

## A Balanced Retirement Life

Start planning today!



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Today we'll discuss...

- Your transition to retirement
- The emotional side
- Financial matters
- Health and fitness
- Hobbies and interests
- Redefining family and relationships
- Focusing on the positive
- Helpful tips



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### Defining Retirement

#### WHAT

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

#### WHEN

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

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## Defining Retirement

AnthemEAP

### 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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## The Emotional Side of Retirement

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- Discuss before it's time
- Talk with retired friends
- Talk with those planning retirement
- Attend retired persons organizations and groups
- Participate in discussion groups

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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

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## Money

Mistakes

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- 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?

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## 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.

10

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## Spouse or Partner

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- Discuss what you will do about belongings if you downsize.
- Make sure wills, health care proxy and DNR are up to date.
- Discuss long term care
- Listen to needs, desires of your spouse
- Include adult children in conversations, decisions if they may play a role in future care or finances

11

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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.

12

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Tips

For retirees

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- Mail order prescriptions
- Senior Discounts
- Senior Organizations
- Budget Software
- Volunteer opportunities can lead to part time job
- Get discounts by doing group trips and vacations

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13

Social Security & Medicare to consider

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- Assess the best age to file for Social Security ([www.ssa.gov](http://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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Your EAP Can Help

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(EAP)

- Face-to-face counseling sessions
- Legal/Financial consultations
- Child/Eldercare consultation & referrals
- Daily life resources
- ID theft recovery
- Free credit monitoring
- myStrength – Health Club for Your Mind
- Let's Talk Depression – A Resource Tool Kit
- Comprehensive website
  - Resources
  - Self assessments
  - Health/wellness library
  - Legal forms

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myStrength

The health club for the mind

myStrength

The health club for your 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.

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

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

"myStrength was a comfort that I needed at my time of grief. It was so nice to log in and get helpful tips, motivational sayings and a place to track my progress."

16

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QR CODE FOR EVALUATION

myStrength

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17

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Thank you!

Q & A

Call Your EAP Today!

800-999-7222

Or go to our website at

AnthemEAP.com

Login: Fulton

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18

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6