



HEALTHY@HARRIS
Caring for ourselves so we can care for others

HARRISHEALTH
SYSTEM

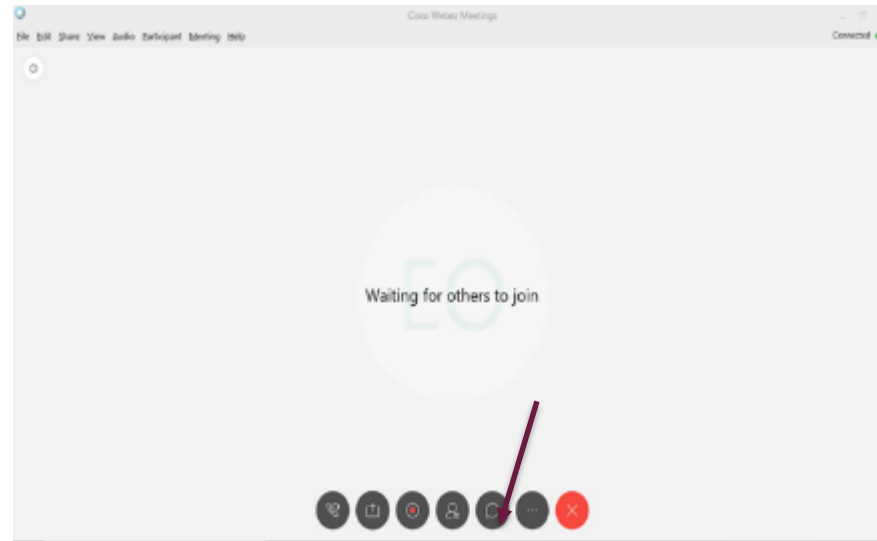
Financial Wellness

Taught by Harris Health System Employee Wellness Team

Engage and Interact

Questions – Type questions, thoughts, examples, in the chat box, the more interaction the better.

Premium Points - You can only receive credit for one Wellness Workshop per day. Confirm your employee ID is entered correctly when registering for Employee Wellness activities. Please allow up to 4 weeks for 50 Premium Points to be reflected in MyCigna.



Employee Wellness Team



Michele Hunnicutt, MSHP, CHES, WWPC
Director of Employee Wellness & EAP
Harris Health System



Courtney Karam, MPH, CHES
Sr. Employee Wellness Coordinator
Harris Health System



Ellen Ogedegbe, M.Ed., CHES, CWC
Employee Wellness Coordinator
Harris Health System



Haley Love, MPH, CHES
Employee Wellness Coordinator
Harris Health System



Latecia Murphy, M Ed, RN, BSN, CHES
Cigna Onsite RN Health Coach
Cigna



Leah Garcia Campbell
Sr. Client Engagement Manager
Cigna



Crystal Cunningham
Onsite Client Service Partner
Cigna

Learning Objectives

How can we ensure our finances are supporting a “Well Powered Life?”

- Budgeting 101
- Debt and the real cost
- Savings and retirement
- Changing our “Money Mindset”



