

***INSERT AGENCY
LOGO/NAME HERE***

PLAN F

MEDICARE

**2019
RETIREMENT
HEALTHCARE
COST ESTIMATOR**

Are you ready for Retirement?

We've created this worksheet for you to use as a guide to estimate your health care costs in retirement. Though we've included the path that is ideal for many people, we know that everyone's situation is unique. Be sure to consult a licensed health insurance agent before purchasing any supplemental coverage.

Let's get started!



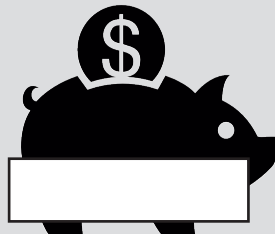
MEDICARE PART A

HAVE YOU WORKED AT LEAST 10 YEARS OR 40 QUARTERS?

YES
Congratulations, Part A is Free!

NO	
Worked between 30 and 39 quarters:	Worked fewer than 30 quarters:
You will pay the reduced premium of \$240.00/mo	You will pay the full premium of \$437.00/mo

WRITE YOUR MONTHLY PART A PREMIUM HERE:



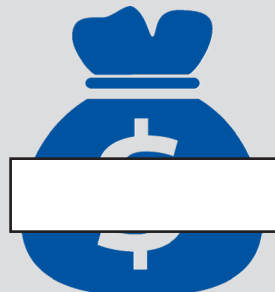
MEDICARE PART B

LET'S SIGN UP FOR MEDICARE PART B!

It's usually the right choice once you are not working full-time. Use this chart to see how much you'll owe for Part B. Circle the amount that best describes your anticipated annual tax filing status and income in retirement, then follow the chart across to see what your monthly Part B Premium will be in 2019. Write that number in the box to the right.

Yearly Income in 2017 File Individual Return	File Joint Return	File Married & Separate Tax Return	Monthly Premium in 2019
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$135.50
Above \$85,001 up to \$107,000	Above \$170,001 up to \$214,000	Not Applicable	\$189.60
Above \$107,001 up to \$133,500	Above \$214,001 up to \$267,000	Not Applicable	\$270.90
Above \$133,501 up to \$160,000	Above \$267,001 up to \$320,000	Not Applicable	\$352.20
Above \$160,001 up to \$500,000	Above \$320,001 up to \$750,000	Above \$85,001 up to \$415,000	\$433.40
Above \$500,001	Above \$750,001	Above \$415,001	\$460.50

WRITE YOUR MONTHLY PART B PREMIUM HERE:



MEDICARE SUPPLEMENT, PLAN F

It's time for a plan - Plan F!

For the purposes of this illustration, we recommend that you purchase Medicare Supplement, Plan F. You have other options, but for many, this is the right choice. As an example, below are **average** rates in Iowa for a Medicare Supplement Plan F. These types of plans are available from many carriers. Circle the option that best describes your situation and write that number in the box to the right.

AGE	65	66	67	68	69
Male	\$143	\$147	\$152	\$156	\$161
Female	\$126	\$130	\$134	\$138	\$143

WRITE YOUR MONTHLY MED SUPP PREMIUM HERE:



MEDICARE PART D DRUG PLAN

NOW IT'S TIME TO THINK ABOUT PRESCRIPTIONS.

In most cases, you'll want to purchase a Medicare Prescription Drug Plan. For 2019, the **average** cost of a standard Part D plan is \$33. Depending on your income and filing status, you may have to pay an additional amount beyond the Medicare Prescription Drug Plan. Circle the amount that best describes your anticipated annual tax filing status and income in retirement. Then, follow the chart across to see if you have to pay an additional amount. Add that amount to your premium. Write that number in the box.

Yearly Income in 2017 File Individual Return	File Joint Return	File Married & Separate Tax Return	Monthly Premium in 2019
\$85,000 or less	\$170,000 or less	\$85,000 or less	Your plan premium
Above \$85,001 up to \$107,000	Above \$170,001 up to \$214,000	Not Applicable	\$12.40 + Your plan premium
Above \$107,001 up to \$133,500	Above \$214,001 up to \$267,000	Not Applicable	\$31.90 + Your plan premium
Above \$133,501 up to \$160,000	Above \$267,001 up to \$320,000	Not Applicable	\$51.40 + Your plan premium
Above \$160,001 up to \$500,000	Above \$320,001 up to \$750,000	Above \$85,001 up to \$415,000	\$70.90 + Your plan premium
Above \$500,001	Above \$750,001	Above \$415,001	\$77.40 + Your plan premium

WRITE YOUR MONTHLY PART D PREMIUM HERE:



Additional Drug Frequency

LET'S ESTIMATE YOUR ADDITIONAL OUT-OF-POCKET COSTS FOR PRESCRIPTION DRUGS

Even though you've purchased Part D coverage, it is likely you will still have out-of-pocket costs. Those costs vary based on how many prescriptions you use. Choose which of the three scenarios most closely resembles your situation and add that dollar amount to the box.



I don't take any prescriptions.
Add \$0 to total.



