



## EMPLOYEE SPOTLIGHT

Each quarter we will shine a spotlight on one of our favorite team members at Utah Senior Planning to have some fun and help you get to know us better. This quarter we have chosen to get up-close and personal with Kelly White.

**How long have you worked at Utah Senior Planning?**

9 years.

**What drew you to Utah Senior Planning originally?**

I was working at another law firm that I absolutely hated. Landon and I have been friends since the 1st grade and grew up together. I used Landon's deepest and darkest secrets over the past 25 years to blackmail him into coming over to USP.

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## USP WINTER UPDATE

Hello and welcome to the quarterly Utah Senior Planning newsletter, where each quarter we plan to provide you with up-to-date information about long term care, financial planning, investments, tax planning and estate planning. In addition to keeping you informed, we also hope to get you more acquainted with our team of long term care planning experts and the many services we provide.

This quarter, we wanted to highlight our updated website which places an emphasis on our Medicaid Pre-Planning and Emergency Planning services. We have also uploaded our quarterly newsletters to our blog, so you can always access the most up-to-date information or even search our archive.

# UTAH SENIOR PLANNING WEBSITE UPDATE

## BLOG



We have updated our blog so that you can easily access information regarding the services we provide and answers to any questions you might have about various programs, such as Medicaid, Medicare, and Veteran's Benefits. We have also uploaded all of our quarterly newsletters so you can always access the most up-to-date information or even search our archive.

To schedule a free consultation with one of our experts at Utah Senior Planning regarding our Pre-Planning services, you can visit our website at <https://utahseniorplanning.com/pre-planning/> or call us at 801-546-9556, text 801-326-4862, or email us at [info@utahseniorplanning.com](mailto:info@utahseniorplanning.com).

## REVIEWS

We are proud to have a 4.9 star rating with over 140 reviews on Google. If you have ever received services from Utah Senior Planning, we would love for you to leave us a [review](#)!

To schedule a free consultation with one of our experts at Utah Senior Planning regarding our Emergency Planning services, you can visit our website at <https://utahseniorplanning.com/emergency-planning/> or call us at 801-546-9556, text 801-326-4862, or email us at [info@utahseniorplanning.com](mailto:info@utahseniorplanning.com).

## FEATURED REVIEW

 **Jeffery Eggen**  
2 reviews

★★★★★ a month ago

I cannot express enough gratitude for Utah Senior Planning. Justin Embry and his team have truly been a lifesaver for our family. After the passing of our father and our mother suffering a stroke, leaving her confined to a nursing home, we found ourselves overwhelmed and uncertain of what to do next. We were faced with the daunting task of selling our parents' home, figuring out how to cover nursing home costs, navigating Medicaid compliance, and so much more. To say we were lost would be an understatement.

Then, Utah Senior Planning stepped in, and suddenly the weight on our shoulders lifted. Their guidance and support made everything feel more manageable, and what once seemed like an insurmountable situation became more navigable. I can't recommend them enough. If you're feeling overwhelmed and asking yourself, "How will I get through this?"—reach out to them. You won't regret it. Thank you guys!





# WEBSITE FOCUS

Utah Senior Planning offers services for both those who would like to plan for future long-term care and those are met with unexpected health crises.



## PRE-PLANNING

Taking proactive steps toward planning for long-term care and protecting your assets can provide peace of mind and financial stability for the future. Utah Senior Planning has a team of specialists you can meet with in order to help you understand your options and create a personalized plan that works for you and your family. Some of these services include Estate Planning & Asset Protection, Medicaid Planning, Long-Term Care Insurance, Annuities & Investments, and Assistance with Veterans Benefits. Planning ahead allows you to make thoughtful and informed decisions, before a crisis hits, so that you can protect your assets, secure the care you want, and ease the burden on your loved ones.



## EMERGENCY PLANNING

Emergency Medicaid planning helps individuals who urgently need Medicaid benefits but haven't structured their finances to qualify. Our team at Utah Senior Planning is experienced in helping families facing unexpected health crises access the care that they need by helping them explore their options and protect their assets.

In a free consultation with one of our Medicaid Advisors, they will assess your eligibility by reviewing your income and asset information to determine whether you currently qualify and help you navigate Medicaid rules and the complex application process. They will also review asset protection strategies and crisis planning for long-term care.

What does your job entail?

Anything litigation related. Guardianships, real property, divorce, everybody's traffic tickets, estate planning, and estate disputes. General legal problem fixer.

What do you like most about the work you do?

When I WIN. I absolutely hate losing, and even worse, admitting I was wrong. I probably take the losses too personally, but there ain't nothing better than sticking it to the man, no matter how petty or stupid. For example, litigating weeds that are 8 inches too tall and fighting Kaysville City for 2 years and wining at trial on technicality.

What have you gained from your work at Utah Senior Planning?

I have gained a lot of great friends and experiences.

What do you like to do when you aren't working?

Golfing, hunting, and if my kids don't kill me. I also enjoy calling Landon at 10 PM to drag a dead animal out of the pits of Hell at the bottom of a canyon.

What are three words that describe you?

Sarcastic. Loyal. Man of the People.

What would you eat if you could only eat one meal every day for the rest of your life?

Surf and Turf.

What is something that you have always wanted to try or learn?

I've always wanted to learn to relax. Hasn't worked yet.

What is one thing you cannot live without?

Obviously my dear, dear children and sweet pea wife. (The outdoors).



## JANUARY IS NATIONAL HOBBY MONTH

The beginning of the year is a good time to explore new hobbies or revisit old ones. Hobbies can provide benefits like stress relief, skill-building, and connection with others who have similar interests as well as add joy and relaxation to your daily life. Here are 5 great hobbies you can try (or revisit):

- **Gardening:** Spending time in your garden can lead to increased exercise and improved diet, in addition to providing the benefits of spending time in nature and reducing stress levels.
- **Cooking:** In addition to skill-building, cooking can provide boosted creativity and self-esteem as well as stronger social connections with friends and family through sharing your culinary creations.
- **Reading:** Reading provides many cognitive benefits and can help you develop skills or expand your knowledge, but reading can also provide joy and entertainment.
- **Fiber Arts:** Some common forms of fiber arts are knitting, crocheting, quilting, and sewing. Learning these types of skills can help improve dexterity, fine motor skills, and can help you feel a sense of calm. Having a final product can also help with feelings of reward and productivity and can help with motivation.
- **Games.** Whether it's board games, puzzles, or video games, gaming as a hobby can help build cognitive skills, provide stress relief, and aid in social connection

# INDUSTRY NEWS

- Medicare Part B Premium Amount increased from \$185.00 to \$202.90
- New Choices Waiver Income Eligibility Limit increased from \$2,829.00 to \$2,982.00
- Minimum Spousal Asset Share Increased from \$31,584.00 to \$32,532.00
- Maximum Spousal Asset Share Increased from \$157,920.00 to \$162,660.00
- Home Equity Limit increased from \$730,000.00 to \$752,000.00
- The Department of Workforce Services is closed on Martin Luther King Jr. Day (January 19th) & Presidents' Day (February 16th)

