



Financial wellness

Nearly 8 in 10 Americans live from paycheck to paycheck.¹ Your financial wellness program can help you take control of your monthly finances, avoid pitfalls and achieve your financial goals. You can be confident about your finances at every stage of life—whether it is managing student loans, buying a home, growing a family, paying off debt or planning your retirement.

☑ **Meet with a Money Coach**

- Three 30-minute telephone consultations per topic, per year
- Money Coaches have an average of 22 years of relevant professional experience and several certifications. They provide confidential, unbiased guidance to help you get into good financial shape; they don't sell products
- Get support for concerns such as debt and credit, spending and saving, maternity leave, large purchases, caring for parents and more

☑ **Build a plan**

- Take a financial assessment
- Learn how money is affecting your health, wealth and financial status
- Get a personalized action plan

☑ **Take action**

- Check out the website with premium financial content such as events, videos, knowledge center and calculators
- Schedule a meeting from Monday to Friday from 9:00 am – 11:00 pm ET
- Invite your spouse or partner to join you

If you exhaust your benefits and want to continue using the service, you have the option to purchase Financial Wellness for \$39.95 per month to receive unlimited coaching and an even more robust website experience.

Get started right away with your Money Coach. Call your BeWell Benefit at 1-800-523-5668 (TTY 711) or visit Member.MagellanHealthcare.com to get started.

1. <https://www.forbes.com/sites/zackfriedman/2019/01/11/live-paycheck-to-paycheck-government-shutdown/?sh=153bf934f10b>