# **May Wellness Action Message**

Quarterly Theme: Mental Health May Message: Financial Fitness



**Take Action:** Learn why financial health is just as important as physical health and how Medica can help through My Health Rewards and Live and Work Well.

## Why financial health is an important part of well-being

Every dimension of wellness affects one another. If you are short on income for the month to pay your bills, you will likely feel stressed, which could then affect your mood, reduce the quantity or quality of your sleep, cause body aches and pains, or strain your relationships, to name a few. Everything is intertwined. Maybe you're on the other end of the scale and aren't sure where to put extra income and are questioning retirement. Either way, it's important to take a deeper dive into your finances and regularly check-in just like you would for your physical health. Medica has a number of programs and resources that can help.

## Explore the Financial Journeys® available in My Health Rewards

From basic budgeting to planning for retirement, and everything in between, go to the mobile app or <u>log in to My Health Rewards</u> to explore the various **Managing my Finances** Journeys<sup>®</sup>. Journeys<sup>®</sup> are daily, self-guided courses to help you build healthy habits.

- **Boost Your Money Confidence** (18 days): Know where your money is coming from—and going—and you'll be more confident in knowing exactly what you can afford.
- **Budgeting Basics** (11 days): There are lots of ways to improve money management and save on monthly expenses. Empower yourself and work towards your financial goals.
- Intro to Retirement Planning (10 days): Explore steps toward preparing financially for retirement.
- Make Your Money Last Longer (13 days): Work toward shifting your financial mindset. Learn how to be more frugal to make your money last longer.
- Prepare for Financial Emergencies (15 days): Be equipped to face unexpected surprises.
- **Reach Your Financial Goals** (15 days): Once you are successfully managing your finances, empowering yourself to create the future you want with the money you have.
- Shrink Your Debt (14 days): Learn some simple ways to find more money. Then, shrink your debts.

## Find support on financial and legal topics offered via Live and Work Well

There are a number of articles, self-help resources and calculators and tools available to you, no matter where you are at in your financial journey. Topics include:

- Budgeting
- Credit & Debt
- Estate Planning
- Financial Fitness
- Preparing for costs of college
- Insurance
- And more!

Log-in to Live and Work Well to learn more.

### Additional resources at your fingertips

Wellness Programs | Duluth Joint Powers Enterprise

Medica.com/signin

Live and Work Well

My Health Rewards

Financial Wellness Series Recordings

Sand Creek Employee Assistance Program (offers financial consultations)