



A Balanced Retirement Life

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CCA@YourService: How We Support Employees & Family Members


CHILD CARE	ADULT AND ELDER CARE	DAILY LIVING	LEGAL AND FINANCIAL	EMOTIONAL WELL-BEING
Locating Child Care	Aging	Home Improvement	Identity Theft	Stress, Anxiety, Depression
Parenting/Child Development	Housing Options	Pet Care	Wills and Estate Planning	Life Transitions
Pre/post-Natal Health	Caregiver Support	Health/Fitness	Divorce and Custody	Relationship and Family Concerns
Adoption	Medicare and Medicaid	Moving and Relocation	Bankruptcy	Grief and Trauma
Education	Community Resources	Event Planning	Budgeting and Debt/Credit Management	Addiction and Recovery
Work/Family Balance	Adults with Disabilities	Travel/Leisure	Saving for the Future	Workplace Issues

Features of CCA@YourService

- Confidential
- No Cost
- Employees & Family Members
- 24/7
- 800-833-8707
- www.myccaonline.com
- Company Code: **CUNY**



Objectives

- Help you identify the questions to consider when thinking about retirement
 - Examine when the right time is to retire, what you will do in retirement and how it may affect you and your relationships
 - Consider the financial implications of retirement and how to be best prepared
 - Make plans to stay active and healthy throughout your retirement
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Defining Retirement

WHAT

- Work part-time doing something you like
- Consider seasonal jobs for variety
- Work with people you like or share an interest with

WHEN

- Do you still need an employer's health insurance?
- Do you still need a steady income?
- Are you healthy enough?
- Do you still enjoy work?

Defining Retirement

WHO

- Relationships:
 - Do you have or need your own space?
 - Make time to talk

WHERE

- Do you want to buy, sell, lease or rent?
 - What do you need?
 - What can you afford?
 - Do you need wheelchair accessibility?
 - Are stairs a factor now or in the future?

Emotional Issues

- Do some thinking well before your retirement
- Talk with retired friends
- Connect with others planning for retirement
- Find out about retired-persons organizations
- Attend discussion groups



Money and Finances

- Determine how much money you need to retire
- Get out of credit card debt
- Consider guaranteed income
- Start planning as early as possible
 - Insurance, trusts, estate and tax planning
- Medical costs and benefits in retirement
- Plan for before and after 60

Social Security and Medicare Considerations

- Assess the best age to file for Social Security – www.ssa.gov
- Select the right medical supplement when filing for Medicare at age 65
 - Look out in 10 year increments up to 100
- Consider ongoing needs of dependents
- Medicare Part A mandatory at 65
- Medicare Part B costs extra
- Be sure to enroll on time



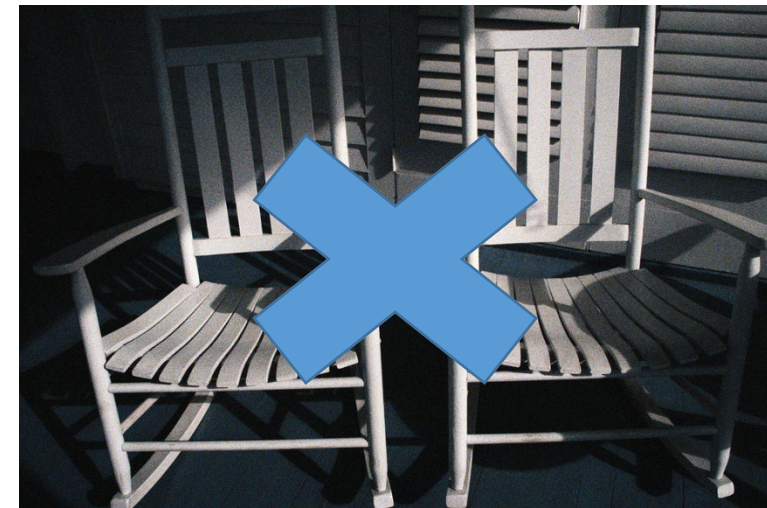
Money Mistakes

- Procrastination
- Forgetting to diversify money
- Working longer and longer
- Forgetting to reallocate as you age
- Failure to continue investing while retired



