

# Financial wellbeing

Nearly 8 in 10 Americans live from paycheck to paycheck, and 90% say money problems affect their stress levels.<sup>1,2</sup> Many of your employees may be distracted by, among other things, credit card debt, student loans and a lack of retirement savings. Distracted employees are at risk of making mistakes on the job, increased absenteeism and lower productivity rates, which cost employers an estimated \$250 billion a year.<sup>3</sup>

The eMbrace financial wellbeing program can help your employees build financial security by providing them with access to top-notch money coaches, online tools, resources and education.

## Expert support for your employees



### Meet with a Money Coach

- Three 30-minute telephone consultations per year, per topic
- Confidential, unbiased advice with no selling
- Money Coaches have 22 years of experience, on average



### Develop a plan

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



### Take action

- View monthly live webinars
- Read articles, take video courses and use financial calculators
- Collaborate with Money Coach through screen and file sharing features

On-site education and/or employee meetings are included for employers with over 2,500 employees. Employees also have the option to proceed on a self-pay basis if they exhaust their benefits and want access to unlimited coaching and their personal website.

Financial wellbeing can help relieve employee stress, boost engagement, reduce absenteeism and increase productivity.



Ready to talk to someone about transforming your employee experience?  
Visit **MagellanHealthcare.com/eMbrace** or email **MHCinfo@MagellanHealth.com**.

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