



Healthcare Costs in Retirement

Video Synopsis – Healthcare Costs in Retirement•

Planning for healthcare costs in retirement can feel daunting—but it doesn't have to be. In this thoughtful overview, CAPTRUST's Sam Kirby offers a calm, practical approach to breaking down one of the most unpredictable aspects of retirement planning.

1. Why the Price Tag Feels So Intimidating

A recent estimate places the average out-of-pocket healthcare cost at \$280,000 for a couple retiring at age 65. But Kirby emphasizes this number doesn't hit all at once—it accumulates over time, allowing retirees to budget for monthly and annual expenses rather than absorbing the full amount upfront.

2. Factors That Drive Healthcare Spending

Your personal health status plays a major role. Those in good health may face far lower costs than individuals managing chronic conditions—which often begin to surface in your 50s or 60s. By understanding your current health risks, you can start planning proactively before retirement begins.

3. Breaking Down the Unknowns

Kirby encourages viewers to break big, intimidating figures into manageable categories: timing (when you'll retire), expected longevity, likely medical needs, and the structure of your retirement income.



This clarity can transform anxiety into action.

4. Why Conversations Matter

Most people only retire once—but CAPTRUST helps clients plan for it every day. Kirby stresses the importance of starting conversations early, whether with a financial advisor or your partner, to build a retirement plan that goes beyond numbers and includes peace of mind.

Next Step:

Talk with your advisor about modeling future healthcare costs based on your age, health, and goals. Sound planning doesn't just protect your finances—it helps ensure that your retirement years are lived with confidence and clarity.

To download a copy of the transcript, [click here](#).

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