

NEARING RETIREMENT?

WE ARE HERE TO HELP

Retirement is an exciting time, and there's also a lot to plan for — like how to make your income last, how you'll cover healthcare costs, and how to factor in Social Security and Medicare. We know making sense of how to prepare for healthcare costs can be a little overwhelming, but we're here to help.

EXCLUSIVE ACCESS TO DEDICATED RETIREE ADVOCATES

Help preparing for your future is just one call away. With the complimentary Retiree Assistance Program, you have 1-on-1 access to a personal retiree advocate — for life! From helping you with questions specific to your situation to providing you access to an exclusive retiree medical insurance solution not available to the general public, they're here to help make your retirement transition easy.

NAVIGATING HEALTHCARE COSTS

Medicare Parts A and B cover 80% of costs, such as hospitalization and inpatient care as well as doctors' services and outpatient care. But you're likely to still have out-of-pocket costs, such as co-pays, co-insurance, and deductibles. Retiree medical insurance can help you fill in some of these healthcare coverage gaps. This voluntary group program is exclusively offered as part of your retirement benefits package from your employer, with low-cost benefit options you otherwise wouldn't have access to on your own. Plans are available to help protect you from out-of-pocket healthcare costs that add up fast.

Why it Matters

59%

of Americans are concerned with the rising cost of healthcare in retirement¹

OVER **\$662K**

The estimated amount a couple will need to cover medical expenses in retirement²

¹ "Retirement Insecurity 2021 Americans' Views of Retirement," National Institute on Retirement Security, February 2021

² "Retirement Healthcare Costs Data Report," HealthView Services, December 2020



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MEDICARE. THERE'S A LOT TO THINK ABOUT.

Here are some helpful topics to discuss with your dedicated advocate.

1. You can avoid a penalty if you sign up for Medicare Part B — which covers doctors' services and outpatient care costs — when you're first eligible
2. There are certain times of the year when you can sign up or change how you get your coverage
3. If you wait until you turn 65 (or the 3 months after you turn 65) to enroll, your Part B coverage will be delayed and could cause a gap in your coverage

PREPARING FOR YOUR RETIREMENT VOYAGE

These simple steps can help as you enter uncharted territory.

RETIREMENT ON THE HORIZON:

Start gathering information from your employer about their program

APPROACHING RETIREMENT:

Call your retiree advocate and start the conversation about what to expect

AT RETIREMENT (65 OR OLDER):

Enroll in Medicare and retiree medical insurance

RETIRED:

Set sail into retirement — and keep your retiree advocate close — they're always here for you

Let's get started



Contact your benefits administrator to speak with a retiree enrollment specialist today.

Transamerica's Retiree Medical Supplemental medical insurance is **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, Iowa; or **Transamerica Financial Life Insurance Company**, Harrison, NY. Policy form series LM1000GPM, LM1000GCM, RM1000GPT and RM1000GCT. In New York RM1000GPTF and RM1000GCTF. Forms and form numbers may vary. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.

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Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website: tebcs.com.

