

## Healthcare Costs

Workers are concerned about retirement healthcare costs. Plus, they find their medical bills get in the way of saving for retirement.

## Workers Worried About Inability to Pay

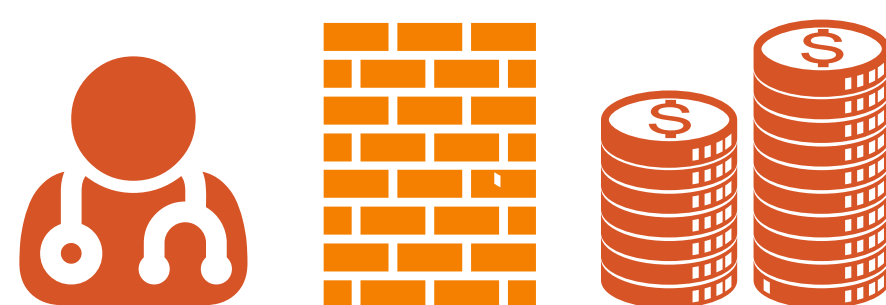
90%



## Savings Barrier

51%

of workers say healthcare costs prevent them from saving more for retirement.



## Retirement Income In Focus

We asked workers in our *Voya Retire Ready Index™* about healthcare costs, Social Security and plan enrollment, all major factors when saving for retirement. Here's what they told us.

## Challenges to Retirement Security



Healthcare Costs  
23%

What do workers say they are most concerned about?



Social Security  
19%

## Plan Enrollment

33%  
save enough to receive their full company match.



How do workers decide what to contribute to their retirement plan?

20%  
let their employer determine their savings amount.



## Social Security

Workers expect Social Security to be a major income source, yet have concerns about how much they will collect. A majority plan to start taking it at age 66 or younger, causing them to miss out on the maximum benefit.

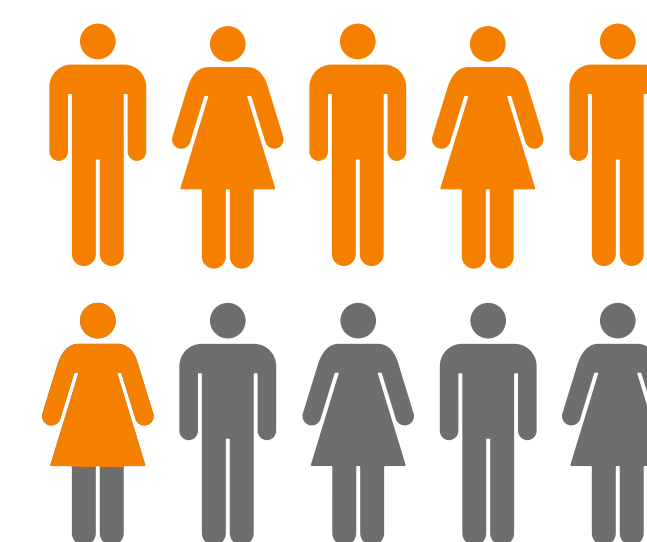
## Major Income Source

45%



## Significantly Concerned About Receiving Fewer Benefits Than Expected

58%



## Start Taking Benefits at Age 66 or Younger



66%

Based on findings from two online consumer surveys of Workers and Retirees completed in July 2014 with Greenwald & Associates, Inc. Each Index category was constructed to have a maximum possible score of 10 (responses were weighted based on factors selected by Voya, and weighting responses using alternative factors would yield different results). The three Index category scores were then averaged to determine a final average score for Workers and Retirees, respectively. Index scores do not reflect any single respondent's experience. For more information visit [go.voya.com/IndexReport](http://go.voya.com/IndexReport).