



# Financial Services

## Financial advice is easy to find

Financial concerns can create stress for you and your family. Those concerns can be particularly difficult if you need help and don't know where to turn. As part of your program, financial consultation services are available for you, your spouse and, depending on your program, others in your household.

## Free Initial Consultation

Your financial services program offers unlimited free telephonic consultations with a financial counselor on issues such as budgeting, debt consolidation, buying or leasing your next car, consumer credit, retirement, saving for college, IRS matters and more. And depending on your program and issue, you may be eligible for a free initial in-person session. Visits or calls are 60 minutes in length.

## Qualified, Credentialed Financial Consultants

Call your toll-free program number and ask to be connected with your financial consultation service. Our financial consultants have extensive experience advising diverse groups on a broad spectrum of financial issues. Our consultants hold professional designations, such as Certified Public Accountants (CPAs) and Certified Financial Planners. They are available to help you address your financial issues efficiently and effectively. Our goal is to help you find the information, resources and expertise that will best suit your needs.

## MagellanHealth.com Offers a Financial Library, Online Tools, Calculators and More!

Log on to [www.MagellanHealth.com](http://www.MagellanHealth.com) for access to a financial library featuring:

- Professionally written articles and guides covering a wide variety of financial topics.

- Dozens of easy-to-use online tools and calculators on these topics and more:

- Home mortgage estimator—*How much house can you qualify for?*
  - Evaluate your debt—*Is it too high?*
  - Retirement spending calculator—*How much can you spend each month after you retire?*
  - Calculate how you can save one million dollars
- Financial FAQs answered by our personal financial experts. Get answers to questions such as:
  - What is Financial Planning?
  - What are the benefits of Financial Planning?
  - What is a 401K? What is an IRA?
- E-mail request for services.

*"Help! I need to start saving for retirement as well as for my child's college education."*

*"I have so many bills. How can I get out from under all this debt?"*

*"Is leasing a car a good idea for me? The payments seem a lot lower."*

*"How can I be sure I'm getting all the tax deductions I'm entitled to?"*

## Scheduling a Financial Consultation

To schedule a financial consultation, simply call your program's toll-free number and ask for your financial consultation service or log on to [www.MagellanHealth.com](http://www.MagellanHealth.com) and click on the

Benefits menu and then the Financial Consultation link

and we will assist you in arranging a consultation with the appropriate financial resource.

**ICUBA**  
**Employee Assistance Program**  
**1-800-416-0835**