



Nationwide®
is on your side

Let's prepare for retirement health care costs together.

Health care budgeting is a vital part of any retirement savings plan. Current estimates show that Medicare covers only 62% of a retiree's medical expenses.¹ This means that a 65-year-old couple retiring today can expect to spend over \$220,000 in out-of-pocket medical expenses during their first 20 years of retirement.² Do you and your employees feel prepared to handle these types of expenses?

A helpful tool to plan ahead

Now, Nationwide® has a new solution. We've created an easy interactive health care estimator to take the guesswork out of preparing for medical costs during retirement. This tool provides insights into planning for health care in retirement and increases awareness of the contributions that should be made to cover these costs.

The screenshot shows the 'MY HEALTH CARE ESTIMATOR' interface. It displays a progress bar with step 2 highlighted: 'Your estimated health care costs in retirement'. The user profile is 'Male', 'Current Age: 45', 'Retirement Age: 67', and 'Health Rating: 3 hearts'. The estimated 'TOTAL HOUSEHOLD Health Care Costs' is '\$965 /mo', with options for 'future dollars' and 'today's dollars'. A note states: 'If you save 3% of your income, it may grow to an amount that will cover 100% of your estimated health care costs'. Step 3, 'Your next steps', includes a 'Print my estimate' button and contact information for Nationwide (1-888-401-5272).



The My Health Care Estimator tool provides an estimate for average monthly retirement health care costs in less than five minutes.

A clear analysis, at your fingertips

My Health Care Estimator is an online tool that helps employees estimate their retirement health care costs. By answering five simple questions, you and your employees can receive an easy-to-understand estimation and take the next step in creating a personalized plan for covering these expenses.

My Health Care Estimator:

- is easy to use and understand
- provides a projected average monthly amount for retirement health care costs
- includes expenses for Medicare parts A, B and D
- is created and supported by knowledgeable professionals
- can be accessed online anywhere, anytime online, on any device

Nationwide's My Health Care Estimator is available through partnership with the Nationwide Retirement InstituteSM so that you and your employees better prepare for and live in retirement. It's just one more way that we provide participants with innovative methods to learn about saving for retirement.



For more information, contact your Nationwide representative or the plan sponsor contact center at **1-877-496-1630, option 1.**



Nationwide[®]

¹ *How Much Does Medicare Cover?* Employee Benefit Research Institute Fast Facts newsletter #251, (October 17, 2013).

² *How to tame retiree health care costs*, Fidelity Benefits Consulting (June 2014).

My Health Care Estimator projects possible future health care costs for individuals using hypothetical calculations based on current trends. It is not intended to predict any individual's health care costs or the investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. Investment values do not include fees and expenses. If fees were reflected, the return would be less.

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