

# How to Develop Preretirement Planning in the Hospital Setting

Retirement is an important part of life for many Americans even though it means different things to different people. Informed planning based upon facts can make this period of life satisfying, secure and productive. For most individuals and families, retirement means a time of changed economic situation, changed activity levels and sometimes vulnerability for fraud and deception frequently perpetrated on retirees. Knowledge regarding these changes, and planning for them, can provide attitudes which will make the period of adjustment easier and lead to the best years of your life.

Hospitals today must recognize the changing trends and needs of their employees and take steps to assist older employees to transfer into a more rewarding and satisfying retirement.

Anticipating this need, St. Joseph's Hospital, Ft. Wayne, Ind., has committed itself to helping employees over 55 years of age with a preretirement planning program. We felt that something more than a gold watch was needed to help prepare our personnel to meet the ever-increasing challenges of retirement.

To develop a good comprehensive preretirement planning program in the hospital setting, a coordinator should follow the phases shown as follows:

## PHASE I — Initial Preparation Planning

The coordinator should initially gather all the information about preretirement planning he/she can in their area. This can be a key to finding reference material for your individual program.

Sources for materials which we found to be very helpful were the local and state Aging Associations. The Aging for Independent Maturity Association has done a lot of research in preretirement training programs.

## PHASE II — Propose Program to Management

After gathering the facts about the program, the coordinator should sit down and write up a proposal to your administration defining the objectives, estimating the costs, outlining the program procedure and deciding on who will be responsible for conducting the program.

We proposed the following objectives for the program:

1. To change employees' negative attitudes about retirement.
2. Motivate our employees over 55 to start planning for their future years.
3. Open the participants' minds to the many alternatives in retirement planning.
4. Finally, to give our employees over 55 something back for their years of service to the hospital and the community.

## PHASE II — Training & Development of Instructors

The instructors of the program should be prepared at this time to commit several hours a week in preparation for the program. This time of preparation, though, is directly proportional to the success of the overall program.

It would be recommended that instructors attend training programs or other preretirement programs in your area prior to the purchasing of the class materials. Classes are offered through several Aging Associations throughout the country.

## PHASE IV — Developing Your First Class

- *Instructional Methods:* The lecture method was not

considered to be suitable for these groups. In its place, group discussion was used as much as possible to bring about understanding of retirement contingencies and of what older workers could do about them. (After the second meeting, most members of the groups participated satisfactorily in the discussions, making observations, exchanging viewpoints with the discussion leader and with the other members, asking questions and reacting to ideas which were presented.)

The instructors should obtain a data printout sheet at this time of all employees over 55 years of age in the hospital. This list will provide the instructors with the total number of employees who may become involved in the program.

A form questionnaire should then be developed to ascertain how many employees in this age group would be interested in such a program. This questionnaire should be sent out to all the employees over 55 with a form letter stating the purpose and goals of the program. State that the questionnaire is to be returned within two weeks.

This initial letter is very important to get employees enthused about the benefit of such a program. The letter should communicate the objectives of the program in simple terms, but should motivate people to sign up by a few scare tactics and statistics about people not prepared for their later years.

The Public Relations Department is a key department, and should be contacted at this time to run articles about the program and its objectives. It also should be promoted in your newspaper and bulletin boards of the hospital.

- *Developing a Homogenous Group:* When the questionnaires are returned, you must sit down and start selecting a group of 20-25 participants. We recommend choosing 10 couples and five single employees for a good group mixture.

An attempt at a homogenous group is very important to the effectiveness of the program. Selecting a group with similar responsibility levels and backgrounds is helpful for group dynamics.

Those employees who indicated interest in the program but were unable to be placed in the first class should be sent a note indicating the class was full and they will be able to attend a later session.

## PHASE V — Finishing Program Preliminaries

When your group of participants have been selected, instructors should purchase the participants' manuals and develop the final class schedule.

We found that running one program in the Spring and Fall of each year were good times for participants since they normally did not take vacations during these months. It was also decided to conduct the classes every other Thursday evening from 7:00 to 9:00 p.m. Generally, this was a night that participants had open during the week.

As part of your preliminary planning, the coordinator should decide on his/her program topics at this time. We chose materials consisting of the kinds of information which older people need in order to make plans for retirement and the kinds of action which should be taken in order to prepare oneself for a successful retirement.

