

Dan (55)



Traits

direct prepared autonomous aging secure

About him...

Dan and his wife moved to South Kohala from Oahu when they were first married and have raised their family there for the past 30 years.

One of their sons is newly-married, living on the mainland where he attended university. They still have one more kid in college and plan to continue to support him until he finds his first job.

Most of the year, Dan and his wife are empty-nesters who have begun thinking about retiring. They definitely worry about having enough to retire on.

For the past 10 years, Dan has been an independent contractor working in residential construction, so their family's health insurance is provided by his wife's employer. When the both retire, they will have to find affordable Medicare supplemental insurance, but they have not been able to save as much for retirement as they would like.

Goals

- Retire comfortably
- Help support my two adult kids as they finish their education and set up their first homes
- Stay healthy

Frustrations

- Figuring out how to keep healthcare costs when we are retired low (What does Medicare cover? How does it work?)
- How do I stay healthy as I age when I have so little time to go to the gym?
- Why can't doctors and insurance companies be more clear?

Key demographics

age 55 married, 2 adult kids high school grad owns

A day in the life....

Dan's day starts early at 6:00 am. Even though he is self-employed now, his workday starts at 8 am. Most of his jobs are 15-20 minutes from home, so he'll leave around 7:30 so he has time to stop for a coffee.

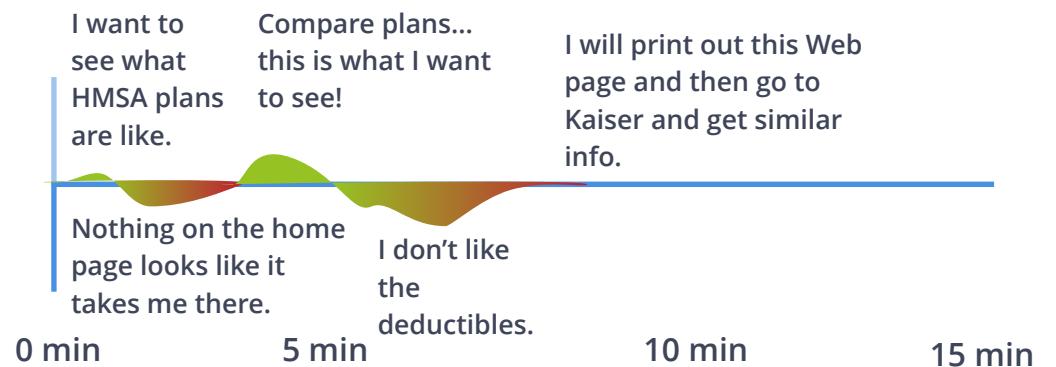
Now that both kids are out of the house, he and his wife find that cooking for two is more of a hassle most workdays. They grab dinner out or buy prepared dinners from the grocery store so they can relax once the day is done.

Dan and his wife seem to spend a lot more time now thinking about retirement. Their oldest son and his wife are settled on the mainland and they try to visit them at least twice a year.

If they could downsize, they might have more money to travel and do other things they have been putting off - like joining a gym or learning to golf. The Big Island has so many national parks that they could spend more time exploring as well. First they have to get their youngest through college.

Being an independent contractor takes a toll on Dan's body. While he has more time now to work out, he typically doesn't have the energy after the workday and weekends are time to work on the house if they are ever going to sell it.

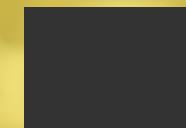
Journey map: shop & enroll in health insurance



Technologies used



Smartphone
(80%)



PC
(rarely)

- Help him stay healthy & save on healthcare costs as he gets older
- Help reduce the risk of unexpected, costly medical bills
- Help ensure he and his wife have comprehensive care as they age