

# Who is Sheril



After leaving the corporate business world with over 25 years' experience in finance and accounting, Sheril opened her own

small business as an independent financial advisor, who also offered life insurance.

Five years ago, Sheril and her family experienced one of those "unexpected moments" that life gives us. She had a catastrophic stroke and extensive rehab, which would have had devastating consequences financially, physically, and emotionally if she had not planned ahead.

During the pandemic hit, Sheril sold her Financial Advising business and opened Lakehouse Financial Inc. and has shifted her focus to guiding with people in preparing for life's unexpected moments, with their personal financial health, physical health, and business legacy.

With her husband rapidly approaching the big 65, she has immersed herself in learning all about what Medicare offers and how best to ensure that he has the best coverage possible.

**Call (561) 316-6076**

**Scan Code To Schedule A Chat**



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"Guiding others through life's unexpected moments."

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# The 5 Biggest Medicare Mistakes That Even Smart People Make!

*(and how to avoid them)*



**MISTAKE 1: NOT EVALUATING YOUR WORK RETIREMENT OPTIONS**

*Looking into your retirement plans? Your employer may offer choices for health care. Do not assume this is the best. Medicare is SO much better! Your employer partners with insurance carriers to meet their needs not yours. Don't decide without talking to Sheril!*



**MISTAKE 2: SELECTING A MEDICARE PLAN BASED ON UNRELIABLE INFORMATION**

*We all know someone who's been there before us. They're 65 already, so it seems reasonable to take their advice. Why rely on research based on their needs, not yours? They're not in the business of understanding the intricacies of Medicare. Don't make a mistake. Consult a professional!*



**MISTAKE 3: NOT KNOWING THE DIFFERENCE BETWEEN ADVANTAGE & MED SUPP PLANS**

*Part C Medicare Advantage and Medicare Supplement Insurance (Medigap) Plans are designed to help control your health care cost in a given year above what Medicare Parts A & B cover. The primary difference is choice and flexibility. Both are good choices, it just depends on your health.*

**CALL SHERIL TODAY (561) 316-6076 OR VISIT LAKEHOUSEFINANCIALINC.COM**



**MISTAKE 4: NOT ENROLLING IN PART B AT THE RIGHT TIME**

*If you didn't enroll in Part B when you're first eligible, the penalty is 10% for each 12-month period you could've had Part B and will last for as long as you have Part B. There's a window (January 1 - March 31) to apply if you've missed your deadline. You'll have to wait until July 1st to begin receiving your Part B benefits. Avoid this. Ask Sheril!*



**MISTAKE 5: NOT ANALYZING YOUR PRESCRIPTION DRUG COVERAGE**

*There are over 28 Part D drug (RX) plans in Medicare. Each has a different formulary, co-pay and cost. Making a mistake is easy to do and it can cost you thousands. I have a quoting tool to input your medications and then find the best Rx plan. Let me know when your meds change so we can plan ahead!*



**WHAT'S NEXT?**

*Overwhelmed? Don't worry. You have help. Now that you've read about the 5 mistakes, let me help you avoid all of them! Call or schedule a time to chat. There is never a cost to get more clarity on the best options for your particular situation. The focus is YOU and the best Medicare plan!*