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A Report Card to the Rothkoff Law Team's Parents

By **Jerold E. Rothkoff, Esquire**

I just completed reading a fascinating book about leadership qualities and what makes a good leader. The book, *How to Lead*, is by David M. Rubenstein, the cofounder of The Carlyle Group, and the host of *The David Rubenstein Show*. He has spoken with the world's highest-performing leaders about who they are and how they became successful. *How to Lead* is a series of interviews about the extraordinary stories of leaders including Bill Gates, Jeff Bezos, Warren Buffett, Ruth Bader Ginsburg, and Oprah Winfrey.

I was particularly struck by the interview with Indra Nooyi, the former CEO of PepsiCo. In the interview, Nooyi explained why she writes more than 400 letters each year to the parents of her senior executives. When Nooyi first became CEO of the now \$150 billion company back in 2006, she visited India, where she had grown up, to see her mother.

"When I got home and I sat in the living room, a stream of visitors and random people started to show up," Nooyi tells Rubenstein. "They'd go to my mom and say, 'You did such a good job with

your daughter. Compliments to you. She's CEO.' But not a word to me." Besides a short greeting, the visitors didn't speak to Nooyi at all. Nooyi realized that it was her mother and her late father who were responsible for much of her success. They deserved to reap the praise.

After the trip, Nooyi wrote to the

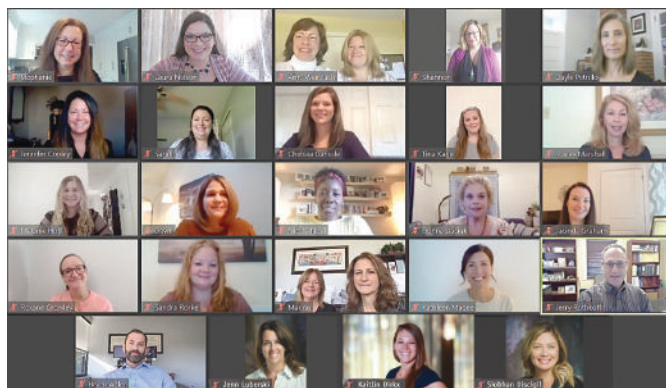
executives that report to her, sharing the story of her upbringing and what happened on her visit. Then she wrote a letter to the parents of those employees, expressing her

gratitude, and advising the parents how their child was doing at PepsiCo. Nooyi ended each letter by stating, "Thank you for the gift of your child to our company."

In the spirit of Nooyi's report card to the parents, I want to advise the Rothkoff Law teams' parents how their children are doing, particularly during the last seven months.

I am proud to report that your son and daughter and the entire Rothkoff Law Group are adapting well to operational changes required by the COVID-19 pandemic. Life has changed for all of us

(Continued inside on page 2)



Rothkoff Law Team gathers virtually via Zoom

Be Prepared for Medicare's Annual Enrollment Period

The Medicare Open Enrollment Period for 2021 has arrived. Throughout the year, Medicare has different enrollment periods. The Open Enrollment Period, or OEP, is the timeframe during which Medicare beneficiaries can make changes to their Medicare plans.

This year's OEP will take place October 15 through December 7, 2020. Any changes you make to your Medicare plan during this period go into effect on January 1, 2021.

During OEP, you can...

- Switch from Original Medicare (Medicare Parts A and B) to a Medicare Advantage (Medicare Part C) plan.
- Switch from a Medicare Advantage plan back to Original Medicare.
- Switch from one Medicare Advantage plan to another. This might involve switching from a plan without Medicare Part D prescription drug coverage to one that has it, or vice-versa.
- Make changes to your Medicare Part D prescription drug plan:
 - Join a Part D plan.
 - Switch from one Part D plan to another one.
 - Drop your Part D plan altogether.

Note: Medicare Supplement Insurance plans are an exception. You can join one at any time during the year, not just during OEP.

Once the Medicare Open Enrollment Period closes on December 7, 2020, you cannot make any changes to your Medicare plan until the following year. There are some exceptions, such as if you move out of the area served by your plan. But for most people on Medicare, the OEP is the only time when you can make a change.

Please note if the Medicare coverage you have now is working for you, and your plan(s) is offered for 2021, then you can keep your coverage as it is. However, because this time comes but once a year, it is a good idea to evaluate your coverage during Open Enrollment Period every year. That way, you will know if you already have the best coverage options for you, or if you need to make some changes.

A Report Card to the Rothkoff Law Team's Parents *(Continued from front page)*

during the current COVID-19 pandemic. For the safety of ourselves and those we care about, we have been forced to distance from our friends, family, clients, professional partners, and our co-workers. Like most small businesses during this time, Rothkoff Elder Care Law Group was forced to change the way we do business and find a 'new normal'.

