

Own Your NeXt

Your Healthcare and Aging Game Plan

Planning for healthcare in retirement and aging-related expenses is a key part of long-term financial security. This worksheet is designed to help you **Own Your NeXt** in retirement, including identifying potential healthcare needs, estimating essential costs, evaluating living preferences, and mapping out sources of protected income.

Use this worksheet as a guided tool to clarify priorities, document decisions, and support annual reviews with your financial professional.

1 Healthcare Cost Concerns

Check all that apply.

- ☐ Rising healthcare costs
- ☐ Unexpected illnesses or medical emergencies
- ☐ Chronic conditions that may be costly
- ☐ Long-term care (LTC) needs
- ☐ Outliving savings due to medical expenses
- ☐ Healthcare coverage before Medicare (ages 50–65)
- ☐ Medicare premiums and Medigap costs
- ☐ Dental and vision coverage gaps
- ☐ Providing care for a spouse, parent, or child
- ☐ Other: _____

2 Aging Location Planning

Check all that apply.

- ☐ Age in place with minor home modifications
- ☐ Age in place with major home modifications
- ☐ In-home care services
- ☐ Independent living community
- ☐ Assisted living facility
- ☐ Continuing care retirement community (CCRC)
- ☐ Living with family

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3 Long-Term Care Planning

Check all that apply.

- ☐ Paying for unexpected medical events
- ☐ Need for LTC insurance
- ☐ Exploring annuities with LTC features
- ☐ Establishing a dedicated budget to cover smaller healthcare expenses not covered by insurance

Planning for Long-Term Healthcare Costs

- Have you considered how you will pay for LTC?

  _____

  _____

- Do you have a plan to protect your family financially?

  _____

  _____

- Have you evaluated insurance or annuity options with LTC benefits?

  _____

  _____

4 Healthcare Cost Planning

Planning for Healthcare Costs Not Covered by Insurance

Check all that apply.

- ☐ Dental implants
- ☐ Hearing aids
- ☐ Vision care
- ☐ Rehabilitation/physical therapy
- ☐ Home modifications
- ☐ Other_____

Planning for Healthcare Inflation

Check all that apply.

- ☐ Identify inflation rate assumptions
- ☐ Consider strategies to offset rising healthcare costs

5 Lifestyle and Independence Planning

Lifestyle Shifts

- Will travel or hobby spending decrease as you age?

  _____

  _____

- Could those dollars be redirected to healthcare planning?

  _____

  _____

Independence Planning

Check all that apply.

- ☐ Identify a trusted decision partner
- ☐ Establish driving safety criteria
- ☐ Explore alternative transportation options
- ☐ Create a family communication plan

6 Monthly Essential Expenses

Monthly Healthcare Costs

Estimate monthly amounts.

- Pre-65 insurance premiums:

  _____

- Medicare premiums:

  _____

- Medigap or Medicare Advantage premiums:

  _____

- Dental/vision/hearing expenses:

  _____

- Prescription costs:

  _____

- Physical therapy or chronic care:

  _____

- Other recurring medical costs:

  _____

Additional Healthcare Expenses

Estimate future costs that may not be covered by insurance.

- Dental implants: _____
- Hearing aids: _____
- Vision care: _____
- Rehabilitation/physical therapy:

  _____

- Home modifications:

  _____

- Other:

  _____

Monthly Essential Expenses

Estimate monthly amounts.

- Housing: _____
- Utilities: _____
- Food: _____
- Transportation: _____
- Personal care: _____
- Home maintenance: _____
- Wi-Fi/phone _____
- Auto: _____
- Other essentials: _____

7 Protected Income Mapping

Sources of Protected Income

Estimate monthly amounts.

- Social Security: _____
- Pension: _____
- Existing annuity income: _____
- Other protected sources: _____

Income Gap Calculation

Essential expenses – protected income = monthly income gap

- Your monthly income gap: _____

8 Annual Review Checklist

Review your healthcare and aging game plan annually with your financial professional to identify and plan for any changes.

Top 3 Healthcare Concerns

1._____

2._____

3._____

Annual Updates

- Update healthcare expenses
- Review Medicare choices
- Reassess living preferences
- Review driving decisions
- Evaluate income versus expenses
- Adjust budget for additional healthcare expenses

Totals

- Essential expenses: _____
- Protected income: _____
- Monthly income gap: _____
- Recommended protected income strategy: _____

Access additional tools and resources to help you prepare for retirement at Limraconsumer.com.

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