# **Anthem** EAP A Balanced Retirement Life Start planning today!

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- Your transition to retirementThe emotional side
- Financial matters
- · Health and fitness
- · Hobbies and interests · Redefining family and
- relationships Focusing on the positiveHelpful tips



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## WHAT

- Work part time doing something you like
- · Consider seasonal jobs for variety
- · Work with people you like or share an interest with

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## WHEN

- Still need employers health insurance?
- Still need income?
- · Are you healthy enough?
- Do you still enjoy work?

#### Defining Retirement

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#### WHO

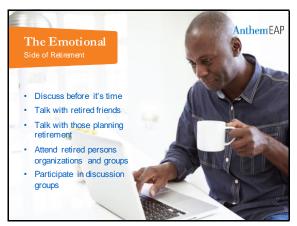
- Relationships
- Do you have or need your own space?
- Make Time to Talk



#### WHERE

- Buy, sell, lease or rent?
- What do you need?
- What can you afford?
- · Wheelchair accessible?
- Stairs a factor now or in the future?

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# Money & Finances Can you afford to retire?

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- How much money do you really need to retire?
- Get out of credit card debt
- Consider guaranteed income
- Start planning as early as possible
   Insurance, trusts, estate and tax planning
- · Medical costs and benefits in retirement
- Plan for before and after 60



# Money

- Procrastination
- Fail to diversify investments
- · Work longer and longer
- Fail to continue investing while retired
- Forget to reallocate as they age
- Taking social security benefits too early
- Failing to prepare estate planning documents



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# Health & Fitness Staying active

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- · Retirement is not always good for your health
- It is important to keep busy and keep moving
- Try new activities to accommodate expanded time
- Include cardio and strength activities -
- · Include your spouse
- · Give yourself rest time
- Watch weight and diet and sleep habits – short naps ok



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# Hobbies & Interests Try something new

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- Inventory your interests
- How are you going to fill your day?
- You will need to have as much structure in your day as when you were working.
- · How much do these hobbies cost?
- Will you do things that include your partner?
- Do you need to maintain a certain level of physical fitness to do the hobby long-term?

# Relationships Redefining family & friends

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- Stay involved with your children and grand-children.
- · Stay connected.
- · Try social networking.
- Find like minded seniors through hobbies and activities you like.
- · Increase contact, don't fade away.



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# Look for... The positive!

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- · Be productive!
- Tutor or teach.
- See retirement as a new beginning or new phase of life, not an end.
- Get involved with public service or SCORE.
- Re-visit your life goals, set some new ones.
- Get help if you need it Life coaches work with retirees.
- · Switch gears if necessary.





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# Social Security & Medicare to consider

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- Assess the best age to file for Social Security (www.ssa.gov)
- Select the right medical supplement when filing for Medicare at age 65
- Look out in 10 year increments up to 100
- · Consider ongoing needs of dependents
- Medicare Part A mandatory at 65
- · Medicare Part B costs extra
- · Be sure to enroll on time

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Legal forms

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The health club for the mind

This no cost and confidential service offers online and mobile tools to all associates and household members.

- Listen to video clips from counselors offering tips to manage stress, depression, anxiety and more.
- Read helpful articles like "Keep Exercising as You Age," Fill Your Calendar for Better Health," and "For Seniors: Is It More Than the Blues?"
- Engage in E-Learning activities to better manage your moods, pain and sleep.
- And, track your progress using one of the handy mood or sleep trackers.

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"The videos are so inspiring and supportive—exactly what I needed and still utilize. The information and "training" I received from my Strength helps me cope with every day problems.

"I really look forward to the emails and the suggestions given on how to manage my mood and how to relax!"

"my Strength was a comfort that I needed atmy time of grief. It was so nice to log in and gethelpful tips, motivational sayings and a place to track my progress."

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## QR CODE FOR EVALUATION



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