

Look at health and retirement by the numbers at fall TIAA workshops ^[1]

September 8, 2017 by [Employee Services](#) ^[2]

An average retired couple may need to spend up to \$250,000 or more in medical expenses alone. Curb these costs and plan ahead by integrating healthcare into your retirement planning. Upcoming TIAA campus workshops can show you how.

Join TIAA at the seminar **Healthy Numbers: Integrating healthcare into your retirement plan**. Held on each CU campus, TIAA professionals will provide ways to integrate healthcare planning into your retirement and help you decide if Medicare is right for you.

Note: As an active employee enrolled in one of CU's health plans, you are not required to enroll in Medicare once you turn 65. So long as you remain enrolled in CU active employee health coverage, you will not incur a late enrollment penalty with Medicare. Please [contact the CU Benefits office](#) ^[3] for more information.

One option to grow savings could be a [Health Savings Account \(HSA\)](#) ^[4]. An HSA offers three tax benefits: tax-free savings, growth and spending on qualified medical expenses anytime, from today throughout your retirement. They can even complement your retirement plan. The money in your HSA doesn't expire, and it carries over from year to year, even if you change jobs or retire.

CU offers [HSAs to benefits-eligible employees](#) ^[5]. You do not have to wait for Open Enrollment to enroll; HSA enrollment is open the entire plan year. **You must be enrolled in the CU Health Plan – High Deductible to be eligible to enroll and you may not hold both a Flexible Spending Account (FSA) and a HSA**

Find and register for a seminar on your campus:

Campus	Time	Date	Location
UCCS ^[6]		Wednesday, Sept. 27	UC 124
CU Boulder ^[7]	9:30 - 10:30 a.m.	Wednesday, Oct. 11	Village Center Breakout Room A+B
Anschutz Medical Campus ^[8]		Thursday, Oct. 12	500-N8200 Bushnell Auditorium
CU Denver ^[9]		Thursday, Oct. 5	eMBA Suite Auditorium

[retirement](#) ^[10], [TIAA](#) ^[11], [hsa](#) ^[12]

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[1] <https://www.cu.edu/blog/work-life/look-health-and-retirement-numbers-fall-tiaa-workshops>
[2] <https://www.cu.edu/blog/work-life/author/9230> [3] <https://www.cu.edu/employee-services/contact-us/contact-benefits> [4] <https://www.cu.edu/employee-services/health-savings-accounts>
[5] <https://www.cu.edu/employee-services/pre-tax-savings-plans> [6] <https://www.cu.edu/employee-services/forms/healthy-numbers-927-uccs> [7] <https://www.cu.edu/employee-services/forms/healthy-numbers-1011-ucb> [8] <https://www.cu.edu/employee-services/forms/healthy-numbers-1012-amc>
[9] <https://www.cu.edu/employee-services/forms/healthy-numbers-105-ucd> [10] <https://www.cu.edu/blog/work-life/tag/retirement> [11] <https://www.cu.edu/blog/work-life/tag/tiaa>
[12] <https://www.cu.edu/blog/work-life/tag/hsa>