

# Financial Planning Checklist

**While you're searching for a Medicare plan,** you should also consider taking a look at your finances. Here are some things to keep in mind:

- Apply for Social Security.**
- Check your retirement savings accounts and make sure you know when to withdraw funds.**
- If you'll have a pension,** talk to your employer about those benefits.
- Think about** where you want to live long term. Will you downsize?
- Consider your health care costs.** If you don't know where to start, you can learn more at [HighmarkCost.com](https://www.HighmarkCost.com)
- Create an estate plan** and review it every five years.
- When you have the full picture** of your finances, estimate your monthly costs and create a spending budget. Then stick to it.

**Because we want to make sure you're all set for this next stage of life.**



## Have you met with a financial advisor?

If not, you should. Reach out to your bank or employer to set up a meeting with a financial advisor. This expert can provide guidance that supports your short- and long-term needs.

Highmark Blue Cross Blue Shield is a Medicare Advantage HMO, PPO, and/or Part D plan with a Medicare contract. Enrollment in these plans depends on contract renewal.

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**Pennsylvania, Delaware, West Virginia, and New York: 1-844-679-6930 (TTY: 711)**

Tenemos servicios gratis de interpretación para responder cualquier pregunta que pueda tener sobre nuestro plan médico o de medicamentos. Para obtener un intérprete, simplemente llame al número correspondiente a su estado de residencia. Alguien que hable español puede ayudarlo. Este servicio es gratis.

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