



# PATHWAYS ADVISOR

— Guidance. Clarity. Confidence. —

## Why a Power of Attorney Matters

*A spouse or loved one may not automatically have access to everything when it matters most.*

Many people assume that if they are married, their spouse can automatically speak for them, manage paperwork, or access important accounts. In reality, that is often not the case. A Power of Attorney can help make sure the right person is able to act on your behalf when needed.



### Why it matters

1



**Healthcare decisions:** A healthcare power of attorney can allow someone you trust to speak with doctors, help with medical decisions, and access important health information if you are unable to do so.

2



**Insurance matters:** A power of attorney may help a trusted person communicate with Medicare, health insurance plans, prescription drug plans, and other insurance policies when questions or issues come up.

3



**Financial institutions:** Banks, credit unions, retirement accounts, investment accounts, and other financial institutions often require legal authority before they will speak with or work with a spouse or family member.

4



**Everyday practical needs:** A power of attorney can help with paying bills, handling paperwork, managing mail, and taking care of important matters during an illness, emergency, or recovery.



### Important reminder



Marriage alone does not always give someone full access or decision-making authority.



Healthcare and financial powers of attorney may be separate documents.



It is wise to put these documents in place before a crisis happens.

“ *Planning ahead can bring peace of mind for you and the people who love you.* ”

*This flyer is for general educational purposes and is not legal advice. Consider speaking with a qualified attorney about your specific needs.*

Questions about Medicare or planning ahead? I'm here to help. 🌿