Our topics were provided through the materials we purchased from the Aging for Independent Maturity Association. The eight session topics are: Challenge of Retirement, Health and Safety, Housing and Location,

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Legal Affairs, Attitude and Role Adjustments, Meaningful Use of Time, Sources of Income, and Financial Planning.

#### PHASE VI — Recruiting Resource People for Sessions 2-8

This phase is probably the key to a successful pre-retirement planning program. A good resource person can provide the necessary support and knowledge a discussion leader will need when difficult questions arise.

Our suggestion would be to recruit several resource people who are affiliated with your hospital. We have listed below several areas to recruit from in your community:

##### Session 2 — Health and Safety

1. Utilize your organization's employee physician
2. Use a local public health physician or nurse in your community.
3. Use your organization's health service nurse.

##### Session 3 — Housing and Location

1. Contact your local real estate association for their educational consultant.
2. Contact your local real estate broker.

##### Session 4 — Legal Affairs

1. Contact a local lawyer who deals with estate planning.
2. Utilize your organization's lawyer.
3. Contact your local Bar Association for referrals.

##### Session 5 — Attitude and Role Adjustments

1. Contact your local Chamber of Commerce for a retired person who can speak to a group on adjustments to retirement.
2. Contact your local aging association.
3. Contact a psychologist who has worked with geriatrics.

##### Session 6 — Meaningful Use of Time

1. Again check with local associations who work with retirement and the aging — senior citizen directors.
2. Chamber of Commerce.

##### Session 7 — Sources of Income

1. Contact your local Social Security training director or someone who handles the administration of these funds in your community.

##### Session 8 — Financial Planning

1. Contact the trust department of the bank your organization is affiliated with and utilize their estate planning manager.

#### PHASE VII — Discussion Leader's Final Preparation

When the resource persons are confirmed by phone and the schedule completed, the instructors should send out letters notifying the participants who were selected for the first program.

This letter should be a final promotional type which includes the objectives of the program, a map of where to park and a reminder to pick up their class materials for the first session one week prior to the starting date of the program.

#### PHASE VIII — Implementation of Program

The final step is then to implement the program and devote a sufficient amount of time prior to each session for material preparation. The time spent will be reflected in the success of your program.

Something we found to be a real highlight to the closing of the program was to conduct a graduation dinner and ceremony for participants. This ceremony can be a real employee relations booster and the participants feel honored to receive a graduation certificate.

We had the administrative staff attend the dinner and

pass out the certificates to their employees participating in the program. This seemed to mean a lot to them.

#### PHASE IX — Final Evaluation and Closing

Results of your program can best be brought out by handing out course evaluation sheets at your eighth session. The participants should be allowed 10 or 15 minutes to complete the form adequately.

It was shown in the evaluation that the program can result in a number of significant changes in the individuals who took part in the program and that similar changes might be expected to take place if this program was offered to like groups.

Now, the stage is set for the program and the results will be directly proportional to the time spent preparing for the program. We found our rewards in the form of enthusiastic and grateful comments made by the participants.

The program on the whole will depend on your group's interaction and group discussion leadership. Remember, your objective is to encourage employees to search for their own answers and to assist them through the resource speakers with alternatives in retirement plans in the future. — *Robert Blauvelt is the employee health nurse at St. Joseph's Hospital, and John Waszak is the director of training and development at St. Joseph's Hospital, Ft. Wayne, Ind.*

## Occupational Stress Series Available

Addison-Wesley Publishing Co. has announced the availability of a six-book series focusing on "Occupational Stress." Six internationally-known authors examine all facets of job stress, identifying stress and stressors as well as ways to prevent or cope with stress.

The first book in the series, *Work Stress* by Dr. Alan A. McLean, is now available for \$6.95. Dr. McLean translates highly technical job stress research and data from daily medical-psychiatric practice into understandable, useful information for the general public. He tells how to recognize stressful situations on the job, how to deal with stress reactions, and what organizations and individuals can do to prevent stress.

*Work Stress* summarizes historical research to create a frame of reference for readers. It identifies the major variables of job stress and suggests methods of assessing stressors, handling stress reactions, and averting stress reactions before they occur.

The book contains checklists which readers can use to determine how much work stress they face every day.

Other upcoming titles include: *Stress Management* by Leon J. Warshaw; *Blue Collar Stress* by Arthur Shostak; *Management Stress* by Leonard Moss; *Preventing Work Stress* by Lennart Levi; and *Work Stress and Social Support* by James S. House.

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