



HEALTH CARE COSTS

Estimated Health Care Costs During Retirement¹

Health care costs are a top concern during retirement, but the rise in costs seem to be slowing. In 2018-2019, costs rose 3.6 percent compared to 12.2 percent from 2015-2017. Couples age 65 who retire in 2019 can expect to spend \$285,000 during retirement, while a single female is projected to spend \$150,000, and a single male \$135,000. And, in the past year, out-of-pocket medical costs have not increased at the pace they have in recent years.²



¹ Estimate based on a hypothetical couple retiring in 2019, 65-years-old, with life expectancies that align with Society of Actuaries' RP-2014 Healthy Annuitant rates with Mortality Improvements Scale MP-2016. Actual assets needed may be more or less depending on actual health status, area of residence, and longevity. Estimate is net of taxes. The Fidelity Retiree Health Care Costs Estimate assumes individuals do not have employer-provided retiree health care coverage, but do qualify for the federal government's insurance program, Original Medicare. The calculation takes into account cost-sharing provisions (such as deductibles and coinsurance) associated with Medicare Part A and Part B (inpatient and outpatient medical insurance). It also considers Medicare Part D (prescription drug coverage) premiums and out-of-pocket costs, as well as certain services excluded by Original Medicare. The estimate does not include other health-related expenses, such as over-the-counter medications, most dental services and long-term care.

² "Health Care Price Check," Fidelity Press Release, April 2, 2019. http://resources.mariner-holdings.com/e/336231/lthcare-price-check-040219-pdf/2s8t38/532171055?h=RUK-cLi5IV_g5HzJmVTTsUOC4Iug5pzZn7Sk2e4vnlo

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