



## SAVE THE DATE


- Mar 9 Daylight Saving Time
- Mar 17 St. Patrick's Day
- Mar 20 Spring Begins
- Apr 15 Tax Deadline
- Apr 20 Easter Sunday
- Apr 25 Arbor Day
- May 5 Cinco de Mayo
- May 11 Mother's Day
- May 26 Memorial Day

## DID YOU KNOW?

The standard Part B premium amount in 2025 is \$185, or higher depending on your income. The annual deductible for all Medicare Part B beneficiaries is \$257.

## MAXIMIZE YOUR SAVINGS: 3 TAX DEDUCTIONS YOU MAY QUALIFY FOR

As a senior or retiree, it's important to know what tax deductions you may qualify for. The list below is just a few of the deductions that may be available to you.

- **Medical and dental expenses.** The cost of medical expenses is typically the largest amongst seniors. But did you know that some of these are deductible? This includes health insurance and Medicare premiums, long-term care insurance premiums, prescription drugs, nursing home care, and more!
  - **Retirement plan contributions.** Even if you are retired already, you can still make contributions towards retirement plans such as IRAs. Those over the age of 50 have higher contribution limits for traditional IRAs, Roth IRAs, and 401(k)s.
  - **Selling your house.** If you sold your house to downsize or to join a retirement community after retirement, you might not have to pay any tax on the profit you made. If you lived in your home for at least two out of the five years prior to selling your house, the profit you make on the sale—up to \$250,000 for single taxpayers and \$500,000 for married taxpayers filing jointly—isn't taxable.
  - **Learn more at:** <https://www.anthemead.com/hd/find-legal-support/resources/elder-law/legal-assist/top-seven-tax-deductions-for-seniors-and-retirees>
- 

# MINI BLUEBERRY LEMON TARTS

## INGREDIENTS

- 12 frozen mini pie shells pre-baked and cooled
- 2 cups heavy cream
- ½ cup granulated sugar
- 2 tsp lemon zest
- ⅓ cup lemon juice
- ½ cup blueberry jam
- ½ cup blueberries fresh, or more to taste

## DIRECTIONS

Heat a small saucepan over medium heat. Add heavy cream and sugar, stir, and cook for 5 minutes or until sugar is dissolved. Bring cream and sugar mixture to a boil. Remove from heat immediately and add the lemon zest and juice. Set aside to cool for 30 mins. Pour lemon filling into pie crusts. Chill tarts for at least 2 hours in the refrigerator. Top with blueberry jam and fresh blueberries before serving.



## DRUG COVERAGE IN 2025

In 2025, your out-of-pocket costs for covered drugs are capped at \$2,000. The cap only applies to drugs covered by your Part D plan, so review your plan to make sure your drugs are covered.

## BENEFITS OF PLANTING A GARDEN THIS SPRING

Here are some key advantages that gardening can offer to older individuals:

- **Physical Health.** Gardening is a great form of exercise that promotes flexibility, strength and cardiovascular health. Gardening engages various muscle groups, improving mobility and overall physical wellness.
- **Mental Well-being.** Tending a garden reduces stress, anxiety, and depression, promoting a sense of calm and relaxation.
- **Cognitive Stimulation.** Planning, problem solving, and remembering plant care routines can help keep the brain active and engaged. This can also help reduce the risk of cognitive decline in older individuals.
- **Social Interaction.** Gardening with others is even more beneficial! You can look forward to taking part in local gardening clubs, workshops, or community gardening projects. Being around other people can combat feelings of isolation.
- **Sense of Purpose.** Nurturing a garden and watching plants thrive can be considerably rewarding, giving you a sense of accomplishment that helps to boost your self-esteem and overall life satisfaction.



LICENSED SALES AGENT

*Not affiliated with or endorsed by any government agency.*