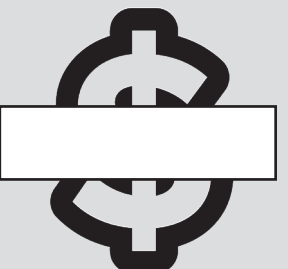
I take fewer than six prescriptions per month and use generics when possible.
Add \$50 to total.



I take more than six prescriptions per month and use generics or brand name.
Add \$300 to total.

IMPORTANT NOTICE: The prescription drug costs listed above are just an estimate. For specific drug costs, please go to www.medicare.gov and select "Find health & drug plans".

Add your monthly prescription drug cost here:



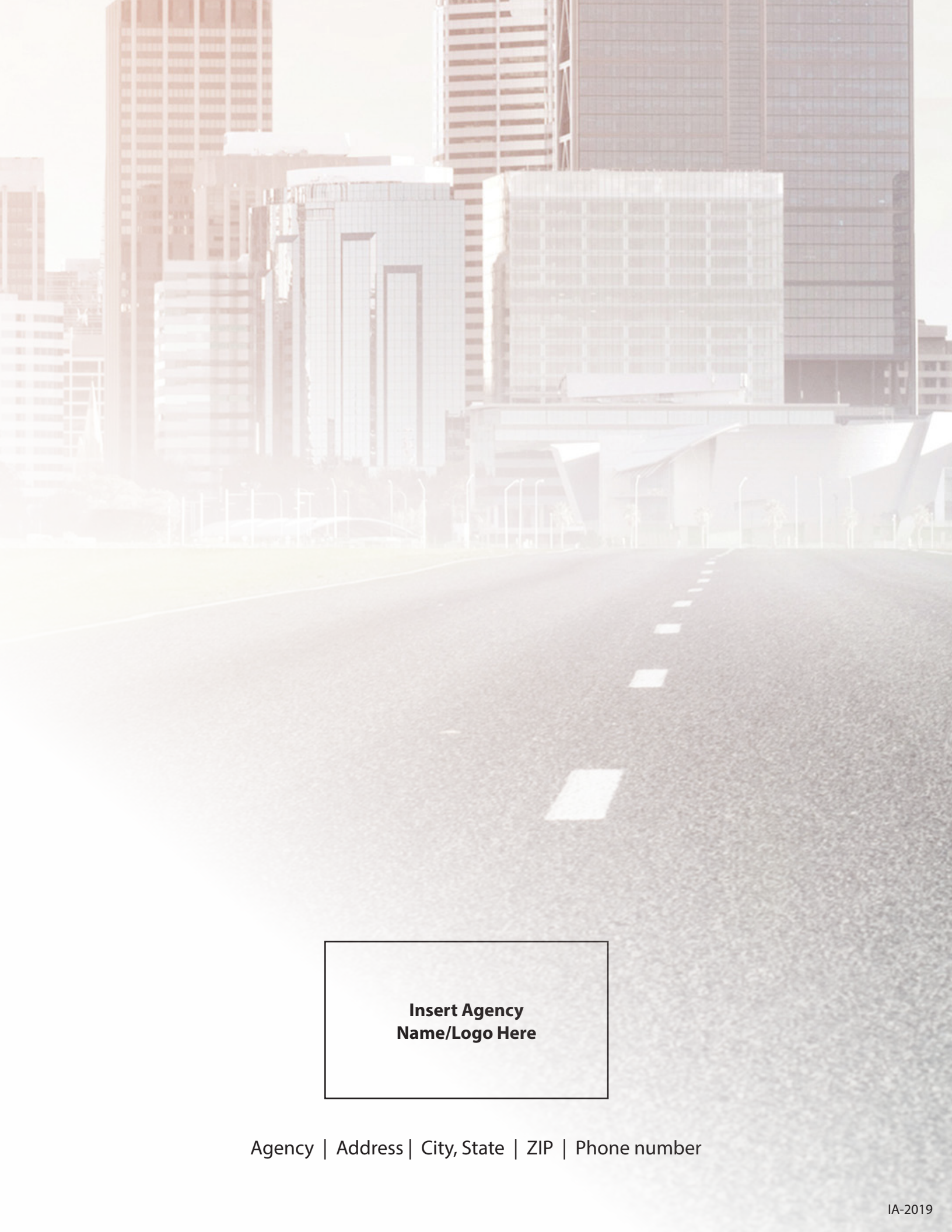
Time to Estimate Your Costs

Add up all of your boxes along the right side of this worksheet and write that number in the left box below. Then, take that final number and multiply it by 12.

	x 12 months =		\$	
Sum of all of the boxes				Estimated annual health care costs in retirement

You're done! This final amount is an estimate of how much you should budget for your first year of medical expenses during retirement.

Disclaimer: We understand that every individual scenario is unique and that some of the choices in the worksheet may not be the best path for every individual. Throughout this worksheet, we've used our expert opinion to select the options we think are best for the majority of people.



**Insert Agency
Name/Logo Here**

Agency | Address | City, State | ZIP | Phone number