



4 Steps to Improved Financial Wellness

Financial wellness can mean different things to different people. In general, though, it is a state in which you can pay your bills, cover unexpected expenses, and save for long-term goals like retirement. Achieving financial wellness can help to ease your mind and relieve money-related stress.

Most of us can stand to make at least some improvements in our financial wellness. These steps will help.

- 1. Create a budget.** A budget will help you differentiate between needs and wants, identify unneeded spending, and plan for short- and long-term goals.
- 2. Build an emergency fund.** If you can't cover the unexpected costs that inevitably come up (car repairs, medical bills, etc.), it will be tough to gain financial ground. Most experts recommend setting aside three to six months' worth of living expenses. If that seems overwhelming, aim for one month's worth at first.
- 3. Pay off credit card debt.** Once you have an emergency fund, start to pay off any credit card or other high-interest-rate debt. One method is to begin with the debt that carries the highest interest rate, and pay it off as aggressively as you can. Then move to the debt with the next-highest interest rate.

4. Save for retirement.

The sooner you start saving for retirement, the more time your investments have to grow. Ask your employer if they offer a 401(k) or another type of retirement plan. If they do, and if the plan includes an employer match, make sure you save at least enough to get the full match.

Keep your eye on the ball

As your financial worries ease a bit, it may be tempting to fudge on some of your financial wellness plans. By staying committed, you'll achieve your goals and enjoy the lasting benefits of financial wellness.

Achieving financial wellness can help to ease your mind and relieve money-related stress.

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How to Build Your Budget

A budget can be a powerful tool. It can help you understand where your money goes, find ways to save more, and achieve your financial goals.

A budget can be as simple or complex as you want.

Here's how to get started.

1. Track your expenses. First, understand how you are currently spending your money. Look at recent bills, bank statements, and credit card statements to get the details.

2. Put your spending into categories. Examples include housing, food, transportation, utilities, entertainment, etc.

3. Add up your income. Next, add up your household's monthly take-home pay. (That means the money that actually gets to your bank account after taxes, insurance, and other deductions.)

4. Calculate the difference. Subtract your monthly expenses from your monthly income.

- If there is money left over, put as much as you can toward your first and most important financial goal (such as setting up an emergency fund).
- If you are falling short, find places to cut back on spending.

Free apps can help

There are plenty of free apps that can make it easier to manage your budget. Some of the top apps include Mint, Honeydue, and Goodbudget.*

If you are falling short, find places to cut back on spending.



* The free apps listed above not endorsed by Gallagher and are just a few examples of many different budget apps available.

1. <https://money.usnews.com/money/personal-finance/saving-and-budgeting/articles/simple-and-free-budgeting-tools>
2. <https://money.usnews.com/money/personal-finance/saving-and-budgeting/articles/simple-and-free-budgeting-tools>



Simple Ways to Save More

Whether it's for an emergency fund, college, retirement, or just a special treat, we all need to boost our savings from time to time, but that can be easier said than done.

If you need to find extra money in your existing budget, these ideas may help:

Read your statements. Take a close look at your credit card and bank statements. You may find expenses you didn't even know you had—such as recurring charges for services you no longer need.

Raise your deductibles. Review your auto and home insurance policies to see if you can raise your deductibles. For example, bumping up your auto insurance deductible could save you hundreds of dollars a year. Just make sure you have enough emergency cash on hand to cover a claim in the event of an accident.

Use the library. Libraries offer a wealth of free services—classes, e-books, audiobooks, print books, and more.

Be smart about credit cards. Used properly, credit cards can be a great convenience and even help you save money. Choose cards that offer rewards programs tailored to your spending habits. For example, some give higher rebates for gasoline purchases. Also, make sure you pay the full balance on time every month to avoid late fees and interest charges.

Bring your own lunch or snacks. Whether it's at work or in the car, bringing your own food can help you save a surprising amount over time.

Track your savings. Track a log of the money you have saved. Seeing your progress may motivate you to find even more ways to save.

Libraries offer a wealth of free services—classes, e-books, audiobooks, print books, and more.



Recipe

CHICKEN TACO CASSEROLE

Prep Time	Cook Time	Servings
15 minutes	30 minutes	10

Ingredients

- 4 cups boneless, skinless chicken breasts (cooked and shredded)
- 1 cup sour cream
- 1 (24 oz) jar of salsa
- 1 (15 oz) can black beans (drained and rinsed)
- 2 green onions (sliced)
- 1 (15 oz) can of corn
- 1 (1 oz) taco seasoning
- 1/2 teaspoon black pepper
- 1 (10.5 oz) can of cream of chicken soup (drained)
- 2 1/2 cups cheddar cheese (shredded and divided)
- 1 (13 oz) bag tortilla chips (crushed by hand)

Instructions

1. Preheat oven to 350°F, Then prepare a 9 x 13 baking dish by coating it with a non stick cooking spray.
2. Add chicken, sour cream, salsa, black beans, green onions, corn, taco seasoning, black pepper, cream of chicken soup and 1 cup of cheddar cheese in a large bowl. Mix until well combined.
3. Crush chips by hand and spread half of them on the bottom of the prepared baking dish. Then spread half of the chicken mixture over the crushed chips.
4. Repeat and top with remaining cheddar cheese.
5. Bake for 30 minutes, until bubbly and cheese is completely melted.



