

NEWSLETTER

SUMMER | 2021

WHEN TO START RECEIVING SOCIAL SECURITY?

Choosing when to start receiving your Social Security retirement benefits is an important decision that affects your monthly benefit amount for the rest of your life.

You can start receiving your retirement benefit as early as age 62, or as late as age 70. If you decide to claim your retirement early your monthly amount will be reduced. If you delay claiming your benefit your monthly amount will increase for each month that you delay. These adjustments are permanent and for the rest of your life.

You can see estimates of your personal retirement benefits and the effects of different retirement age scenarios if you have a My Social Security account.

Learn more and create your own My Social Security account at ssa.gov/myaccount

RELAX, BOOST YOUR HEALTH & BE HAPPIER

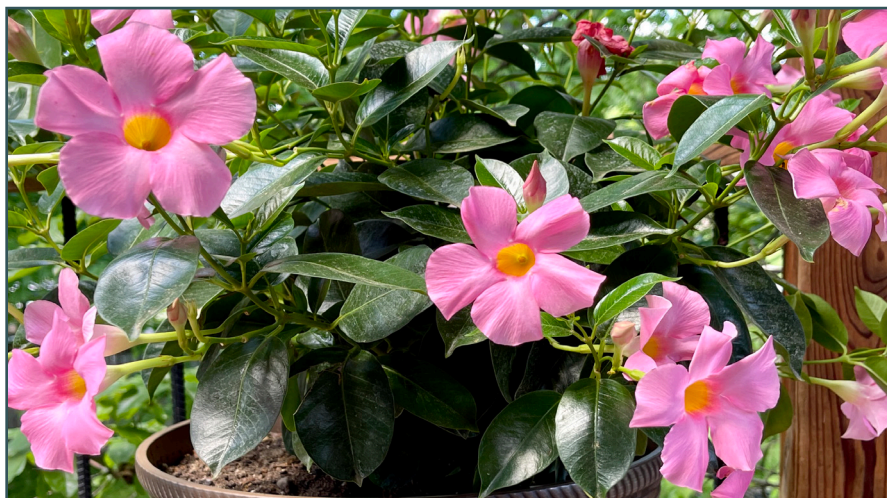
People who live on tropical islands are less stressed, less likely to be depressed, and tend to live longer. You too can benefit from these tropical tips no matter where you live.

Visualize Paradise. Just imagining yourself near the ocean or water causes your brain to emit relaxing alpha waves that slow your breathing, heart rate and reduce stress.

Celebrate. Islanders celebrate many things to stay optimistic, like "Aloha Friday" in Hawaii, when people wear colorful shirts to celebrate simply making it to the end of the week.

Add Flowers. Bright exotic flowers remind us of relaxing vacations and cause our brains to release mood-boosting chemicals when we see them.

tesh.com/articles/here-s-how-to-relax-boost-your-health-and-be-happier



**By responding to this advertisement, I understand a sales agent may contact me by telephone, email or mail to discuss Medicare Advantage plans and Prescription Drug plans, and Medicare Supplement Insurance plans.*

GRILLED CHICKEN TACO SALAD

INGREDIENTS

2 cups spring lettuce mix
1/4 cup corn
1/4 cup black beans
1/4 cup green pepper
1/4 cup grilled chicken
5-6 tortilla chips
1/4 cup roasted salsa
1/4 cup ranch dressing
1/4 cup shredded cheddar

DIRECTIONS

- Fill a salad bowl with lettuce
- Add corn
- Add black beans
- Add green pepper pieces
- Add grilled chicken pieces
- Add 5-6 tortilla chips slightly crumbled
- Pour roasted salsa on top
- Pour ranch dressing over the salsa
- Top with shredded cheddar
- Toss with a fork and enjoy

SAVE THE DATE

JUNE

20

SUMMER BEGINS

20

FATHER'S DAY

JULY

04

INDEPENDENCE DAY

AUGUST

21

SENIOR CITIZEN DAY

SEPTEMBER

06

LABOR DAY

12

GRANDPARENTS DAY



DID YOU KNOW ...

Medicare Part B covers COVID-19 tests, antibody tests, monoclonal antibody treatments and COVID-19 vaccines. Source: [medicare.gov/coverage/coronavirus-disease-2019-covid-19-tests](https://www.medicare.gov/coverage/coronavirus-disease-2019-covid-19-tests)

CONTACT US

Licensed Sales Agent