Our new normal entailed almost all of our entire staff working from home, conducting client and prospective client meetings via phone and Zoom, and entirely re-vamping our educational and marketing plan so that we are now able to offer ongoing education via virtual platforms. Your son and daughter were integral to this

process, and we could not have been successful without your child's involvement. As a result of your son and daughter's hard work and dedication, we were forced to change processes and procedures that will ensure even better customer service and advocacy going forward. Although our team has always been very much that, a TEAM, I now hear someone volunteer to help a co-worker with tasks each and every day.

Additionally, I cannot say enough about the emotional support that the team at Rothkoff Law Group provides to one another. Since we have been socially distanced, we have implemented virtual birthday parties, spontaneously told bad jokes to each

other during daily meetings, received 'you are amazing' handwritten cards from one another, and taken the time to call each other just to see how someone is doing.

I am thankful for the gift of your child to our Elder Care Law Firm, and for the values of empathy, creativity, and hard work you have helped instill in each of them.

As to my own parents, my mother and my late father, thank you teaching me the importance of caring for others who are in need.

We owe a great deal of gratitude to all of you for the dedication we all have for advocating for seniors and those with disabilities. Thank you for showing us *How to Lead*.

Join Rothkoff Law Group to Help End Alzheimer's Disease



Join our Team

LOVE 4 LOIS

Saturday, November 14, 2020

VIRTUAL WALK

One in 10 people over the age of 65 has Alzheimer's dementia. Since the disease has affected a beloved former employee, Lois Cohen, we've been walking to end Alzheimer's every November—and this year, we want you to walk with us (from a distance). Walk with your family/friends/neighbors in your neighborhood.

Learn how you can join our team and make a donation: <https://rothkofflaw.com/alz-walk/>

Donald F. Browne, Jr. Joins the Rothkoff Law Team

We are pleased to announce effective October 12, 2020, Donald F. Browne, Jr. (Donnie) has joined our Elder Care Law Firm as an associate attorney in our Cherry Hill, NJ office. For over twenty years, Donnie has dedicated his practice to representing seniors and their families in state and federal court.

Donnie prides himself on being an advocate for seniors. He speaks at seminars conducted by the New Jersey State Bar Association and Camden County Bar Association.

Donnie is a 1996 graduate of Villanova University where he earned a bachelor of arts degree in Finance. He obtained his Juris Doctor degree in 2000 from Rutgers University School of Law. He is a member of the American Association for Justice, New Jersey Association for Justice, New Jersey State Bar Association, Camden

County Bar Association, and National Consumer Voice for Quality Long-Term Care.

Donnie is a lifelong resident of New Jersey from a big family that enjoys spending time on the golf course and at the Jersey shore. He lives in Gloucester Township with his wife Raina and daughter Julianna.

We look forward to Donnie's valuable advocacy for seniors. He can be reached at donald@rothkofflaw.com.



THE ROTHKOFF QUARTERLY – Published for clients and friends of ROTHKOFF LAW GROUP

The success of our firm is a direct reflection of our clients and the referral sources who have supported us. Therefore, we actively welcome your referrals as well as your input regarding the contents of this newsletter. We also welcome comments on the quality of legal services our offices provide.



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Our Continued Commitment to Keep You Safe While Continuing our Advocacy and Education

Our entire Elder Care Law team continues to be hard at work with the assistance of technology. Many of our team members continue to be very productive working remotely, and are at the office when needed to meet with clients or perform tasks they cannot accomplish remotely. Due to the continued effect of COVID-19, including child care needs, we will continue to give our team members the flexibility to continue to work remotely as long as the needs of our clients can continue to be met.

We continue to offer our clients virtual meetings, phone meetings, and for those who wish to meet us in person, in-person meetings with proper social distancing and mask wearing. Additionally, with both NJ & PA law allowing for virtual notaries, we will continue to

offer our clients the ability to sign estate planning documents from the comfort of their own residence.

Similarly, out of an abundance of caution, all of our firm's vast educational and networking opportunities for professionals and the public will continue to be offered exclusively in a virtual setting through the remainder of 2020. You may review all of our upcoming professional and consumer events at <https://rothkofflaw.com/events/>.

Due to our daily work with seniors, many of which have chronic health care needs, we believe limited personal contact is the most prudent approach for our continued advocacy at this time. However, a virtual setting in no way will limit our continued commitment to advocacy and education. Wishes for continued good health to all of you.

All information presented is general and does not constitute legal advice. Please do not act upon this information without consulting an attorney. Anyone facing a legal issue discussed in this publication is advised to seek legal advice from a competent professional.