

subject line: How much will health care cost you in retirement?

preheader: Use our health care cost to find out.



CLIENT
LOGO

[Secure Login to Your Account](#)



Now's a great time to consider health care costs in retirement

No one knows how their health will be in retirement. But saving for essential expenses can help you feel more prepared for whatever comes your way.

Depending on your situation, health care costs could run you an average of up to \$1,000/month in retirement.* Use our tool to estimate your costs and help make a plan. Wishing you good health.

[Get your estimate](#)



The NetBenefits[®] app gives you more ways to access and manage your employee benefits. Download now.



App Store is a registered service mark of Apple Inc.
Google Play is a trademark of Google LLC.

[Privacy Policy](#) | [Terms of Use](#)

Investing involves risk, including risk of loss.

* This estimate is based on a single person retiring in 2024, 65-years-old, with life expectancies that align with Society of Actuaries' RP-2014 Healthy Annuitant rates projected with Mortality Improvements Scale MP-2021 as of 2022. 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 Cost Estimate assumes individuals do not have employer-provided retiree health care coverage, but do qualify for the federal government's insurance program, original Medicare. This calculation takes into account Medicare Part B base premiums and 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. This estimate does not include other health-related expenses, such as over-the-counter medications, most dental services, and long-term care.

The information in this email is intended solely for the attention and use of the named addressee. This message or any part thereof must not be disclosed, copied, distributed, or retained by any person without authorization of the addressee.

Please do not respond to this email. This mailbox is not monitored, and you will not receive a response.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917

© 2025 FMR LLC. All rights reserved.

818321.11.0

subject line: How much will health care cost you in retirement?

preheader: Use our health care cost to find out.

Advice



CLIENT
LOGO

[Secure Login to Your Account](#)



Now's a great time to consider health care costs in retirement

No one knows how their health will be in retirement. But saving for essential expenses can help you feel more prepared for whatever comes your way.

Depending on your situation, health care costs could run you an average of up to \$1,000/month in retirement.* Use our tool to estimate your costs and help make a plan. Wishing you good health.

[Get your estimate](#)

Want to talk through your retirement health care costs? Fidelity's got you covered with 1-on-1 support. Just call 866-973-5021.



The NetBenefits® app gives you more ways to access and manage your employee benefits. Download now.



App Store is a registered service mark of Apple Inc.
Google Play is a trademark of Google LLC.

[Privacy Policy](#) | [Terms of Use](#)

Investing involves risk, including risk of loss.

* This estimate is based on a single person retiring in 2024, 65-years-old, with life expectancies that align with Society of Actuaries' RP-2014 Healthy Annuitant rates projected with Mortality Improvements Scale MP-2021 as of 2022. 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 Cost Estimate assumes individuals do not have employer-provided retiree health care coverage, but do qualify for the federal government's insurance program, original Medicare. This calculation takes into account Medicare Part B base premiums and 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. This estimate does not include other health-related expenses, such as over-the-counter medications, most dental services, and long-term care.

The information in this email is intended solely for the attention and use of the named addressee. This message or any part thereof must not be disclosed, copied, distributed, or retained by any person without authorization of the addressee.

Please do not respond to this email. This mailbox is not monitored, and you will not receive a response.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917


© 2025 FMR LLC. All rights reserved.

818321.11.0


subject line: How much will health care cost you in retirement?

preheader: Use our health care cost to find out.

PPA eligible


CLIENT LOGO

[Secure Login to Your Account](#)



Now's a great time to consider health care costs in retirement


No one knows how their health will be in retirement. But saving for essential expenses can help you feel more prepared for whatever comes your way.

Depending on your situation, health care costs could run you an average of up to \$1,000/month in retirement.* Use our tool to estimate your costs and help make a plan. Wishing you good health.



Get your estimate

Want to talk through your retirement health care costs? Fidelity's got you covered with 1-on-1 support. Just call 866-973-5021.

Need help meeting health care costs in retirement? See how [Fidelity® Personalized Planning & Advice](#) can help you reach your retirement goals.



The NetBenefits® app gives you more ways to access and manage your employee benefits. Download now.

App Store is a registered service mark of Apple Inc.
Google Play is a trademark of Google LLC.

[Privacy Policy](#) | [Terms of Use](#)

Investing involves risk, including risk of loss.

* This estimate is based on a single person retiring in 2024, 65-years-old, with life expectancies that align with Society of Actuaries' RP-2014 Healthy Annuitant rates projected with Mortality Improvements Scale MP-2021 as of 2022. 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 Cost Estimate assumes individuals do not have employer-provided retiree health care coverage, but do qualify for the federal government's insurance program, original Medicare. This calculation takes into account Medicare Part B base premiums and 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. This estimate does not include other health-related expenses, such as over-the-counter medications, most dental services, and long-term care.

Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

Effective March 31, 2025, Fidelity Personal and Workplace Advisors LLC (FPWA) will merge into Strategic Advisers LLC (Strategic Advisers). Any services provided by FPWA as described above will, as of March 31, 2025, be provided by Strategic Advisers. FPWA and Strategic Advisers are Fidelity Investments companies.

The information in this email is intended solely for the attention and use of the named addressee. This message or any part thereof must not be disclosed, copied, distributed, or retained by any person without authorization of the addressee.

Please do not respond to this email. This mailbox is not monitored, and you will not receive a response.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917

© 2025 FMR LLC. All rights reserved.

818321.11.0