



Ray's Retire Right Report

Retire Right – Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

July 2026

Happy July! And Happy Independence Day! It's high time for sun, summer fun and grilling.

ZANY HOLIDAYS!

July is

"National Horseradish Month"

July 3rd – 9th is

"Be Nice to New Jersey Week"

And July 11th is

"Slurpee Day (or 7-11's Birthday) Day"

A Fishy Story

In a bizarre story from the Safari Park in Shenzhen, China, a black swan there had taken on the responsibility of feeding the Koi fish every day. The workers set out the food, but it is the swan that actually feeds the fish. He arrives at the same time each day, picks up the food and places it in one hungry mouth at a time. The koi fish, who are accustomed to this routine, crowd around him jostling for their turn to eat from the bill of their feathered friend. A keeper at the park explained, "*When everyone has eaten enough, the swan goes back into the water and plays with his fish friends again. They became close friends after three years of playing together.*" Apparently, this friendship is not rare in the animal kingdom. Swans feeding koi fish occurs in other wildlife parks in the world.

TRIVIA TEASER

How much does the Liberty Bell weigh?

(See the Answer Area.)

MEDICARE MATTERS

23GLP-1 Bridge Program Begins

Over the years, many of our clients have asked about GLP-1 medications for weight loss and expressed disappointment that Medicare generally did not cover these drugs for individuals without diabetes. Beginning July 1, 2026, that will start to change.

The Centers for Medicare & Medicaid Services (CMS) is launching the Medicare GLP-1 Bridge Program, a temporary demonstration scheduled to run through December 31, 2027. The program will provide eligible Medicare beneficiaries access to certain GLP-1 medications prescribed specifically for obesity and weight loss.

To qualify, beneficiaries must meet CMS eligibility requirements related to factors such as age, body mass index (BMI), and the use of the medication as part of a broader weight management plan that includes lifestyle modifications. Interested individuals should work with their healthcare provider, who must submit a prior authorization request directly to CMS.

Importantly, this program is completely separate from Medicare Part D. If approved, participants will pay a \$50 copayment at the pharmacy, and the pharmacy must bill the Medicare GLP-1 Bridge Program directly. Claims submitted to a Medicare Part D plan for weight-loss use under this program will generally be rejected. In addition, costs paid through the GLP-1 Bridge Program do not count toward a beneficiary's Part D out-of-pocket spending limit.

GLP-1 medications prescribed for covered conditions such as diabetes, cardiovascular risk reduction, or sleep apnea may continue to be covered through a beneficiary's Part D plan. As always, our team will continue monitoring developments and keeping you informed.

This Month in History

Here are some fascinating facts about Apollo 11's moon landing on July 20, 1969

- The original name for the lunar module was *Snowcone*. Astronaut Jim Lovell suggested the name be changed to *Eagle*.
- The command module, now called *Columbia* was first named *Haystack*.
- The moon's Sea of Tranquility, the chosen landing site, got its name because in photographs it appeared smooth. It was actually strewn with many boulders. The Eagle had to be flown two miles in search of flat ground suitable for landing.
- Commander Neil Armstrong carried a piece of the Clan Armstrong plaid to the lunar surface.
- Astronauts frequently become attached to their space craft. Following the Apollo 11 mission, while the crew were in their decontamination unit, Command Module Pilot Michael Collins made his way down to the Columbia and wrote in the engine bay, "*Spacecraft 107 – alias Apollo 11 – alias Columbia. The best ship to come down the line. God Bless Her. Michael Collins, CMP*".

Bet You Didn't Know

Britain is responsible for the "Independence Day" celebrations of 63 countries around the world.



Makes Sense (Cents)

After the American Revolution, the U.S. was eager to break with all things British – including their complex and confusing monetary units of pence, shilling and pound. In 1782 it was recommended to Congress that the U.S. adopt a decimal system of currency. Thomas Jefferson suggested that the smallest part, 1/100 of a dollar be called a *cent* from the Latin word for *hundred* and that a tenth of a dollar be a *dime*, from the Latin for tenth. In 1792 America became the first country with a completely decimal-based monetary system.

