



One of the most complex parts of your retirement paycheck is the cost of your health care. As you plan for your retirement, make your health a priority by getting acquainted with your healthcare options now. Medicare, the federal program that provides health insurance for people over age 65 is a health care lifeline to the more than 20 million women who rely on it. As you consider what your future costs will be, keep in mind that not all Medicare services are free and not all medical services are covered by Medicare. So, as you plan, be sure you include the cost of health care v public and private insurance as well as out-of-pocket expenses.

Estimating how much you will need in addition to Medicare can be difficult,

create a plan depends on guesswork. For example, how long will you live? How

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Enough

Medigap plans are private insurance plans  
that help pay for what Medicare Parts A and  
B do not cover v things such as deductibles  
and co- ]v•µŒ v X /( Ç Medicare µ•]vP

# How Much Should I Save?

The Employee Benefit Research Institute  
(EBRI) estimated