



RECOSA

Brown Bag Session

Estate Planning

Friday, March 20, 2026

Presentations & Overviews

Benefits Counseling & Legal Assistance Services - Overview

Vanessa Miranda, Benefits Counseling Coordinator

Laura Esquivel, Benefits Counselor-Legal Assistance Coordinator

Alamo Area Council of Governments (AACOG)

Retirement planning, fraud prevention, social security - Overview

Laura Calderon, Associate State Director, Communications

AARP

Caregiver SOS, Navigating the Caregiver Experience – Presentation

Cindy Robles CDP, Manager Community Programming

WellMed Charitable Foundation

Basic Estate Planning - GenTrust / GFCU - Presentation

Rocky Mehta, CoFounder,

OneDigitalTrust, Inc.

Summary of Presentations

Benefits Counseling



Counseling to Medicare Beneficiaries



AACOG

Benefits Counseling

- Medicare benefits
- New to Medicare Counseling
- Medicare Enrollment Assistance
- Part D plan enrollment assistance
- Medicare Supplement/Medigap Counseling
- Medicare Advantage Plan (Part C) enrollment assistance
- Medicare Appeals
- Assistance in applying for Medicare Saving Program (MSP)
- Low Income Subsidy (Extra Help)
- Long term care planning
- Social Security Disability- Assistance with application and/or guidance
- Supplemental Security Income- guidance with application processes

AACOG

Legal Assistance

- A Simple Will
- Power of Attorneys
- Advanced Directives
- TODD – Transfer on Death Deed
- Adult guardianship (case by case)
- Qualified income trust
- Alternatives to Probate



WellMed Charitable Foundation Caregiver SOS

Contacts

Supporting Older Adults and Family Caregivers in our Community


Caregiver SOS

Caregiver Specialist	Supported Senior Centers	Email	Phone
Jennifer Brackett	Alicia T. Lopez, Doris Griffin & B. (Robbie) Robinette	jbrackett@wellmed.net	210-254-1428
Stephanie Massiate	South Side Lions, District 2, Walker Ranch & Bob Ross		
Laura Keown	District 5, Northeast, Willie Cortez, Normoyle & West End	lkeown@wellmed.net	726-567-4321
General Referral	caregiversos.org	caregiversos@wellmed.net	1-866-390-6491




CAREGIVING IN THE U.S. 2020: EXECUTIVE SUMMARY

The National Alliance for Caregiving (NAC) and AARP are proud to present Caregiving in the U.S. 2020.



The economic effects of family caregiving can result in financial strain with substantial financial consequences

- One in 5 caregivers report high financial strain as a result of caregiving (18 percent).
- Four in 10 have experienced at least one financial impact as a result of their caregiving (45 percent).
- Most commonly, 3 in 10 have stopped saving (28 percent)
- 1 in 4 have taken on more debt (23 percent), both of which could have longer-term repercussions on caregivers' financial security into the future, especially if the caregiving situation lasts a long time.
- Caregivers of adults find themselves providing care for 4.5 years, on average, and an increasing proportion have been providing care for 5 years or longer (29 percent, up from 24 percent in 2015).

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- In fact, caregivers' savings are eroding,
 - 22 percent who used up personal short-term savings and
 - 12 percent who used up long-term savings (for things like retirement or education).
 - Two in 10 have left bills unpaid or paid them late (19 percent)
 - 15 percent borrowed money from family or friends.
 - One in 10 have been unable to afford basic expenses like food (11 percent).

GFCU-GenTrust

Q&A Session

Any questions?

gfcu_support@onedigitaltrust.com





**We would like to thank everyone for participating
in today's Brown Brown Session**

**Please let us know if today's presentations were
helpful by completing the Evaluation form on
your table. Also, let us know if you have any
other topics you would like to know more about.**

RECOSA Board of Directors