

Innovative Retirement Healthcare Solution Supports Retirement Preparedness

(NAPSI)—According to the Social Security Administration, there are 65 million retirees in the U.S. If you or someone you care about is among them—or you expect to be someday—there could be good news for you. An innovative healthcare program can make paying for medical care in retirement much easier.

According to the annual HSA Bank Health & Wealth IndexSM, ninety-three percent of consumers over 55 worry about current or future medical bills—and with good reason. This is a real problem for Americans and, according to a recent study by HealthView Services, it is estimated that a healthy, average couple age 65, retiring in 2021, will spend \$662,156 on healthcare expenses during retirement. Yet more than a third reported they rarely save money for future healthcare expenses.

An Answer
The retiree reimbursement arrangement (RRA) is a popular solution designed to support workers into retirement. It lets employers help their retirees offset healthcare costs in retirement even without a group retiree health plan.

How It Works
Retirees most commonly use RRAs for reimbursement of Medicare premiums, but they can also use it for expenses under Section 213(d) of the Internal Revenue Code, if the employer allows for it. All employer contributions are 100% tax-deductible to the employer and tax-free to the retiree.

Here's how to create one:
Step 1: Employer set-up. The employer sets aside funds and determines how much employees can use each year in retirement



A comfortable retirement may be easier to achieve for many workers and seniors thanks to a new way to prepay.

until the fund is exhausted.

Step 2: Rollover at retirement. If the employer also offers an HRA (Health Reimbursement Arrangement) and at retirement employees have money remaining in it, the employer may let employees roll that amount into their RRA.

Step 3: Retiree uses benefit. Retired employees can use their RRA to pay Medicare premiums and other medical expenses. If the annual amount isn't used, the employer may let retirees roll over the balance.

Compared to defined benefit retiree healthcare plans, RRAs can be a more predictable and cost-effective option for employees to continue to provide for their employees into retirement.

Expert Opinions
"RRAs are a great way for employers who offer Health Savings Accounts (HSAs) to

continue to play a part in the well-being of their employees into retirement, and are part of a larger focus of HSA Bank to provide peace of mind and financial security for consumers throughout their lives," explained Chad Wilkins, President of HSA Bank which offers the plan.

That's part of the bank's work toward a world where everyone is empowered to save for a healthy future. By providing the right tools and resources, it makes it simple for its 3 million members nationwide to maximize their savings for healthcare and long-term goals.

Learn More
For further facts about RRAs and other healthcare spending and savings products, visit www.hsabank.com.

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"Yard Sale Checklist"
Have you ever hosted a yard sale with dismal sales? You Make a dollar per hour for your efforts. No Fun.

If you want to add to your savings account or start an emergency fund by throwing a yard sale, use these tips to host an epic event.

- Define Your Goal**
Get rid of stuff fast? Make as much money as possible?
What is the goal of your yard sale?
- Schedule Your Sale**
If you're moving, you may also be up against some tight deadlines that complicate things. If you have a lot of time, you can maximize your result by scheduling a few events that target special or seasonal items.
- Merchandise**
Locate and sell anything you no longer want or need. Don't base what you sell on what you would buy. Offer to sell stuff for family and friends. Look beyond household stuff as your merchandise. Take the time to wipe off the dust and dirt.
- Differentiate Your Event**
Label your sale. Offer free delivery! Recruit the help of your neighbors. Offer free lemonade, cookies, or even just ice water.
- Advertising**
Siuslaw News Garage Sale ads are \$26 and includes 2 Garage Sale signs.
- Supplies**
The right supplies can make your sale run more smoothly. So as you get closer to the big day, gather everything you need: markers, calculators, tables, shelves, boxes, bags, and more!
- Pricing**
Are you selling things to make money or to get rid of them? This question affects everything you do, from how you price things to how willing you are to negotiate.
- Staging**
If you really want more bang for your buck, borrow, from the big retailers' playbook for how to display your merchandise, you can find this online.
- Avoid Problems**
The early birds, future burglars, being the hostess with the mostess are just a few problems that can come up. Prepare ahead of time!
- Wrapping It Up**
Have a plan for what you'll do with your unsold merchandise.

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