

# EISENBERG ASSOCIATES

LIFE AND HEALTH INSURANCE SERVICES

Richard Eisenberg CLU, ChFC, CLTC

1330 Centre Street • Newton, Ma 02459

617-964-4849 • 800-777-5765

www.eisenbergassociates.com • www.internationalbenefits.com

Life and Health Insurance Advisor Fall 2018 Volume 11, Number 3

## Getting Ahead of the Curve: Planning Now for Social Security Deficiencies



If you're like most people, Social Security will provide 40 percent of your income during retirement. Unfortunately, without changes, the federal government may not have enough money in 16 years to fully fund the program. [Read on for details.](#)

## The State of Medicare: 2018 and 2026



Medicare, like the federal government's Social Security program, is on track to eventually run out of funds to pay the entire amount of claims made. [Read on for details.](#)

## Insurance That Goes Beyond Health Benefit Coverage



Health Insurance will not always protect you from financial devastation if you suffer from a critical illness. [Read on for details.](#)

## Too Much Blue Light? Filtering Lenses May be the Answer

Do you spend a lot of time working on a computer or looking at your smartphone? If so, are your eyes bothering you? Are you having difficulty sleeping? [Read on for details.](#)

## This Just In...

### Co-Pay Accumulators Used as a Bargaining Tool

Brand name life-extending drugs can be costly. To make these medications affordable, pharmaceutical companies and charities often give patients coupons to help pay their out-of-pocket prescription drug costs.

[Read on for details.](#)