

## **Demystifying Health Insurance Options & Medicare**

Inundated with mail offering a variety of insurance policies—cancer, disability, long-term care—and what about Medicare and Medicaid? Your employer-sponsored plan? The flood of offers can be confusing and overwhelming. Join us as a representative from Virginia's State Corporation Commission discusses health-related insurance products and policies and provides insight on personal factors to consider and questions you should ask to determine your coverage needs. With rising health care costs and increased longevity, it's more important than ever to make the best decision for you and your family's health care coverage needs.

## **Elder Fraud**

Elder fraud is on the rise and is predicted to be the fastest growing crime in the next 10 years. The reason is simple: the large population of baby boomers is aging. Learn how to recognize elder fraud, how to protect yourself and loved ones and what recourses are available in your community and online.

## **Estate Planning & Taxes**

Believe it or not, you have an estate. It consists of everything you own—your home, car, furniture, the funds in your employee investment and saving accounts, and even Aunt Tilly's fine china. It's important to protect those assets and prepare your family to manage it after you're gone. In this seminar, you'll learn how to anticipate legal requirements and make arrangements now to eliminate uncertainties surrounding the disposition of your estate later. Join us as we discuss the estate planning process, to include probate, common probate-avoidance strategies and how to maximize the value of your estate by reducing taxes and other expenses.

## **Finish Line – Life in Retirement**

You've worked hard, and now it's time to enjoy your retirement. With a little planning, you can ensure that you have financial resources for the things you need – and want – to do during your retirement. Join this webinar for a discussion of how to turn retirement assets into retirement security, estate planning for everyone and health care in retirement.

## **Home Fit Workshop**

The AARP Home Fit Workshop provides participants with information on how to decide what type of home modifications are needed to stay in their home as they age. It also provides ideas and inspiration for making those modifications. The goal of the presentation is to educate participants on home updates that can make it easier for them to go about their daily activities while staying comfortable, independent and injury-free in their home. In an AARP survey, eight out of 10 people age 45 and older say they want to remain in their homes and communities for as long as possible.

## **Leaving a Lasting Legacy – VA529**

Saving for a loved one's college education is one of the most encouraging and rewarding things you can do for their future. Virginia529 is one plan with four programs—Virginia529 prePAID, Virginia529 inVEST, CollegeWealth and CollegeAmerica. All four programs offer specific tax advantages in addition to other features and benefits. Additional tax incentives are offered to Virginia taxpayers 70 years of age or older, and Virginia529 accounts can be an effective estate-planning tool.

## **Lifelong Learning**

It's amazing what you can learn and accomplish when you have the time. Build a home, help a child learn to read or plant a garden through volunteering. Expand your knowledge of local history, other cultures, a foreign language or acquire a new skill like cooking, digital photography, ukulele or charcoal drawing through a local university, community college, adult education center or online. All this and more is yours to learn. Join us for information about educational opportunities in your area that can enrich your life.

## **Long-Term Care Insurance: What You Should Know**

The median age of the United States population is at an all-time high. As life expectancy continues to rise in the U.S., more and more Americans between the ages of 40 and 84, especially those in their mid 50s, are preparing for their golden years by purchasing long-term care insurance. According to some estimates, long-term care policies cost Americans, on average, \$888 per year at age 50, \$1,850 per year at age 65, and \$5,880 per year at age 75. On a national average, nursing home care costs more than \$51,000 a year. With costs rising with age, it is important for consumers to fully understand long-term care insurance and when it should be purchased to best prepare for the future.

## **Organizing Your Financial Records**

Save time by getting and keeping your financial records organized. Learn what records to keep, what to keep handy in case of a natural disaster, and how to take a home inventory.

## **Realities of Identity Theft**

Learn how to minimize your risk of identity theft and what to do if you become a victim.

## **Social Security – Overview of Retirement Toolkit & Resources**

Whether you are planning for retirement or already receiving benefits, Social Security has a host of online resources to assist you with planning your retirement or managing your benefits. A short video will provide an overview of the Retirement Toolkit and our workshop facilitator will demonstrate accessing SSA's other online resources like, [mySocialSecurity.gov](https://www.ssa.gov/mySocialSecurity.gov). SSA handouts and publications will be available after the session.

## **VRS Retiree Update & News**

A VRS representative will be available to provide you the latest news from VRS, brief you on any upcoming change, demo myVRS for Retirees and generally be available to answer your benefit question