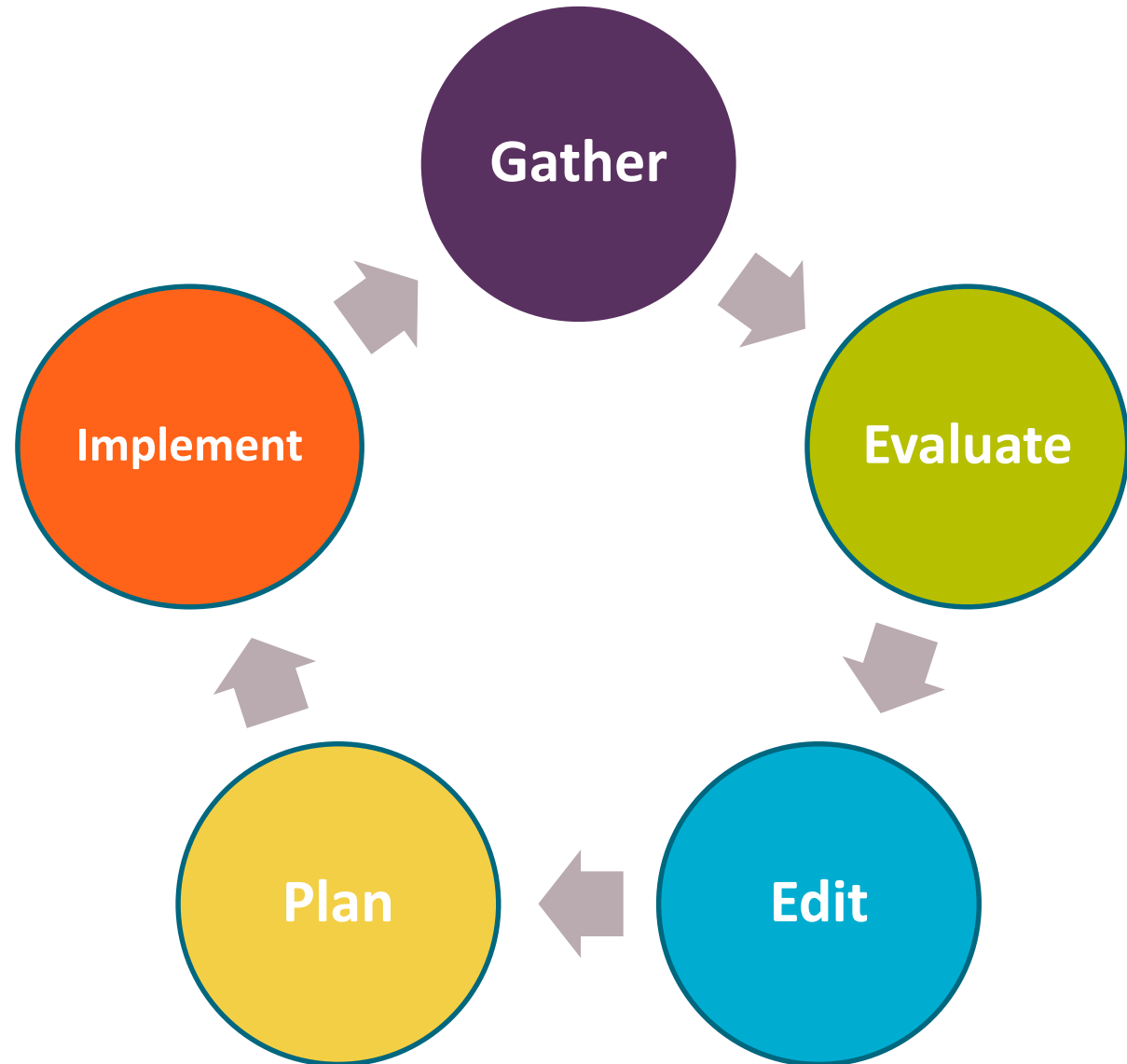
What do we NEED RIGHT NOW?

What do we VALUE RIGHT NOW?

What will we NEED IN THE FUTURE?

What will we VALUE IN THE FUTURE?

Consider your “It would be nice” items and/or activities.





Debt and the real cost

- Debt grows faster than you expect
- Debt takes longer to pay off than you expect
- Debt adds risk when life throws you an unexpected curveball

What would you do?

How do I get out of debt??

- Debt Snowball
- Debt Avalanche
- Debt consolidation
- Cut up the credit cards!
- Break the habit
- Be weird!!



401k



Savings & Retirement

AGE	AMOUNT
0 – 17	It's never too early to start!
18 – 29	Median = \$16,000 GOAL: Aim to save 15%
30 – 39	Median = \$45,000 GOAL: Salary by 30, 2x salary by 35 and 3x salary by 40
40 – 49	Median = \$63,000 GOAL: 4x salary by 45, 6x salary by 50
50 – 59	Median = \$117,000 GOAL: 6-8x annual salary saved
60+	GOAL: 6-10x annual salary saved

“Money Mindset”

- Read books that will influence your mind in a positive way.
- Think about your life up until now and ask:
 - What did I hear and see about money growing up?
 - What’s one think my parents did with their money that I want to replicate?
 - What’s one thing my parents did with their money that I want to do differently?
- Give away some money.
- Dream about your retirement.
- Have the belief that success is possible for you.



The background of the image is a soft, abstract marbled pattern. It features a mix of light pink, pale blue, and white tones, with delicate, swirling veins and small, scattered specks of color. The overall effect is ethereal and artistic.

