CCA@YourService: How We Support Employees & Family Members

<table>
<thead>
<tr>
<th>CHILD CARE</th>
<th>ADULT AND ELDER CARE</th>
<th>DAILY LIVING</th>
<th>LEGAL AND FINANCIAL</th>
<th>EMOTIONAL WELL-BEING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Locating Child Care</td>
<td>Aging</td>
<td>Home Improvement</td>
<td>Identity Theft</td>
<td>Stress, Anxiety, Depression</td>
</tr>
<tr>
<td>Parenting/Child Development</td>
<td>Housing Options</td>
<td>Pet Care</td>
<td>Wills and Estate Planning</td>
<td>Life Transitions</td>
</tr>
<tr>
<td>Pre/post-Natal Health</td>
<td>Caregiver Support</td>
<td>Health/Fitness</td>
<td>Divorce and Custody</td>
<td>Relationship and Family Concerns</td>
</tr>
<tr>
<td>Adoption</td>
<td>Medicare and Medicaid</td>
<td>Moving and Relocation</td>
<td>Bankruptcy</td>
<td>Grief and Trauma</td>
</tr>
<tr>
<td>Education</td>
<td>Community Resources</td>
<td>Event Planning</td>
<td>Budgeting and Debt/Credit Management</td>
<td>Addiction and Recovery</td>
</tr>
<tr>
<td>Work/Family Balance</td>
<td>Adults with Disabilities</td>
<td>Travel/Leisure</td>
<td>Saving for the Future</td>
<td>Workplace Issues</td>
</tr>
</tbody>
</table>


Features of CCA@YourService

- Confidential
- No Cost
- Employees & Family Members
- 24/7
- 800-833-8707
- www.myccaonline.com
- Company Code: CUNY
Objectives

- Help you identify the questions to consider when thinking about retirement
- Examine when the right time is to retire, what you will do in retirement and how it may affect you and your relationships
- Consider the financial implications of retirement and how to be best prepared
- Make plans to stay active and healthy throughout your retirement
Defining Retirement

**WHAT**

- Work part-time doing something you like
- Consider seasonal jobs for variety
- Work with people you like or share an interest with

**WHEN**

- Do you still need an employer's health insurance?
- Do you still need a steady income?
- Are you healthy enough?
- Do you still enjoy work?
Defining Retirement

WHO

• Relationships:
  • Do you have or need your own space?
  • Make time to talk

WHERE

• Do you want to buy, sell, lease or rent?
  • What do you need?
  • What can you afford?
  • Do you need wheelchair accessibility?
  • Are stairs a factor now or in the future?
Emotional Issues

• Do some thinking well before your retirement
• Talk with retired friends
• Connect with others planning for retirement
• Find out about retired-persons organizations
• Attend discussion groups
Money and Finances

- Determine how much money you need to retire
- Get out of credit card debt
- Consider guaranteed income
- Start planning as early as possible
  - Insurance, trusts, estate and tax planning
- Medical costs and benefits in retirement
- Plan for before and after 60
Social Security and Medicare Considerations

- Select the right medical supplement when filing for Medicare at age 65
  - Look out in 10 year increments up to 100
- Consider ongoing needs of dependents
- Medicare Part A mandatory at 65
- Medicare Part B costs extra
- Be sure to enroll on time
Money Mistakes

• Procrastination
• Forgetting to diversify money
• Working longer and longer
• Forgetting to reallocate as you age
• Failure to continue investing while retired
Health and Fitness

• Retirement is not always good for your health
• It’s important to keep busy and keep moving
Health and Fitness

- Try new activities to keep you busy and offer personal fulfillment
- Add cardio and strength activities into your day
- Include your spouse
- Give yourself rest time
- Watch weight, diet and sleep habits – short naps are ok
Hobbies and Interests

- Inventory your interests
- How are you going to fill your day?
- You will need to have as much structure in your day as when you were working
- How much do your hobbies cost?
- Will you do things that include your partner?
- Do you need to maintain a certain level of physical fitness to do the hobby long-term?
Hobby Ideas

• Traveling
• Volunteering
• Joining a club or group: e.g., a book club or playing cards with friends
• Doing arts and crafts, woodworking, or antiquing
• Exercising: e.g., swimming, tennis, walking
• Cooking
• Fishing
Redefining Family Relationships

**FAMILY**
- Stay involved with your children and grand-children.

**FRIENDS**
- Stay connected
- Try social networking
- Find like-minded seniors through hobbies and activities that you enjoy
- Increase contact, don’t fade away
Your Spouse / Partner

• Discuss what you will do about belongings, if you downsize
• Make sure wills, health care proxy and DNR are up to date
• Discuss long-term care
• Listen to needs and desires of your spouse
• Include adult children in conversations and decisions, if they may play a role in future care or finances
Look for the Positive

- Be productive
- Tutor or teach
- See retirement as a new beginning or new phase of life, not an end
- Get involved with public service or SCORE
- Re-visit your life goals, set some new ones
- Get help if you need it – Life coaches work with retirees
- Switch gears if necessary
Tips for Retirees

• Mail order prescriptions
• Senior discounts
• Senior organizations
• Budget software
• Volunteer opportunities can lead to a part-time job
• Get discounts by doing group trips and vacations
How CCA@YourService Can Help

• Legal consultation
• Financial consultation
• Caregiving resources and referrals
• Daily living resources and referrals
  • Moving and relocation
  • Community support
  • Health and wellness
  • Volunteer opportunities
  • Transportation
• ID theft prevention and recovery services
• Comprehensive website
Scan the QR code to fill out the evaluation survey!

THANK YOU!
Thank you!

TOLL-FREE: 800-833-8707
WEBSITE: www.myccaonline.com
COMPANY CODE: CUNY