Nutrition Facts

Calories	573
Total Fat	19g
Sodium	697mg
Carbohydrate	73g
Total Sugars	9g
Dietary Fiber	12g
Protein	35g



HEALTH COACH REMINDERS

October 2023



Webinar

Self Care for Improved Health

Self-care is not synonymous with self-indulgence or being selfish. Self-care means taking care of yourself so that you can be healthy, you can be well, you can do your job, you can help and care for others, and you can do all the things you need to and want to accomplish in a day.

10/24 @ 4:00pm
Register Here!



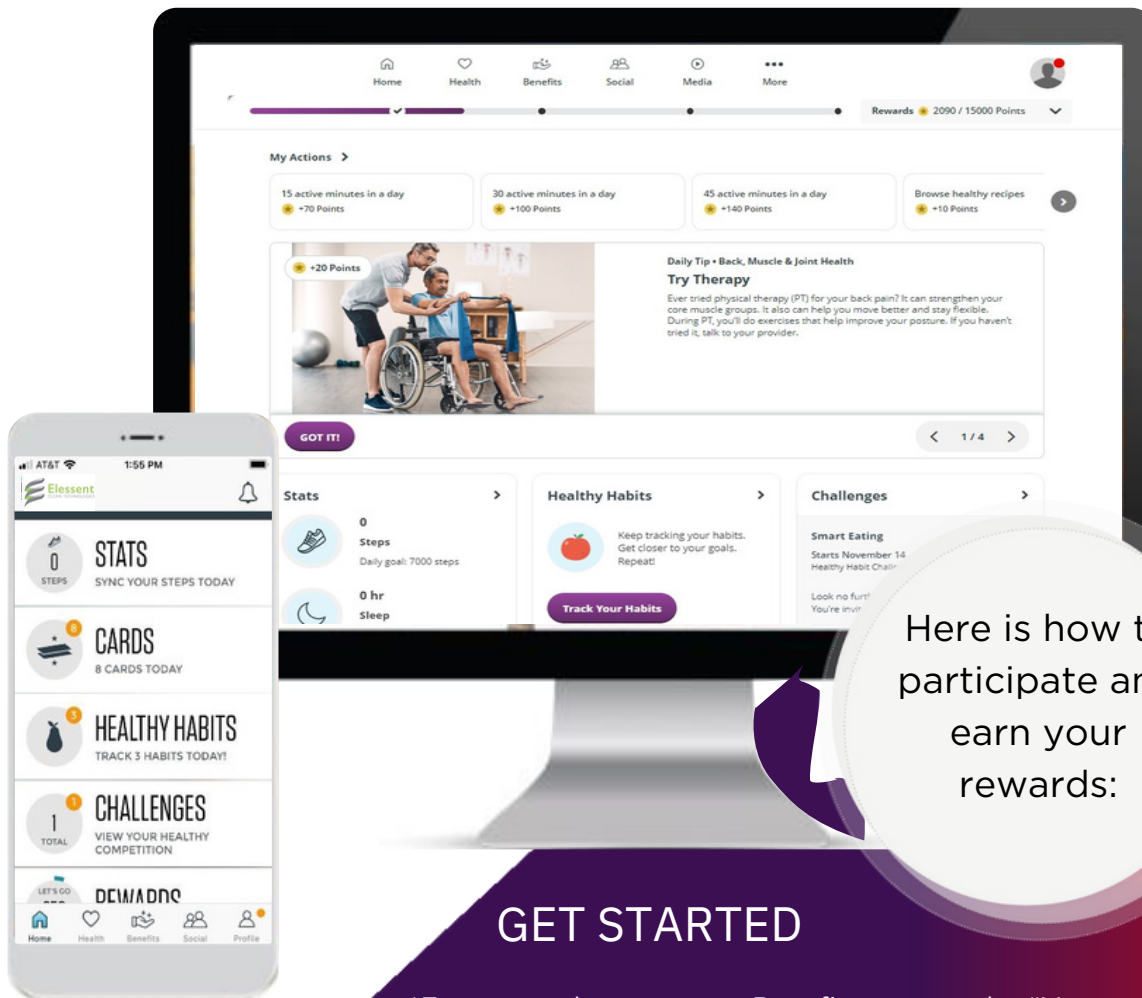
In-Person Event

Outdoor Walk

Let's get some autumn movement! Join us at Veteran's Memorial Park for a 1.5 mile walk around Cardinal & Swamp Forest Loop.

