



Magellan
HEALTHCARE®

Momentum

Achieving your retirement goals

Thoughts about your retirement may not be top-of-mind each day, but they should be a high priority when it comes to your life planning. The reliability of Social Security funding now appears uncertain, so it's up to you to build your retirement nest egg.

- Start early and build your savings over the long term. Take full advantage of the compounding earnings growth of an IRA or a 401(k) account with employer match.
- Increase your contributions as your income grows. Even boosting contributions 1% per year can lead to significantly higher savings over time.
- Diversify your investments among different asset classes (e.g., cash, bonds and stocks). This will help you manage overall market ups and downs.
- If you're age 50 or older and have gotten a late start in saving, make catch-up contributions. They help!
- Regularly review your retirement savings balance(s) to see how your investments are doing.
- Recognize that taking breaks from social media can be healthy.

Financial wellness

Everyone needs money help sometimes. Through your program, you can get help with debt concerns, student loans, major life events and more. You can meet with an experienced money coach for 30 minutes up to three times per issue, per year. Take a financial assessment and receive a personalized action plan, plus tap into premium financial education content that's specific to your current challenge(s).

Contact your program

24/7/365

for confidential, no-cost help
for you and your household
members.

Live Webinar—Join us Wednesday, March 9 for *Your Retirement Planning: Getting Started and Sticking to Your Goal in Times of Uncertainty*. Register [here](#).

**Visit MagellanAscend.com
for more information**

Mind Your Mental Health

National Drug and Alcohol Facts Week is March 21–27

Despite positive developments in the U.S. such as reductions in opioid use, research has identified many facts illustrating the continuing seriousness of substance abuse.

- Alcohol contributes to approximately 18.5% of emergency department visits and 22.1 percent of overdose deaths related to prescription opioids.
- 25.8% of people age 18 and older report that they have engaged in binge drinking (four to five drinks consumed within two hours) in the past month.
- 15.1 million adults, or one in 14 age 26 or older, have needed substance abuse treatment, yet only 1.4%, or three million, have received treatment.
- 70% of users who try an illegal drug before age 13 develop a substance abuse disorder within the next seven years, compared to just 27% of those who try an illegal drug after age 17.

Visit MagellanHealthcare.com/about/bh-resources/mymh or call your program for confidential mental health resources.

Working on Wellness

Keep sleep as a personal priority

- More than half of Americans surveyed say they don't get a good night's sleep most nights. Although you might not always manage it, strive to get the golden eight hours of sleep.
- Follow a calm bedtime routine each night, use relaxation techniques, reserve the bedroom for sleeping (i.e., no screens), use calming fragrances and/or sounds, and get medical help if you have regular sleep problems.

Managing Work-Life Flow

Start fresh this spring

In addition to inspiring housecleaning, springtime can be an opportunity to refresh your personal intentions and attitudes. Make a list of things that represent life's "clutter" or overdue "to-dos" for you. Are you holding onto an unhelpful grudge against someone? Are you overdue on contacting a relative? Have you procrastinated on a home improvement project? Set out some action steps and move forward. Also, for a physical and mental boost, get outside and enjoy nature with your loved ones.

Money Matters

March 2022 financial webinars

Women & Money. March 8th. Register here: [9 am PT](#) | [12 pm PT](#)

As the wealth gap narrows between women and men, there are still certain financial challenges that are unique to women. In this presentation we empower you with 7 Action Steps to create financial wellness and help you assess your history with money. We will discuss the importance of incorporating emotional intelligence as well as technical aspects of money management to help direct your finances to their highest potential.

Sandwich Generation: Caught in the Middle. March 24th. Register here: [9 am PT](#) | [12 pm PT](#)

Navigating personal finances can be daunting for anyone, but if you not only support your children but aging parents or grandparents, you are likely facing much greater challenges than most. Help has arrived! In this class we'll show you how to assess your financial and personal capacity and set realistic boundaries to help you through this stage of life. We'll talk about how to handle setbacks and remain resilient, and we'll provide resources and tools to help you manage your financial goals.