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 CERTIFIED ELDER LAW  
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*ElderLaw News*

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### Report Looks at What People Are Paying for Long-Term Care Insurance

More than a third of individuals who recently purchased long-term care insurance are paying less than \$1,499 a year for the coverage, according to a new report by the American Association for Long-Term Care Insurance.

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### Online Legal Documents Company Sued Over Flawed Estate Plan

LegalZoom, one of the most prominent sellers of do-it-yourself wills and other estate planning documents, is the target of a class action lawsuit in California charging that the company engages in deceptive business practices and is practicing law without a license.

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### *Estate Planning Smarts: A Practical, User-Friendly, Action-Oriented Guide*

Planning an estate involves fitting together many pieces. This book explains in a straightforward and easy-to-understand way all the different puzzle pieces and how they interconnect.

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### Crummey Trusts: A Way to More Safely Give Gifts to Children

Many parents and grandparents want to pass their wealth to their children while they are still alive. A "Crummey" trust offers a way to take advantage of the gift tax exclusion while keeping the money in a trust until the child is old enough to handle it.

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### Court Again Rules That Part D Recipients Must Repay Mistaken Refunds

A federal appeals court has again ruled that 230,000 Medicare Part D beneficiaries who were erroneously mailed a premium refund do not have the right to apply for a waiver excusing them from repaying the money.

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#### Julian Gray Associates

One Thorn Run Center | 1187 Thorn Run Ext., Suite 400 | Moon Township, PA | 15108  
 (412) 269-9000 | [julian@grayelderlaw.com](mailto:julian@grayelderlaw.com)  
[www.grayelderlaw.com](http://www.grayelderlaw.com)

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