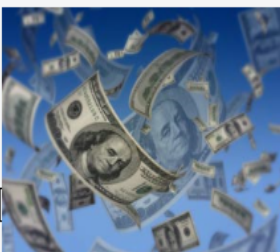
**Break the
Cycle**

- Privacy Practices
- Manager Resources
- Webinar/Training
- In Demand
- Online Intake Form

FINANCIAL ISSUES

Basic Information

Introduction: Why Money is Important



What is this whole business of making money about? How much money do you really need? The answers to these questions depends on your lifestyle and what your material needs are. It is often said that money is not the most important thing in the world. For many people, however, it is right up there next to air in importance. These are not necessarily overly-materialistic people. Rather, they simply understand the true value of money. Money, in and of itself, is not very spectacular. What money can **do** for you is what is really important. **Money gives you freedom and choices.** You can decide where and how you want to live when you have a good income or financial resources. On the other hand, when you do not have much money, choice may be something that you cannot afford. The choices available to you may not really be choices at all.

Obviously, you need money to cover your basic expenses: food and shelter. Beyond that, how much money you n...

[Continue Reading This Article](#)

FAST facts: Learn! Fast!

What financial issues are important to plan for in life?

- Medical Bill Worries Tied to Worse Outcomes for Cancer Patients: Study
- Opioid Use (and Overuse) for Knee Arthritis Takes Big Financial Toll
- Big Paychecks Pay Off in Self-Confidence, Study Finds
- Pandemic Unemployment Benefits Helped Keep Millions of Americans From Going Hungry
- Crowdsourcing Raises Billions for Families Hit Hard by Medical Bills
- Money Woes Hit Many Americans Early in Pandemic: Study

- Financial Preparedness - Are You Prepared?
- Debt Collection: Know Your Rights
- How to Avoid Income Scams
- How To Protect Yourself From Housing Fraud
- How To Plan For Retirement
- Ten Things You Can Do To Avoid Fraud

RESOURCES

- Basic Information
- Local Content
- Smart Giving
- Calculators
- Money in Life Context
- Money Management
- Managing Debt
- Insurance & Financial Risk Management
- Housing
- Automobiles
- Investments
- Retirement
- Estate Planning
- Taxes
- Latest News
- Videos
- Links

RELATED TOPICS

- Life Issues
- Workplace and Career Issues
- Career & Workplace
- Emotional Well-Being
- Assessments & Interventions
- Addiction
- Psychological Disorders
- Wellness
- Physical Health
- Life Issues
- Parenting & Child Care
- Aging & Geriatrics

VIDEOS

LINKS



For more information or to speak to an EAP Counselor
800.638.3327
Contact Request Form



Select Topic

Search! Search...

- Privacy Practices
- Manager Resources
- Webinar/Training
- In Demand
- Online Intake Form

Financial Services

Financial Services provide professional consultation, information and referrals to assist on a range of financial matters. Benefits include:

- No-cost financial consultation
- Debt management assistance
- House purchasing and homeowners education
- Financial planning
- Access to an online Financial Resource Center

Whether assistance is needed with preparing a realistic budget, dealing with tax-related questions, planning for retirement, or investing in your child's education, this valuable service can help.

What kind of assistance is available?

You can call for consultation on a range of financial matters including:

- Managing expenses and debt
- Identity theft
- Retirement planning
- Wage garnishment
- Tax-related issues
- Budget management

How does it work?

Call us through your toll-free EAP number to arrange for a consultation. This benefit provides one (1) telephone consultation with a Financial Services representative per financial matter. You will be provided with resources, information and referrals for further assistance if needed. You are responsible for the cost of all services beyond this benefit.

Are there any financial matters that are not covered under this benefit?

Consultation is not available for matters pertaining to advice on stocks to buy or which credit cards to apply for.

To learn more and to access additional financial resources, click the links below.



Welcome to INSIDE HARRIS HEALTH

Harris Health Intranet > Human Resources > Benefits > Retirement Benefits

Quick Launch

- HR Home
- Employee Benefits Home
- Annual Enrollment
- New Hire Enrollment
- Providers' Contact Information
- Medical Plans
- Dental Plans
- Vision Plan
- Flexible Spending Accounts
- Backup Care
- Group Life Insurance
- Retirement Benefits**
- RN Student Debt Program
- Frequently-Asked-Questions
- Official Plan Documents
- AlliantChoice+ Voluntary Benefits
- Site Contents

Retirement Benefits



Harris Health System offers its employees two defined contribution employee savings plans to help employees prepare for the future - 401K and 457(b) Plan.