Health and Fitness

- Retirement is not always good for your health
- It's important to keep busy and keep moving



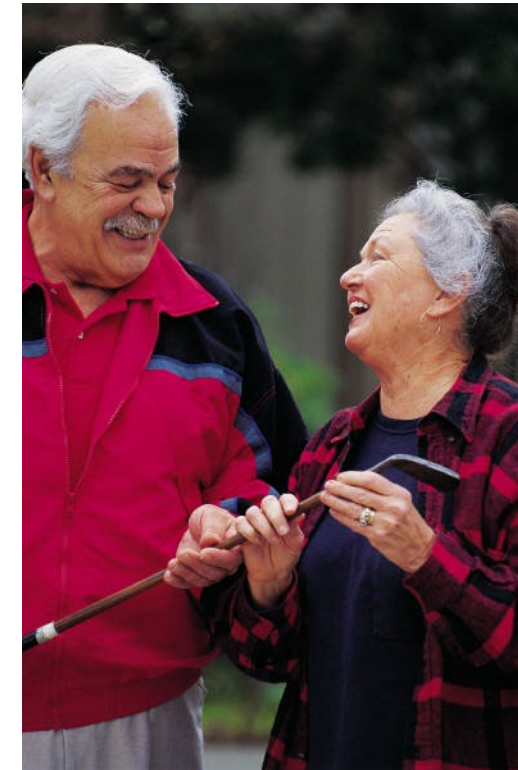
Health and Fitness

- Try new activities to keep you busy and offer personal fulfillment
- Add cardio and strength activities into your day
- Include your spouse
- Give yourself rest time
- Watch weight, diet and sleep habits – short naps are ok



Hobbies and Interests

- Inventory your interests
- How are you going to fill your day?
- You will need to have as much structure in your day as when you were working
- How much do your hobbies cost?
- Will you do things that include your partner?
- Do you need to maintain a certain level of physical fitness to do the hobby long-term?



Hobby Ideas

- Traveling
- Volunteering
- Joining a club or group: e.g., a book club or playing cards with friends
- Doing arts and crafts, woodworking, or antiquing
- Exercising: e.g., swimming, tennis, walking
- Cooking
- Fishing



Redefining Family Relationships

FAMILY


- Stay involved with your children and grand-children.




FRIENDS

- Stay connected
- Try social networking
- Find like-minded seniors through hobbies and activities that you enjoy
- Increase contact, don't fade away

Your Spouse / Partner

- Discuss what you will do about belongings, if you downsize
 - Make sure wills, health care proxy and DNR are up to date
 - Discuss long-term care
 - Listen to needs and desires of your spouse
 - Include adult children in conversations and decisions, if they may play a role in future care or finances
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Look for the Positive

- Be productive
 - Tutor or teach
 - See retirement as a new beginning or new phase of life, not an end
 - Get involved with public service or SCORE
 - Re-visit your life goals, set some new ones
 - Get help if you need it –
Life coaches work with retirees
 - Switch gears if necessary
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Tips for Retirees

- Mail order prescriptions
- Senior discounts
- Senior organizations
- Budget software
- Volunteer opportunities can lead to a part-time job
- Get discounts by doing group trips and vacations



How CCA@YourService Can Help

- Legal consultation
- Financial consultation
- Caregiving resources and referrals
- Daily living resources and referrals
 - Moving and relocation
 - Community support
 - Health and wellness
 - Volunteer opportunities
 - Transportation
- ID theft prevention and recovery services
- Comprehensive website

Webinar Evaluation Survey

Scan the QR code to fill out the evaluation survey!



THANK YOU!



TOLL-FREE:
800-833-8707

WEBSITE:
www.myccaonline.com

COMPANY CODE:
CUNY

Thank you!

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