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**Preserve Your Wealth with Medicare Part D**

An integral part of estate planning is preserving your wealth so that you actually have an estate to plan. A large part of the expenses of the elderly is prescription medications. According to a 2004 study by the American Association of Retired Persons (AARP), the cost of the most prescribed 197 prescription medications increased at 7.4%, or more than three times the inflation rate during that period.

The federal government has stepped in with a program that may help to reduce the financial strain on seniors. Medicare Part D is scheduled to begin on January 1, 2006. Those eligible for Medicare Parts A and B may participate in Part D. The enrollment period is from November 15, 2005 through May 15, 2006. If you do not elect coverage during the initial enrollment period, it's likely you'll pay more to enroll later.

Participants in Medicare Part C (Medicare HMO) are automatically enrolled in that plan's drug coverage. Others will have a variety of choice, depending upon their geographic location. Each plan has its own "formulary" of drugs that it will provide for you. So, while your neighbor might choose one plan, a different plan might be best for you if you take different medications. Once you choose your plan, you cannot switch plans until the next enrollment period.

The premiums vary slightly depending upon location, but will be about \$35 per month. In addition, there's a \$250 deductible. Then, prescription medications are covered 75% by Medicare and 25% by you, up to \$2,250. From \$2,250 to \$5,100 in medications, you pick up the whole tab. Above \$5,100 in annual prescriptions, Medicare pays 95% and you pay 5%. So, the maximum amount you'd pay for medication under the plan would be the premiums (12 x \$35 = \$420), plus the deductible (\$250), plus the share below \$2,250 (25% x \$2,000 = \$500), plus the entire amount from there to \$5,100 (\$5,100 - \$2,250 = \$2,850), plus 5% of the amount over \$5,100 in medication. This comes to \$4,020 for the first \$5,100 in medication and 5% of everything over that amount. The cost is reduced or eliminated for those who have incomes below 150% of the federal poverty level (\$14,355 for an individual and \$19,245 for a married couple) and available resources below \$11,500 or \$23,000 for individuals and couples, respectively.

For more information on this important topic, go to <http://www.medicare.gov> or call 1-800-633-4227. Further, AARP has an informative booklet on this topic available at:

[http://www.aarp.org/health/medicare/drug\\_coverage/guide\\_to\\_the\\_new\\_medicare\\_prescription\\_drug\\_coverage.html](http://www.aarp.org/health/medicare/drug_coverage/guide_to_the_new_medicare_prescription_drug_coverage.html)

Medicare Part D coverage can help cap your prescription drug coverage outlays. This is an important part of limiting the risk of depleting your assets from unexpected illnesses and having a more stable financial future. A qualified estate planning attorney can help you determine the best ways to preserve your assets for a comfortable retirement and beyond.

*William F. Greenhalgh and Michelle T.L. Hernandez are members of the American Academy of Estate Planning Attorneys. For more information or a free consultation, call 1(866) 455-2993.*



**Happy Mother's Day!**

From the staff at Greenhalgh Krueger & Hernandez SC

- |                    |                |
|--------------------|----------------|
| Bill Greenhalgh    | Dera Johnsen   |
| Mark Krueger       | Kara Sanger    |
| Michelle Hernandez | Fawn Lawton    |
| Greg Fumelle       | Shelley Craker |
| Renee Nehring      | Stacie Ray     |
| Eileen Shanks      | Tammy Kroetz   |

**In appreciation for your mother's love and tender care over the years, let her know the importance of planning for her future today!**

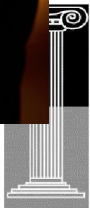
Request an [Estate Planning Survival Kit](#) for more information

We want to hear from you!

1-866-455-2993

**Disclaimer**

*The information provided in this newsletter is not intended to serve as specific legal advice. Viewing this information does not constitute an attorney-client relationship.*



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*What our clients have to say  
about our Attorneys...*



"...very professional; timely follow up and follow through; flexible and quick service."

Complimentary to ~  
William F. Greenhalgh

**Personal Injury Survival Kit**

The kit includes:

**Misconceptions of personal injury claims**

**What to do after an accident**

**Information on insurance companies and your personal claim**

**Booklet to keep with you to record information the moment an accident occurs**

**Call us today toll free at 1-866-455-2993**



**GKH Quote of the Month**

"If we do not maintain Justice,  
Justice will not maintain us."

-Francis Bacon

**May Birthdays at GKH!**

Kara Sanger 5/8

Michelle T.L. Hernandez 5/28

**WHY HIRE A PERSONAL INJURY ATTORNEY?**

There are many reasons to hire a personal injury attorney. If you were injured as a result of someone's negligence, please consider the following.

First, a qualified personal injury attorney can explain and protect your legal rights. It is important to know your legal rights as soon after your accident as possible in order to recover a reasonable settlement. Who to sue, when to sue or whether it is better to settle than sue can all be explained by a qualified personal injury attorney.

Second, there are time limits in which a person has to file a lawsuit or they could be prevented from ever receiving compensation for their injuries. For example, in Wisconsin, there are time limits on when you can file a lawsuit against a municipality, county employee or state employee. Your failure to do so will prevent a recovery. An experienced personal injury attorney can make sure that you do not lose your rights.

Third, qualified personal injury attorneys are trained investigators. In some cases it is unclear as to who caused a person's injury and who is liable for the damages. A personal injury attorney can gather evidence and interview witnesses so they can bring the strongest case possible to court to obtain maximum compensation for your injuries.

Fourth, most qualified personal injury attorneys, if you have a good case, will take it on a contingency basis. This means that you do not pay the attorney an hourly fee regardless of the outcome. Of course, you may still be obligated to pay certain costs and expenses; however, they are generally much less costly than it would take to pay the attorney to litigate your case on an hourly basis.

*What type of cases does an experienced personal injury attorney accept?* Generally, personal injury attorneys represent victims of car accidents, medical malpractice, head and spinal injuries, birth defects, products liability, slip and fall cases and much more.

At Greenhalgh Krueger & Hernandez SC, our personal injury group, headed by Attorney Mark L. Krueger, has extensive experience in all types of personal injury cases. For twenty years, Mark has been representing people who have been injured by doctors, car manufacturers, in car accidents or while on the premises of businesses and homeowners. Mark has recovered millions of dollars for his clients over the years and would be glad to discuss your case at no cost.

Mark and the other members of the personal injury group of Greenhalgh Krueger & Hernandez SC, will explain all of your legal rights and take whatever steps are necessary to protect your legal rights. They will investigate and prepare your case to receive maximum settlement value or, if the insurance company or other party is not interested in settlement, prepare for trial. Your rights will be protected by retaining the services of Greenhalgh Krueger & Hernandez SC.

If you, a loved one or a friend have questions about personal injuries from accidents of any kind, please do not hesitate to contact

Greenhalgh Krueger & Hernandez SC.