Questions? Email benefits@eab.com

Preparing for Retirement

Whether retirement is a few years away or just around the corner, this guide provides an overview of EAB benefits and resources available to help you prepare for retirement.

Meet with Fidelity

Schedule a complimentary consultation with a Fidelity representative to discuss:

- Retirement savings strategies
- Investment allocation
- Retirement income planning
- Planning for your retirement goals

Contact Fidelity at 1-800-603-4015 and ask for retirement planning services to get started.

Explore BLOOM's Resources

BLOOM, EAB's Employee Assistance Program, partners with BrightPlan to offer expert-backed financial wellness resources to help you confidently prepare for retirement.

- **Financial Wellness Academy:** Explore articles, videos, and educational tools covering retirement income planning, Social Security, Medicare, investing, budgeting for retirement, and more.
- **24/7 AI Retirement Guidance:** Have retirement planning questions? BrightPlan's AI Coach is available anytime to provide personalized guidance.

Register for BLOOM here, then click the financial wellness tab to get started.

Prepare with Retirement Resources

- Check out the Fidelity guidance brochure outlining tools and support resources available to teammates.
- Explore educational tools, workshops, and retirement planning calculators available through netbenefits.com.
- Schedule an annual 1:1 financial wellness check-up with Prudential. Join the #benefits-and-healthylife slack channel to stay up to date on upcoming events and registration opportunities.

Maximize your Health Savings Account

If you're enrolled in an HSA, your account can help you save for future healthcare expenses in retirement. Unused funds roll over annually, may be invested, and can be used tax-free for qualified healthcare expenses. Employees age 55+ may also be eligible to make catch-up contributions.

Not enrolled? Consider enrolling during annual Open Enrollment or after a qualifying life event.

Plan your Health Coverage

If you're retiring before you're eligible for Medicare, you may consider COBRA coverage to continue your EAB medical, dental, and vision coverage for up to 18 months following your retirement.

- COBRA election materials mailed from WEX after retirement is processed.
- 60 days to elect COBRA coverage.
- Before retiring, review your Medicare enrollment timeline to avoid coverage gaps or late enrollment penalties.

Questions about COBRA?

- Phone: 866-451-3399
- Email: cobraforms@wexhealth.com

Understand your Government Benefits

As you prepare for retirement, you may also want to learn more about government retirement programs.

Social Security

- Estimate future benefits and understand when to begin claiming benefits
- Visit ssa.gov/retirement

Medicare

- Learn about eligibility, enrollment timelines, and coverage options
- Visit medicare.gov

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