vinaigrette over the salad. Toss well to ensure the greens are coated in the yummy vinaigrette. Finish the salad with the candied pecans and pumpkins, plus the crispy prosciutto from step 1.

Add wedges of brie and shredded sharp white cheddar cheese.

Step 5: serve

Serve the salad after you toss it. Once the vinaigrette is added, eat it up right away to ensure the prosciutto remains crunchy! It's so delicious this way!

Ingredients

- pecans
- pumpkin seeds
- salted butter
- maple syrup
- ground chipotle
- ground cinnamon
- flaky sea salt
- prosciutto
- kale
- Honeycrisp apples
- pomegranate arils
- brie
- sharp white cheddar
- shallots
- sage
- olive oil
- honey
- thyme
- chile flakes

Planning & Protecting

Alperin Law & Wealth Newsletter
November 2025 Edition



Alperin Law & Wealth : Giving Back to Our Community



At Alperin Law & Wealth, we believe that success is most meaningful when its shared, which is why we are proud to support several organizations in the community that make a lasting impact in the lives of others. Last month, Aid Another, a local nonprofit organization that provides inclusive educational, cultural and recreational programs for individuals with disabilities, hosted a Halloween dance for adults with disabilities. Alperin Law & Wealth was proud to help sponsor the event, and several of our team members attended to show our support.

In addition to helping a great cause, we learned first-hand that caring for a loved one with a disability involves unique, ongoing challenges—from managing day-to-day care to navigating complex medical systems, social stigma, and financial uncertainty. Far too often, individuals with disabilities (whether developmental, physical, cognitive or congenital) are underserved.

Our biggest takeaway? Getting to connect with such a wide range of extraordinary people in a social setting was both humbling and inspiring. Meeting the closely knit families and watching everyone interact so positively was truly heartwarming. The atmosphere was full of kindness and respect, and we left feeling honored to be involved... plus, we even won one of the raffles!

What Is a Special Needs Trust—And Why Is It So Important?

If your loved one is confronting challenges with a disability, a Special Needs Trust may be appropriate for you and your family.

A Special Needs Trust is a legal arrangement designed to help provide for a person with disabilities without jeopardizing their eligibility for government benefits such as Supplemental Security Income (SSI) or Medicaid. Funds in a Special Needs Trust can be used to pay for expenses that improve quality of life — like medical care not covered by insurance, education, recreation, transportation, or personal services — while still preserving access to essential public benefits.

We're Here to Help

Not sure where to start? That's okay—that's what we're here for! Whether you'd like to schedule an estate planning consultation or simply have a few questions, we'll help you navigate the process with confidence and compassion. Call us at (757) 490-3500 to start the conversation.

UPCOMING EVENTS



PLAN NOW TO PROTECT YOUR LOVED ONES



Wednesday, December 3rd at 6:00 PM



HOW TO PROTECT YOUR HOME, YOUR
ASSETS, AND YOUR FAMILY FROM THE
COSTS OF LONG-TERM CARE



Thursday, December 11th at 6:00 PM



PLAN NOW TO PROTECT YOUR LOVED ONES



Saturday, December 13th at 10:00 AM



HOW TO PROTECT YOUR HOME, YOUR
ASSETS, AND YOUR FAMILY FROM THE
COSTS OF LONG-TERM CARE



Wednesday, December 17th at 10:00 AM

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Necessarily
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Medicare 2026: What’s Changing and How to Prepare

Financial Planning: What to expect from the 2026 changes to Medicare

As Medicare’s 2026 plan year approaches, beneficiaries are facing more changes than usual. This year’s open enrollment period — running through December 7 — is especially important, as several updates to costs and coverage could affect everything from your monthly expenses to how you access care.

1. Premiums and Deductibles Are Increasing Slightly
Medicare Part B premiums are expected to rise modestly in 2026, following last year’s small increase. The standard monthly premium will inch upward, while higher-income beneficiaries could see larger adjustments under the Income-Related Monthly Adjustment Amount (IRMAA) brackets. Meanwhile, Part A hospital deductibles and daily copayments for extended hospital or skilled nursing stays are also projected to increase slightly. On the positive side, some Medicare Advantage (Part C) and Part D prescription drug plans may lower their monthly premiums or tighten drug cost caps—especially for generic medications. That’s why it’s more important than ever to compare plans carefully. Don’t just look at the monthly premium; also review the deductibles, drug formularies, and provider networks before making changes.

2. Telehealth Coverage Is Changing
Temporary COVID-era telehealth flexibilities are being phased out, and unless Congress renews them, 2026 will bring stricter limits. Some beneficiaries who have relied on virtual visits may find that certain appointments—particularly for behavioral health or therapy—now require at least one in-person session.

If you live in a rural area or depend on telemedicine for convenience, review your 2026 plan’s telehealth coverage closely. Even if your provider continues offering virtual appointments, Medicare may reimburse them differently than in previous years.

3. Federal Budget Uncertainty Could Affect Timing

If the government shutdown extends into 2026, Medicare eligibility won’t be affected, but operations could slow down. Claims processing, provider reimbursements, and pilot programs (including expanded telehealth projects) could experience temporary delays.

Beneficiaries would still have full coverage, but you might see longer wait times for claims or payments. Experts recommend keeping detailed records of your medical visits and prescriptions in case processing delays occur.

