

## Plan now for health care costs in retirement

With health care spending projected to grow 5.1%<sup>1</sup> annually, health care costs remain one of the largest threats to retirement savings. Consider making health care a critical part of your retirement income plan.

### Gain a better understanding of:

- Coverage options, including Medicare
- Health care costs in retirement
- Steps you can take to develop a plan with your financial representative

**\$315,000**

Out-of-pocket health care expense estimate<sup>2</sup>

### Join us for a seminar

Date:

Time:

Location:

Host(s):

Guest speaker(s):

RSVP:

Additional information:



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For investors.

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<sup>1</sup> Centers for Medicare and Medicaid Studies, National Health Expenditures Projections, 2021–2030.

<sup>2</sup> The 2023 Retiree Health Care Cost estimate based on a single person retiring in 2023, 65 years old, with life expectancy that aligns with Society of Actuaries' RP-2014 Healthy Annuitant rates projected with Mortality Improvements Scale MP-2020 as of 2022. Actual assets needed may be more or less depending on actual health status, area of residence, and longevity. Estimate is net of taxes. The Fidelity Retiree Health Care Cost Estimate assumes individuals do not have employer-provided retiree health care coverage but do qualify for the federal government's insurance program, original Medicare. The calculation takes into account Medicare Part B base premiums and cost-sharing provisions (such as deductibles and coinsurance) associated with Medicare Part A and Part B (inpatient and outpatient medical insurance). It also considers Medicare Part D (prescription drug coverage) premiums and out-of-pocket costs, as well as certain services excluded by original Medicare. The estimate does not include other health-related expenses, such as over-the-counter medications, most dental services, and long-term care.

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