OCTOBER 2025

Momentum

Join our webinar, *Navigate Complex Economic Times,* on Wednesday, October 8, 2025 at 1:00 p.m. CT. Learn the ins and outs of skillful saving, spending and investing. Scan the QR code to register now.

Cope with financial hardships

Financial problems can quickly disrupt your peace of mind, creating stress and anxiety. While everyone's situation is unique, there are proven ways to improve your financial health.

- Take an objective look at your finances including your income, savings/checking accounts, recurring expenses and any liabilities or debts such as loans or credit cards. Then, you can start developing a plan.
- Establish a monthly budget so you know where your money is going and can identify areas for cost cutting. Decide what you can do without, at least temporarily.
- Prioritize paying off high-interest debts as quickly as possible.
- Proactively contact your creditors and service providers; they may offer hardship programs or options to adjust payment plans.
- Consult a professional financial advisor to get help with planning, saving and managing debt.

Financial Wellbeing: Money Coaching*

Financial challenges can feel confusing, frustrating and sometimes overwhelming. Through your program, you have access to financial professionals who provide trustworthy, objective guidance (with no sales pitches). Visit the Financial Wellbeing page on your member website to learn more and schedule a consultation.

**If available through your program.*

Scan the QR code to visit your member website for more information.

Magellan HEALTHCARE®

Mind Your Mental Health

October is National Depression and Mental Health Screening Month

Mental health plays a crucial role in every aspect of life: work, relationships, physical health and overall wellbeing. Mental health screenings are a simple and effective way to check in on how you're feeling and identify whether symptoms of conditions like depression or anxiety might be present. A mental health screening is a brief questionnaire designed to spot signs of potential concerns. It's not a diagnosis, but it can help you or a loved one decide if it's time to reach out for professional support.

Why screen?

- Depression and other mental health issues can affect anyone regardless of age, background or lifestyle.
- Screenings can catch early signs before symptoms become more serious.
- Early support can lead to better outcomes and prevent long-term impacts.
- Treatment can improve daily functioning and quality of life at work, school and home.

Visit MagellanHealthcare.com/about/bh-resources/mymh or call your program for confidential mental health resources.

Working on Wellbeing

Working on Financial Wellbeing

- Having financial wellbeing usually means that you have little stress and worry caused by looming debts, and you save and spend wisely. In most cases, this gives you the freedom to do what you want to do in life, when you want to do it.
- To build your financial wellbeing, maintain an emergency savings fund, align your discretionary spending with your values, pay down high-interest debts first (or consolidate) and maximize your 401K contributions.

Money Matters

October 2025 financial webinars

Building Financial Resilience

Oct. 14th. Register here: 11:00 a.m. CT | 2:00 p.m. CT

Most people face a serious financial setback or two at some point in life. If so, how will you react? What will be the plan? This session will walk you through a process for assessing the challenge and its impact on your finances. You'll then review how you can take action and become prepared for future difficulties.

MSA Insights

Oct. 23rd. Register here: 11:00 a.m. CT | 2:00 p.m. CT

Master your money with MSA Insights! Join this event to stay ahead of market trends, learn from our expert Money Coaches, and adopt strategies that help you boost your financial well-being and overall peace of mind. Ready to build the financial future you've always wanted?

Sources: National Public Health Information Coalition (NPHIC), CitizensBank.com, Fidelity.com.

Magellan HEALTHCARE