

Welcome to Healthcare Planning!

There are many transitions in life, from building a family to getting ready to retire, and everything in between. These life stages often result in a change in your health benefits. Whether it's Medicare, COBRA, retiree health plans, or other options, we are here to offer financial insights and guidance with Caribou, a non-commissioned resource where you can gather and evaluate options that fit your specific needs and preferences. How do we do this? Through a HealthPlanning Analysis: a personalized report showing your expected medical costs, health plan options, and cost-saving opportunities for medications and other healthcare expenses.



What Information is Needed for A HealthPlanning Analysis?

First, you will receive an email from Caribou to set up your account. Once you do, you'll be asked to start a questionnaire that collects information about your needs and preferences so your HealthPlanning Analysis will have personalized expected medical costs, health plan options, and cost-saving opportunities for medications and other healthcare expenses.

It will take around 20 minutes per person to complete the questionnaire. Before starting, please have the following information ready:

- Your insurance card(s) and details of the plan (plan name, premium, etc.)
- A list of your medications, including dosage and refill frequency/quantity.
- Your preferred doctor(s), hospital(s), and pharmacy.
- Household income details, including the previous two years, reported adjusted gross income, and/or expected income for this year, depending on your situation.

You can also watch [this video](#) explaining the information needed for the HealthPlanning Analysis. We keep your information secure and the results of the analysis aren't shared with anyone but your financial advisory team. You will receive an email notification to check your Inbox to view the results within 3-5 business days after your information has been submitted.