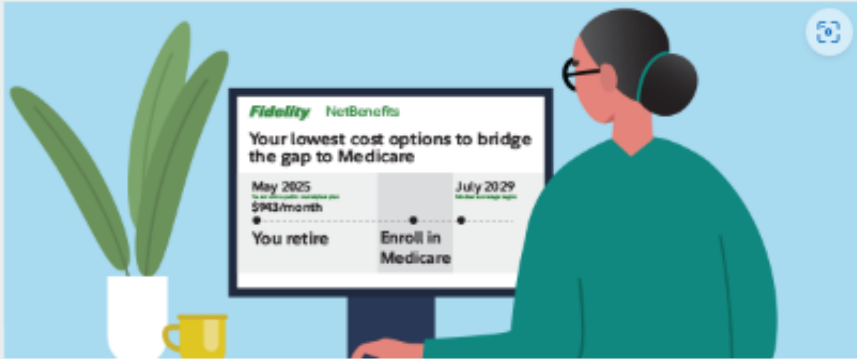


subject line: Retiring before 65? Let's make a plan for health insurance.

preheader: Try our Health Insurance Before Medicare Planner.



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## Discover ways to cover the gap to Medicare

No one knows how their health will be in retirement, but having a plan for health insurance coverage can help you feel prepared for whatever comes your way. The coverage options and costs can be complicated—especially if you're retiring before you're eligible for Medicare at 65.

Our [planning tool](#) makes it easy to:



- Understand which coverage options you're eligible for
- Estimate costs for each option
- See the lowest-cost insurance coverage strategy to bridge the gap to Medicare<sup>1</sup>

[Explore your options](#)

**Want to talk about covering health insurance costs with an investment professional? Fidelity's got you covered with 1-on-1 support. Just call 888-973-0521.**

No longer eligible for your employer's plan? Reach out to [Via Benefits](#)<sup>TM2</sup> to review your medical and prescription drug plans with a licensed representative.

Download the free NetBenefits<sup>®</sup> app to manage your accounts whenever—and wherever—you want.

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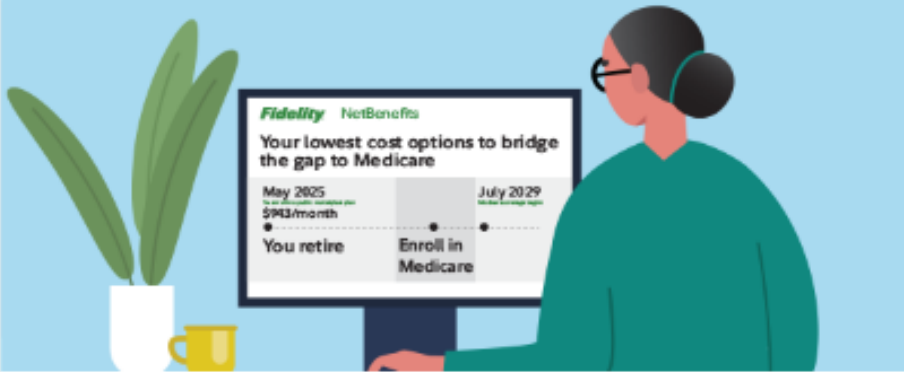
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subject line: Explore options before Medicare eligibility

preheader: Try our Health Insurance before Medicare Planner tool.

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### Retiring before 65? You have options for health insurance Discover ways to cover the gap to Medicare

If you're planning to retire before you're eligible for Medicare at 65, you should have a plan about what you'll do for health insurance to avoid a gap in coverage.



To help you compare your options and estimate the cost, try our fast and easy tool, Health Insurance Before Medicare Planner. You can also learn more by reading our [Viewpoints](#) article, [6 key Medicare questions](#).

[Explore your options](#)

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