If you are a regular full-time employee who was hired or rehired on or after January 1, 2007 or if you opted out of the Pension Plan you are not accruing a benefit in the Pension Plan.

How can I change my level of participation in the 401K Savings Plan and the 457(b) Savings Plans?

Fidelity is the record keeper and trustee for both our 401K and 457(b) plans. You have access to the Fidelity call center, multiple Fidelity on-site representatives, and one website for both plans. Beneficiary changes, loan requests, and retirement payouts are automated under the one website.

With one phone call or a single sign on to the Fidelity website you can enroll in one or both plans, read about investments in one or both plans, and change your contributions in one or both plans. To learn more visit fidelity.com/atwork or call Fidelity at 1-800-343-0860.

You should know that:

- Enrolling in the retirement savings plans is NOT an annual enrollment event. You can enroll in one or both plans at any time.
- You can enroll in one or both plans at the same time and make election changes 24/7 via the web.
- Regular full-time and part-time employees are eligible to participate in both plans.

Contact Us

Main Customer Service Line: 713-566-6451

Email: benefitsdepartment@harrishealth.org

Fax Lines: 713-440-5575 or 713-566-6445

Dedicated Cigna Advocate: 713-566-4391

Providers' Contact Information

Plan Documents

- 401K Plan**
 - [401K Summary Plan Description](#)
 - [401K Amended and Restated 01/01/2013](#)
- 457(b) Plan**
 - [457\(b\) Summary Plan Description](#)
 - [457\(b\) Amended and Restated 01/01/2013](#)
- Pension Plan**
 - [Pension Plan Summary Plan Description](#)
 - [Pension Plan Amended and Restated 01/01/2013](#)

Quick Links

- [Fidelity](#)
- [How to Apply for Pension Benefits](#)
- [Retiree Healthcare Changes](#)

USERNAME [] PASSWORD []

Log In | REMEMBER ME | FORGOT LOGIN? | REGISTER AS A NEW USER | FAQs

401k.com

Provided by **Fidelity NetBenefits** [Español](#)

- Home
- Get Started
- Save & Invest
- Retire Well
- Library

Charitable Giving Webcast

Join us for a conversation on ways to have a greater impact.
[Watch now.](#)

Start today

See why taking that first step is so important to your retirement savings plan.

Challenge yourself

Find out how to save for tomorrow without sacrificing too much today.

Be prepared

Make a lasting impact in your life. Take control of your transition plan as retirement nears.

401k Insights SELECTED BY FIDELITY INTERACTIVE CONTENT SERVICES

Overcoming your retirement fears

Even the savviest planners can worry about their future. Here are some of the most common sources of retirement anxiety and suggestions on how to overcome them.

When couples can't retire at the same time

You and your partner may not be able to retire together, which can create challenges for both of you. These strategies can help you strike the right balance.

Try this

Losing a Job

How to manage this unexpected setback.

Illness and Injury

Tips for handling both the logistics and the emotions.

- Losing a Loved One
- Aging and Caregiving
- Getting Divorced
- Common Tax Questions on CARES Act Withdrawals

Resources

Stress Management, Depression and Counseling Services

- Employee Assistance Program
 - Online: www.feieap.com,
 - Username: hhs
 - [EAP Flyer](#)
 - [EAP Financial Flyer](#)
- Well Powered Living 1.0, 2.0, 3.0 and 4.0 coming soon!
- Employee Wellness Workshops: Mindfulness, Meditation, Stretching etc.
- Cigna Behavioral Health
 - Visit **myCigna.com** or call the toll-free number on your Cigna ID card.
 - Call Cigna Behavioral at **800.274.7603**.
 - Go to **Cignabehavioral.com** for extra resources.
- Coaching
 - Telephonic health coaching: 855-246-1873
 - Onsite health coaching: Contact Latecia Murphy
 - Office: 713-873-6407
 - Email: Latecia.Murphy@harrishealth.org

Contact Us!



346-426-1597

employeewellness@harrishealth.org

[Visit our internet site!](#)