MSA FINANCIAL WELLNESS PROGRAM - WHAT'S INCLUDED

MSA MONEY COACH

- Professional, unbiased, confidential, trustworthy
- Average experience of each coach is 20 years.
- No sales environment - focus is on helping you
- Help with any financial topics, challenges, or goals
- Help increase bank balances, lower debts, improve credit, and decrease financial stress
- Telephonic consultations to save you time and money

FINANCIAL COACHING TRACKS

- Work with your Money Coach to achieve financial goals or challenges every 90 days
- Tracks are designed and customized to your goals and needs.
- Start with your most pressing concern and work towards your long term financial goals
- Don't have any current financial goals? Your Money Coach will help you develop a road map.

EDUCATION: LIVE FINANCIAL FORUMS, WEBINARS, ON-SITE CLASSES

- Over 20 topics to choose from
- New topics added regularly
- Get answers to your specific questions
- Recording made available (webinars/forums)
- Presented live by MSA Money Coaches who specialize in subject matter (could be your coach!)
- Various forms of learning to suit different employees

PRIVATE MEMBER WEBSITE

- FREE access when you activate the MSA Financial Wellness program
- Interact with your Money Coach
- Upload and share documents
- Private and confidential
- Access to financial articles, forms, tips, videos, calculators, and more
- Track your financial well-being score over time

Magellan HEALTHCARE

FINANCIAL WELLNESS PROGRAM - FREQUENTLY ASKED QUESTIONS

What is the My Secure Advantage program? My Secure Advantage (MSA) is your new financial wellness program provided by your employer. Starting now, every employee has their own personal, confidential, and unbiased Money Coach as one of their employer funded benefits. Coaching is available in both English and Spanish.

What will the money coaching program do for me? Simply put, MSA is the most complete financial wellness program available anywhere. The whole purpose of the program is to help employees overcome whatever financial challenges they may be facing and to accomplish any financial goal. Through a trustworthy partnership, members build a strong and secure financial future, increase wealth, and improve net worth.

What is the difference between a financial advisor and a Money Coach? While these two terms seem very similar, they are actually quite different. A traditional financial advisor's job is to manage your money for you, make suggestions, and ultimately get paid for doing it. The fees can be based on transactions, commissions, or a number of other factors.

A Money Coach, on the other hand, assists and guides with the end goal of teaching you new habits. They are salaried employees, and unlike most financial professionals, they truly have nothing to sell. Their sole focus is helping employees improve their financial lives through one-on-one confidential and unbiased coaching relationships.

What subjects can I discuss with my Money Coach? Subjects include but are not limited to:

Debt	Student Loans	Short Sales	Life/Health Insurance
Credit	Identity Theft	Taxes	and more….
Spending	Divorce	Retirement	
Mortgage	Bankruptcy	Investing	

Can my spouse/partner join me during consultations? Of course — and we highly recommend it! Not in the same location? Not a problem. Your Coach can teleconference your spouse/partner into the call.

How often do I meet with my Money Coach and how long are consultations? Consultations with your Money Coach are typically thirty minutes in length. Time between consultations varies by individual. On average you will meet with your Money Coach every seven to fourteen days.

What experience does a Money Coach have? Our staff of financial professionals has an average of twenty years of relevant professional experience, and each possess multiple certifications from the financial services industry. Designations and accreditations:

Certified Credit Counselor
CDFA™ (Certified Divorce Financial Analyst®)
CFEd® (Certified Financial Educator®)
CFP® Professional (Certified Financial Planner™ Professional)
CMPS® (Certified Mortgage Planning Specialist)
CPA (Certified Public Accountant)
CRTP (CTEC California Registered Tax Preparer)
CSA (Certified Senior Advisor®)
EA (Enrolled Agent)
Fair Credit Reporting Act (FCRA Certification)
FRS™ (Fraud Resolution Specialist™)
CCRR® (Certified Credit Report Reviewer)
CITRMS® (Certified Identity Theft Risk Management Specialist)
Former Bankers

When is my Money Coach available to talk? Mon - Fri: 6:00 a.m. - 8:00 p.m. PST

Is my information kept confidential? Yes, we do not sell or share your information with third parties.

How do I get started? Contact Magellan.