QUOTE OF THE MONTH

"Happiness and moral duty are inseparably connected"

George Washington

T E I L O J P A D T R S E
 C B A L B O A E G R Z H K
 O H U D S O N N A L Y K I
 L O A O A K I O L R E B P
 U A L M N M Q T S E Y N J
 M V S O P O A S Q C W I N
 B N Q A P L S G E E I I P
 U I C S L N A N A P L R S
 S C O T S L O I E D L A E
 K O R A W O E V N H I L C
 O L T N B U R I W H A E A
 O E E L D K I L I T M I B
 C T X E E R D M L I S G O
 I T T Y Y A E X K M T H T
 G G R E E L Y D E S O T O
 E K A R D C N O S R A C Z

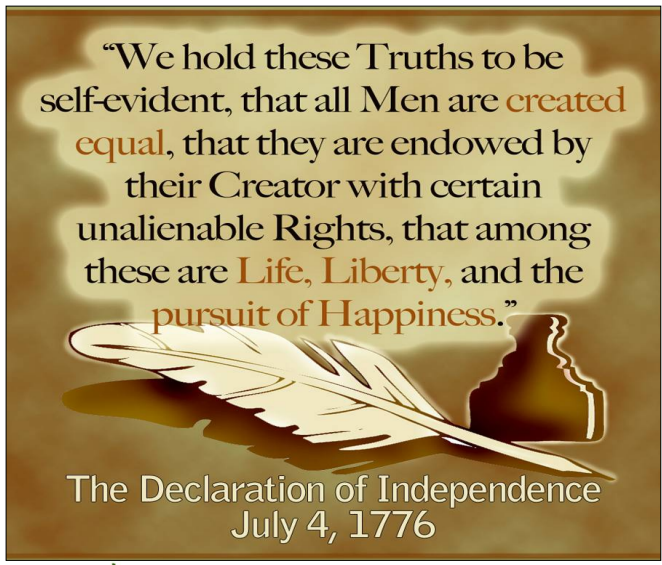
Discovers & Explorers

BALBOA	GLENN
BOONE	GREELY
BYRD	HENSON
CABOT	HUDSON
CARSON	JOLIET
CHAMPLAIN	LA SALLE
CLARK	LEWIS
COLUMBUS	LIVINGSTONE
COOK	NICOLET
CORTEX	PEARY
DA GAMA	PIKE
DE SOTO	POLO
DRAKE	RALEIGH
ERICSON	RIDE

(See the Answer Area.)

RANDOM FACT FILE

- Leaf-cutter ants can build anthills 16 feet deep and an acre square.
- The darker green a vegetable is, the more vitamin C it contains.
- Ketchup was once sold as medicine.
- If the average male never shaved, his beard would grow to 13 feet long in his lifetime.
- The human body contains about 60,000 miles of blood vessels.
- Jackrabbits got their name because their ears look like a donkey's (jackass).
- If you lined up in a row all the Slinkys ever made they could wrap around the earth 126 times.
- The tomato comes in over 4,000 varieties.
- The heel of a sock is called the "gore."
- The chance that a public road in the U.S. is unpaved: 1%. (In Canada it's 75%.)
- A fetus can hiccup.
- 1 in 12 Americans alphabetizes their spice rack.
- A *suriphobe* is someone who's afraid of mice.
- A queen termite can lay 86,000 eggs a day – one every second.
- In 1797 James Hetherington invented the top hat and wore it in public. He was arrested for disturbing the peace.

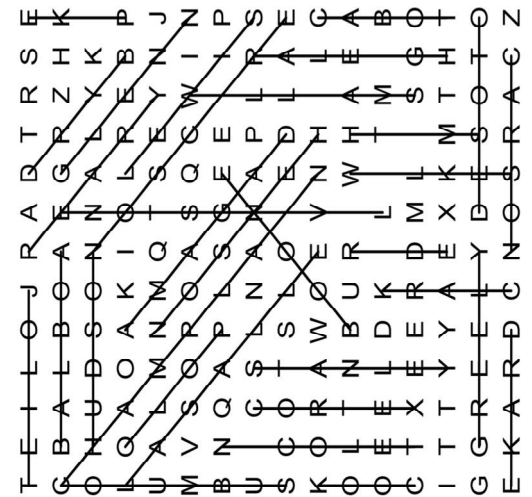


Funny Bone

My friend talked me into lending her money for plastic surgery. I've been trying to get it back for months, but I have no idea what she looks like now.

The Answer Area

Trivia Teaser: The Liberty Bell weighs just over a ton, 2,080 pounds.



Staff Directory

- | | |
|----------------|--------------------|
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Links & Lines

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Ray's Retire Right Report



Ray Martin specializes
 in Personal Finance,
 Investor Coaching,
 Medicare Planning
 and is the author of ...

New Clients Accepted!

The finest compliment I can receive is a referral from a satisfied client like you. Thank you for the trust you have placed in me with your retirement needs. Please send your friends and family to me knowing that I will care for them as I have cared for you!

Heartfelt Thanks for Referrals!

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