



## Minimize Your Retirement Expenses

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Your total retirement income represents one side of the equation, but it must be offset by your expected expenses during retirement. Your expenses may vary once you reach retirement; for example, spending on food, entertainment and transportation may remain stable, but spending on housing may decrease and spending on health care may increase.

A general rule of thumb is to expect expenses between 55-80% of your pre-retirement income. There are a number of retirement expense calculators in the Retirement Analysis tool in NetBenefits, accessed through the [Financial Wellness Dashboard](#). For more details, view the section below.

Another major expense during retirement is medical cost. For information about choosing the right health coverage for you and your dependents, view the [Retiree Medical](#) section. Understanding your options, including what may be available through Via Benefits, can help you decide on the right plan for the right price.