How to Prepare During Open Enrollment

Before the December 7 deadline, take time to:

- Compare your current plan with at least two alternatives
 - Review your medication list and check which plans cover each drug
 - Confirm that your preferred doctors and hospitals remain in-network
- Double-check telehealth coverage if you use virtual visits regularly
- If you need guidance, we’re help you align your Medicare decisions with your overall retirement and long-term care strategy so you can move into the new plan year with confidence.

Treating Children Fairly Doesn’t Necessarily mean Equally

Safeguard Your Retirement While Supporting Family: Legal and Financial Strategies for Parents



When it comes to an inheritance, “fair” doesn’t always mean equal. Many parents want to treat their children fairly, but that doesn’t necessarily mean dividing everything evenly. A thoughtful estate plan looks at each child’s unique situation and creates a distribution that truly supports their needs. For example, one child may have a thriving career while another struggles financially, or one may have sacrificed time and energy as your primary caregiver. Children may also have different long-term needs, such as a young child who still requires years of care or a child with special needs who will need lifelong financial support. In the case of a family business, leaving it to the child most interested in running it and providing other assets to their siblings can help prevent future conflict while keeping things balanced.

How and when your children receive their inheritance can be just as important as how much they receive. Older children who have shown financial responsibility may do well with a lump-sum distribution, while younger adults might benefit from installments spaced over time. This helps them learn to manage money gradually while reducing the risk of losing it too quickly. Some parents also choose to release funds for major milestones, such as buying a home, starting a business, or furthering education. If one child struggles to manage money, naming a trustee to oversee their inheritance can protect them from poor decisions, creditors, or divorces. For children with special needs, structuring the inheritance properly is critical to preserve eligibility for government benefits. Trusts are often the backbone of a well-structured estate plan. They can protect assets, while ensuring distributions are made according to your wishes. A trust can also provide flexibility - allowing funds to support your children when needed while preserving the remainder for future generations. Another meaningful strategy is giving lifetime gifts - sharing some of your wealth now so you can see its impact. Whether it’s helping a child buy their first home or supporting a grandchild’s education, while potentially reducing your taxable estate and lowering estate taxes owed at your death.

Finally, remember that your legacy doesn’t have to end with your children. Many parents aim for balance - leaving their children enough to be secure, but not so much that it limits their motivation or independence. Depending on the size of your estate, you may also want to include grandchildren, charitable organizations, or causes that reflect your values. By crafting a thoughtful estate plan, you can ensure your wealth is distributed in a way that supports your loved ones, reflects your intentions and builds a lasting legacy.

At **Alperin Law & Wealth**, we can help you explore what’s appropriate for your situation and goals. Thinking about helping your children financially—or already doing so? Before you make any big decisions, consider reaching out to us. We can help you:

- See how your support might affect your long-term finances
- Find smarter, more efficient ways to give
- Keep your own financial security on track



Autumn
Chilly
Leaves
Harvest
Gratitude
Thanksgiving
Pumpkin
Turkey

November Word Search

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The Connection Corner



Schedule Your **FREE**
Discovery Call



Frequently Asked
Questions



Informative Estate
Planning Blogs



"I had an exceptional experience with Alperin Law. From the moment I first contacted them, their professionalism and expertise were immediately apparent. The team was incredibly responsive, attentive, and took the time to explain every step of the legal process in a clear and understandable manner". -Mary M.



Secure Your Future Today

Experience unmatched dedication with Alperin Law - we go beyond dispute representation to be your proactive partner in preventing conflicts, safeguarding your family and assets. Uncover a strategic approach that features thoughtful estate planning, financial planning, innovative Medicaid solutions, long-term care planning, Veterans Benefits planning, Social Security disability assistance, and special needs planning (including public benefits like SSDI). Our expertise also extends to real estate and business planning, covering thorough business succession planning. Trust us to seamlessly guide you through the process, ensuring your peace of mind and financial security.

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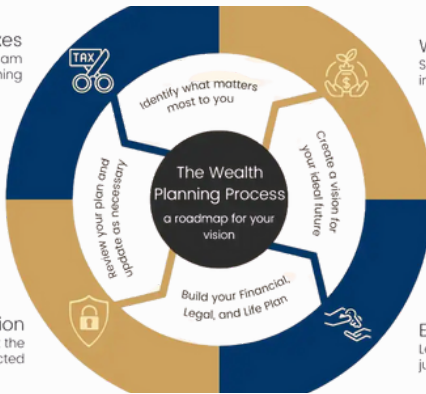
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Your peace of mind starts with a single call.



For the past 15 years, AshLee Unch has been an invaluable part of our firm, ensuring that every client enjoys a smooth and positive experience. Based in beautiful Knotts Island, AshLee shares her home with four dogs and a lively flock of chickens. A proud graduate of Kellam High School (Class of 2011, with honors), AshLee went on to earn her bachelor's degree in Geography with a specialty in Geographic Information Systems (GIS) from Old Dominion University. She joined our team at just 17 years old and quickly discovered her passion for real estate and business law after working through several practice areas. AshLee loves being a guide for clients, helping them navigate the home-buying or selling process with confidence and ease. Her commitment to detail and client satisfaction has made her a trusted and respected member of our team. When she's not in the office, you can find AshLee spending time with her family, at home with her dogs—Titan, Dillian, Cali, and Cooper—enjoying comedy shows or concerts, lifting weights at the gym, or running 5Ks.

Minimize Taxes
More for you less for Uncle Sam
with proactive tax planning



Wealth Maximization
SMART retirement planning with
institutional investment strategies

Asset Protection
Plan and protect against the
unexpected

Estate & Legacy Creation
Leave a legacy that is more than
just money