

## Are Your Employees Prepared for Healthcare Costs in Retirement?



We recently saw a survey statistic that surprised us: nine out of 10 Americans think they'll spend only 20% of their retirement income on healthcare expenses. If you're concerned that some of your employees might be part of that group, you'll want to keep reading.

According to The Wellness for Life survey, conducted by Aviva USA in collaboration with the Mayo Clinic, "Nine out of 10 people expect to spend less than 20 percent of their monthly retirement income on medical and dental expenses. Seven out of 10 expect to spend just 10 percent or less. In reality, people should be prepared to spend

approximately 30 percent of their income on health care expenses in retirement, according to The Urban Institute." Another striking statistic is that, "In addition, only four of 10 people surveyed said they are, or will be, financially prepared for retirement."

Stats like these present a great educational opportunity for employers. If you have a company newsletter or email blast, share the survey results with your employees. If you have a wellness program that doesn't include financial planning resources and services, consider adding them. No matter what you do, it's important to get employees thinking about retirement healthcare costs in a different way. After all, employee wellness isn't just about physical health, it's about financial health too.

You can learn more about the 2013 Wellness for Life survey at the [Aviva USA website](#) or read the complete [press release](#) here.

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## Get your employees off the couch



### Jump-start a healthy lifestyle during National Employee Wellness Month.

A healthy workforce is a productive workforce. So why not hop on the wellness wagon? June 2013 marks the fifth annual National Employee Wellness Month (NEWM), an initiative offering business leaders a hands-on look at how healthy lifestyle changes can help their organization improve productivity, lower healthcare costs, and create healthy cultures.

Employee health directly impacts your organization's healthcare costs. 75% of these costs are due to preventable and manageable chronic diseases, like heart disease, type 2 diabetes, and some forms of cancer. NEWM brings attention to the workplace's role in helping employees make healthy choices that impact costly lifestyle-related diseases.

Throughout June, participating organizations of NEWM will promote the benefits of healthy lifestyles, and provide motivation and opportunities for employees to adopt healthy habits. Participating in June's month-long workplace wellness campaign is easy: simply become a Proud Supporter of NEWM. Proud Supporters will receive a tool kit with resources and ideas to help promote their organization's participation in the initiative. More than 150 organizations pledged their support for National Employee Wellness Month 2012. Will you join them in 2013?

Learn more at [National Employee Wellness Month](#).

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