ANNUITIES | Income

Brighthouse FINANCIAL®
Build for what's ahead®

# Retirement Insights

## Put Your Future Health Care Expenses in Focus

# Planning for your financial future? Consider health care in your calculations.

Studies find that retirees' expenses decrease as they age – with the exception of health care costs. Why? Because the cost of co-pays, deductibles, wellness visits, prescriptions, exercise, and eating well are only part of the equation. As people age, their health can change, leading to additional and increasing health care expenses.

## Senior Health by the Numbers

**4 out of 5**

Nearly 4 out of 5 adults older than age 65 have two or more chronic conditions and need coordinated care.[1]

**$50-300 per month**

The average Medigap Plan G monthly premium for additional health insurance costs not covered by Medicare in 2026 for beneficiaries at age 65.[2]

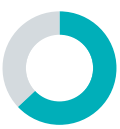
**$203 per month**

The standard monthly premium amount for Medicare Part B enrollees.[3]

## Preparation Is Key

As a general rule, one should set an expected retirement spending target of 80% of the estimated (after-tax) income they're receiving pre-retirement.[4]

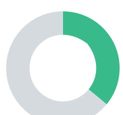
### Perception



67%

**67% of workers** are confident they will have enough money to cover medical expenses during retirement.[5]

### Reality



36%

**36% of Americans** ages 65 and older say they have $50,000 or less in their 401(k) plans.[6]

A retiring 65-year-old couple may need an average of $345,000 to cover health care costs throughout retirement.[7]

26%

increase in average family premiums from 2020 to 2025.

**The Cost Concern Is Real**

Retirees often say that health care costs are greater than they anticipated.[4]

**And With Good Reason**

The average annual premiums for employer-sponsored health insurance in 2025 were $9,325 for single coverage and $26,993 for family coverage.[9]

# How to take control over health care costs in retirement

1. Take preventive health care seriously by eating well, exercising daily, minimizing alcohol consumption, and avoiding tobacco.
2. Factor health care costs into your overall retirement picture, and plan for the unexpected.
3. Explore alternative ways to help fund future health care expenses, including:

   **Brighthouse Financial Income Annuities**

   Immeditate annuities are retirement products designed to help you set aside guaranteed income[10] for future daily and discretionary expenses using a portion of your assets.

   **Single Premium Immediate Annuity**
   An immediate annuity, like a Brighthouse Income Annuity,[11] can provide an additional source of income to help cover regular health care costs, such as wellness visits and prescription programs, and supplement funds from:

   - Social Security
   - Pensions
   - Health care savings accounts

## Consider preparing for immediate or future health care expenses with guaranteed income.

Contact your financial professional or visit **brighthousefinancial.com** to get a quote or receive more information about Brighthouse Financial income annuities.

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[1] Trends in Multiple Chronic Conditions Among US Adults, By Life Stage, Behavioral Risk Factor Surveillance System, 2013-2023. Preventing Chronic Disease. April 17, 2025.

[2] Average Cost of Medicare Supplement Plans: What to Expect. Medicare.org, as of March 2026.

[3] 2026 Medicare Parts A & B Premiums and Deductibles. Centers for Medicare & Medicaid Services, November 14, 2025.

[4] Retirement Benefits. Social Security Administration, as of May 2025.

[5] 2025 EBRI/Greenwald Retirement Confidence Survey. Employee Benefit Research Institute and Greenwald Research, April 24, 2025.

[6] 1 in 3 seniors has less than $50K in their 401(k)s, survey finds. Yahoo! Finance, December 12, 2024.

[7] How to plan for rising health care costs. Fidelity, March 2, 2026.

[8] 2025 Employer Health Benefits Survey. KFF, October 22, 2025.

[9] Employer Health Benefits: 2024 Annual Survey. KFF, October 2024.

[10] Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

[11] Referred to as Single Premium Immediate Annuity or SPIA in the contract and on related forms.

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