

# HEALTH CORNER

## Additional Medicare Advantage and Part D Enrollment Period for 2019

The Annual Election Period (AEP) as most of you know, takes place between October 15 – December 7th. At this time, all beneficiaries are able to make changes to their Medicare Advantage or Part D plan. They may also drop their plan and go back to original Medicare if they wish.

Beginning in 2019, there will be an additional opportunity to make changes in your plan. This new time frame takes place from January 1 – March 31 of each year (beginning in 2019) and is called the Medicare Advantage Open Enrollment Period (MA OEP).

During the MA OEP, Medicare Advantage enrollees may: Change to a different Medicare Advantage or Medicare Advantage w/prescription drug coverage plan, or disenroll from their plan and return to Original Medicare. They may also change Part D coverage.

*For Example:*

**An MAPD enrollee may use the OEP to switch to:**

- (1) another MAPD plan;
- (2) An MA-only plan; or
- (3) Original Medicare with or without a PDP

**An MA-only enrollee may use the OEP to switch to:**

- (1) Another MA-only plan;

### I Love Referrals!

Do you know someone who is turning 65, is retiring, or has questions about their current Medicare insurance? I can help! No cost, No obligation, No pressure!

*Carol Ricker*



### DON'T RENEW THAT CD!

Earn 3.65% APY

with a GBU\* Preferred 8 tax-deferred annuity.  
\$10,000 minimum deposit.  
2.0% minimum guarantee.

Call today as rates may change at any time.

\*GBU Financial Life is a 126 year old fraternal benefit society domiciled in PA.



### HELP US GO GREEN

Join our email list today.  
We respect your privacy  
and will not share your email.

EMAIL:

[riestererfinancial@rfsadvisors.net](mailto:riestererfinancial@rfsadvisors.net)

PRSR STD  
US POSTAGE  
PAID  
Green Bay WI  
Permit 460

2018  
FALL  
NEWSLETTER



*Matt Sannon - Julie Osladit\* - Dan Carlson\* - James Gonzales\* - Carol Jodar Ricker*

\*Securities and Advisory Services offered through Packerland Brokerage Services, Inc., an unaffiliated entity. Member FINRA & SIPC

## A Message From ... Julie

I'm not sure about you, but I can't believe we are already nearing the end of 3rd quarter 2018 as well as "back to school!". The days seem to fly by and our world continues to move towards instantaneous everything: computers are faster, our phones are now computers and our world rarely seems to rest, (don't even mention the Instantpot craze)!

I hope this fall, this "Labor Day" season offers you pause for personal reflection. Are you staying true to yourself and your labors? Sometimes when we experience an extended bull market like we are in since March 2009, it can get tempting to listen to where and how "other people" are making more money in the stock market. I strongly encourage you to remain true to yourself and your unique risk tolerance. Is your goal really to make more money? Or is your goal to not lose what you have achieved? Maybe it is actually some of both. Each situation is different and unique. Don't fall into temptation to chase returns. When the market does go down, whether swiftly or slowly, you don't want to be left wondering, "what just happened?", "how can I possibly retire now?" or other equally disheartening concerns.

Now is always the right time for reflection.... how is your financial action plan doing? You may enjoy chatting about winning the lottery or finding the next great stock pick right before it takes off, but let's keep those as they are meant to be: light-hearted conversation. Keep your financial planning just as what it should be – planning. Dreams are great, but a goal without an action plan is just a dream...if you want to accomplish something – you need an action plan and action. When you're talking about something as important as a new home, a 30+ year retirement or staying retired...don't leave that to casual, light-hearted or occasional thought. Have a well-considered plan by being sure to review it and your risk as well as goals consistently.

Take time this fall to reflect and make sure your energies or labors include establishing or reviewing your unique plan with your advisor. We continue to be here to partner with you – whether the market is up or down.



*Julie Osladil*

## Referral Dinner

In acknowledgment of our appreciation, Riesterer Financial continues to offer quarterly appreciation dinners for our investment clients. By referring an investment client, you will be invited to our next appreciation dinner. We receive no greater compliment than that of a referral of family and friends. Be sure your family and friends let us know who referred them, so we can get your invitation to you.



## Grow Your Green

On May 22, Riesterer Financial again welcomed community and clients to share the same wonderful view we enjoy surrounding our office. We hope many of you are enjoying new plants in your gardens.

In addition to adding the various perennials and ornamental grasses to your yard, we hope you've been watching your investments grow as well. We appreciate our clients and were excited to share this event with you!



Like us on Facebook!  
Search: Riesterer Financial



Visit us at  
[www.rfsadvisors.net](http://www.rfsadvisors.net)

## HOLIDAY OFFICE HOURS

- November 22 & 23 - Thanksgiving [Closed]
- December 24 & 25 - Christmas [Closed]
- December 31 - New Year's Eve [Closing at noon]
- January 1, 2019 – New Year's Day [Closed]

## 11th Annual Motorcycle Ride & Benefit



The 11th Annual Motorcycle Ride & Benefit was held on July 28, 2018. We had a record turnout with over 60 participants and thanks to your efforts we raised over \$1,900.

The group went on a scenic ride, stopping at Port O' Call along the Lake Michigan shore in Kewaunee for lunch. On the way back, we took an ice cream break at Lickety

Splits in Denmark.

All proceeds were donated to Denmark Sting Cancer, a group dedicated to helping reduce personal financial burdens that may accompany a cancer diagnosis. Thank you for your donation!

If you weren't able to attend this year, we hope you'll consider riding with us next summer!

## Lazy Crock Pot Lasagna



### INGREDIENTS:

- 1 bag of frozen cheese ravioli (25 oz)
- 1 lb of ground beef, browned
- 3 cans of crushed tomatoes (14 or 15 oz each)
- 1 tablespoon of Italian Seasoning
- 1 tablespoon of Garlic Salt
- 4 cups of mozzarella cheese
- 1/4 cup parmesan cheese (optional)

### DIRECTIONS:

- In a large skillet brown the beef completely and drain off any remaining fat.
- Stir in all the cans of tomatoes, and seasonings.
- In a 6 quart crock pot, cover the bottom with some of the sauce.
- Place a layer of ravioli across the bottom.
- Then place a layer of the mozzarella cheese.
- Continue this pattern until all the meat sauce and the ravioli is used; ending with meat sauce on top.
- Top with the leftover mozzarella cheese and add the parmesan cheese on top (optional).
- Cook on low for 4 hours.
- Turn off and let it sit for about 15 minutes before you serve.
- Serve with your favorite side salad and crusty garlic bread.