


Are your employees prepared for a financially healthy retirement?

Your retirement plan is a good start for helping employees save for the future, but it may not be enough given escalating healthcare costs. You can help them pursue a financially healthier retirement by also offering a defined contribution Emeriti Retirement Healthcare Savings Program (RHSP). It works alongside your retirement plan to address employees' future financial well-being in their post-retirement years.

Why health savings are critical



of plan sponsors say that rising healthcare costs are a very significant concern for retirement security.¹

 **\$270,000**
is how much a 65-year-old couple needs today to **cover projected healthcare costs in retirement.**²



of individuals who've saved for but still have concerns about covering healthcare costs in retirement.³

A retiree healthcare solution

Tax-free **x3**
healthcare savings

Employer contributions, investment earnings and distributions for qualified medical expenses are all tax free.

Get up to
33% **more value**
from your
benefit spend.⁴

Manage liabilities

Manage defined benefit retiree health plan expectations and overall benefit commitment.

What you can do today

We can help you identify solutions that control healthcare costs and enhance the value of your benefits offering while giving employees the confidence they need for retirement.

To discuss how the Emeriti RHSP can help your organization, contact us at rhspinfo@tiaa.org.

Learn more at TIAA.org/retireehealth.



¹ TIAA Plan Sponsor Lifetime Income Survey, 2018.

² EBRI At A Glance, June 18, 2020. "Projected Savings Needed for Health Expenses Decreased in 2020. We Explain Why."

³ "The cost of retirement health care: Expectations and concerns of older workers", TIAA Institute, Trends and Issues, May 2020.

⁴ Assumes a 25% combined federal plus state income tax rate.

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Interests in the retirement healthcare program are offered solely by the employer.

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