10/11 @ 4:00pm
Register Here!

Monthly Challenges are now found in your Virgin Pulse portal!



GET STARTED

*Every month, go to your Benefits page under “Mentor Monthly Challenges” to find the month’s PDF calendar.

*Track each week’s healthy habit throughout the month

*Once you finish the month’s challenge, go to the Rewards page, scroll to the Participation section, and select “Mentor Monthly Challenges.”

* Complete the virtual form to earn your points and be entered into the raffle for the month’s \$25 winners!

*If you win, your \$25 will be deposited as Pulse Cash directly into your account!

Resource Advisor is here with help for life's issues



Receive personalized counseling, financial, and legal help

Resource Advisor is a member assistance program that's included with your life and/or disability benefit. It provides resources and services to support you and your household family members when you may need it.

Counseling by phone, face-to-face, or LiveHealth Online video chat

If you're feeling stressed, worried, or going through a tough time, you may want someone to talk to. You and your household family members can call Resource Advisor anytime, 24/7, and talk with a licensed counselor:

- **By phone:** Call **1-888-209-7840**.
- **In-person:** You can call to set up face-to-face sessions and then schedule appointments directly with your counselor.
- **Video visit:** You can talk with a counselor from the convenience of your home or wherever you have internet access and privacy using LiveHealth Online. To set up a LiveHealth Online visit, call Resource Advisor. You will receive details about how to schedule a visit, along with a coupon code that gives you LiveHealth Online visits at no extra cost to you.

You can review a therapist's background and qualifications to help choose one who is available and right for you.

You and your family members are eligible for up to three counselor visits for each issue or concern, at no extra cost.

Counselors can help with:

- Stress
- Parenting
- Anxiety
- Depression
- Issues that affect your well-being
- Dealing with illness
- Relationship or family issues
- Help finding child care
- Elder care issues and resources

Support when you need it

Contact Resource Advisor:

- **Phone:** 1-888-209-7840
- **Online:** www.ResourceAdvisor.Anthem.com
(Log in with program name AnthemResourceAdvisor.)

Helpful resources you can count on

Financial planning

Call Resource Advisor to set up one-on-one financial counseling with a certified professional financial planner. They can help with issues like retirement planning and saving for a child's education.

Legal services

With a call to Resource Advisor, you can schedule a consultation with an attorney over the phone at no charge. If you want to meet with an attorney in person, the legal consultant can set up an appointment at a discounted fee.

Identity theft recovery and monitoring

Resource Advisor has fraud resolution specialists who can help if your identity is stolen. They can work with creditors, collection agencies, law firms, and credit reporting agencies for you for up to one year. You can sign up for ID monitoring, receive credit report reviews, and place fraud alerts on credit reports no matter how many times your identity is compromised.

Call 1-888-209-7840 for financial, legal, and identity theft recovery and monitoring services.

Online tools to help with life's issues

The Resource Advisor website has tools to help with life's challenges, such as:

- Creating a will
- Parenting
- Aging
- Healthy living
- Household support
- Referrals
- Funeral planning

To access resources, visit www.ResourceAdvisor.Anthem.com and use the program name "AnthemResourceAdvisor."

**We're here to help with concerns
— no matter how big or small**

**Call 1-888-209-7840 or visit
www.ResourceAdvisor.Anthem.com to receive
support and guidance, whenever you may need it.**

1. The range of preventive care services covered at no cost share when provided by plan doctors is designed to meet state and federal requirements. The Department of Health and Human Services decided which services to include for full coverage based on U.S. Preventive Services Task Force A and B recommendations, the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC), and certain guidelines for infants, children, adolescents, and women supported by Health Resources and Services Administration (HRSA) Guidelines. You may have additional coverage under your insurance policy. To learn more about what your plan covers, see your Certificate of Coverage or call the Member Services number on your ID card.

2. Prescriptions determined to be a "controlled substance" (as defined by the Controlled Substances Act under federal law) cannot be prescribed using LiveHealth Online. Psychiatrists on LiveHealth Online will not offer counseling or talk therapy.

3. LiveHealth Online appointments are subject to availability. Online counseling is not appropriate for all kinds of problems. If you are in crisis or having suicidal thoughts, it's important that you seek help immediately. Please call 800-273-8255 (National Suicide Prevention Lifeline) or 911 for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Note about eligibility: This program is for active employees and their household family members. All benefits end at retirement.

Resource Advisor services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. Resource Advisor additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificateholders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

Life and Disability products are underwritten by Anthem Life Insurance Company. In Georgia, Life and Disability products are underwritten by Greater Georgia Life Insurance Company using the trade name Anthem Life. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

✂ Cut out this wallet card and keep it with you when you travel.

AnthemLife 

Resource Advisor

Receive support, advice and resources, 24/7

1-888-209-7840

www.ResourceAdvisor.Anthem.com

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