

Financial Wellbeing

Manager Resource Guide



As part of our WE CARE Engagement Survey action plan, Beth Israel Lahey Health continues to invest in resources that support employee wellbeing. This Manager Resource Guide provides a practical overview of available wellbeing resources and how to connect employees to support when they need it. We encourage managers to use this guide during regular check-ins and team conversations to help make wellbeing a visible and routine part of the workday.

Financial Foundations

Checklists

Fidelity's step-by-step guides break complex topics—such as building savings, preparing for retirement, managing debt, or navigating major milestones—into clear, manageable tasks with tools and resources to support each step:

- [Fundamentals](#)
- [Emergency Savings](#)
- [Debt](#)

Education Tools

BILH's partnership with Bank of America gives all employees access to a variety of personal [financial education tools](#). Learn about saving and budgeting, credit, homeownership, investing, debt, and many other financial topics.

Podcasts and Videos

The Sentinel Group, administrators of BILH's Flexible Spending, Commuter, and Tuition Reimbursement benefits, offers all employees within BILH access to a library of financial resources, including podcasts and videos to help you learn more about topics such as:

- Home buying
- Purchasing a vehicle
- Debt
- Financial planning

[Click here to browse the library.](#)

The Employee Assistance Program also offers a [library of podcasts](#) focused on financial subjects. Recent episodes include:

- Millennials and Money
- Seven Steps to Get Out of Debt
- The Emotions Behind Money

Legal and Financial Educational Resources

ARAG, BILH's vendor partner for group legal insurance, offers [free legal and financial educational resources](#) on its BILH-specific website. The articles are open to all, regardless of whether you are enrolled in the BILH legal plan.

In addition, the Employee Assistance Program offers a [library of resources](#) on financial topics, including:

- Taxes
- Financial Planning
- Debt Management
- Bankruptcy
- Financial Wellness

Financial Fitness Webinars

Harvard Federal Credit Union offers no-cost webinars for all employees within BILH. [View upcoming webinars.](#)

Financial Wellness Calendar

Created to help individuals stay organized and on track with key financial dates and milestones throughout the year. No matter where someone is on their financial journey, [this calendar from Voya](#) is here to inspire progress, build momentum and help them move confidently toward their goals.

[Visit Wellbeing@BILH](#)
for more information
about these and other
wellbeing programs available
to employees within BILH.

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Expert Help and Guidance

Financial Consultations

The Employee Assistance Program's counselors can consult about debt management, budgeting, and financial planning, including retirement, college, and estate. [Get started by answering a few online questions](#). Those who need immediate assistance should call the EAP at 855-760-2454.

In addition, Fidelity offers participants of BILH's retirement savings plans personalized 1:1 financial consultations to help them better understand their benefits and make informed decisions. To schedule, call 800-642-7131 or visit www.fidelity.com/reserve.

Life and Family Needs

Financial Planning for Those Caring for Someone With a Disability

Voya Cares provides a set of free [educational resources](#) that are available to the public, including articles, guides, and tools focused on financial planning for individuals with disabilities and caregivers. These resources can be accessed by all employees within BILH.

Life Insurance Needs Calculator

[Use this calculator](#) from Voya to determine how much life insurance you and your family need to ensure you are financially protected in case the unexpected happens.

Travel assistance

Voya Travel Assistance provides 24/7 global support for those enrolled in BILH's basic life insurance coverage and their dependents. When you travel 100+ miles from home or internationally, for trips up to 180 days, the program offers coordinated emergency medical transport, medical and security assistance, and a wide range of travel services such as lost document help, emergency cash transfers, and pre-trip guidance. Services are arranged through a dedicated assistance center to help ensure safety, support, and peace of mind while traveling. [Click here for more information](#).

Student Loan Debt and Tuition Reimbursement

Manage Student Loan Debt

Through Tuition.io, employees within BILH have access to powerful tools and expert guidance to simplify student loan repayment, explore savings opportunities, and plan for future education costs with confidence.

With Tuition.io, you get:

- Personalized loan management tools to keep track of payments and progress
- Expert support to optimize repayment strategies and reduce financial stress
- College planning guidance to help you (or your family) make informed decisions

[Sign up for Tuiton.io or log into an existing account.](#)

Student Loan Forgiveness

Tuition.io offers specialized support to help eligible employees navigate the Public Service Loan Forgiveness (PSLF) program. The platform provides personalized guidance to confirm eligibility, choose the right repayment plan, track qualifying payments, and complete required employer certification and federal forms—helping participants stay on track toward loan forgiveness while reducing the risk of costly mistakes. [Learn more](#).

Help With Commuting Costs

Please note: Exeter and Joslin employees do not have access to Commuter Reimbursement accounts.

Commuter reimbursement accounts allow employees to set aside a portion of their salary pre-tax to pay for certain expenses, including public transportation and parking. Visit sentinelgroup.com/BILH-Benefits for information.

Note: If you participate in a subsidized parking or transit plan through BILH, you are not eligible for the Commuter Reimbursement Account.

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Additional Benefits

The following resources require enrollment during the fall benefits Open Enrollment period, or when you experience a qualified life event (birth, marriage, divorce, or end of spouse's insurance). They may not be available to all employees, depending on your location and eligibility.

Legal Insurance

[Legal Insurance](#) provides enrolled employees with affordable access to legal help for everyday personal matters. Coverage helps reduce out-of-pocket costs for services such as estate planning, family law, real estate transactions, traffic matters, and identity theft support.

Accident Insurance

[Accident Insurance](#) provides enrolled employees who experience an accident with a payout to cover expenses that aren't covered by medical insurance.

Critical Illness Insurance

When a serious, life-threatening illness happens to enrolled employees or a covered family member, [Critical Illness Insurance](#) provides a lump-sum payment that employees can use to help pay for expenses that aren't covered by medical insurance.

Bonus! Critical Illness Insurance coverage includes a Wellness Benefit, which pays enrolled employees and family members \$75 when they complete screenings.

Hospital Indemnity Insurance

If an enrolled employee is admitted or confined to a hospital due to a covered accident, illness, or pregnancy, [Hospital Indemnity Insurance](#) can help pay for out-of-pocket costs, such as health insurance deductibles, copays, or living expenses. If you receive your care at a BILH location, you receive double the reimbursement.

Future Planning and Retirement

The resources below are only available to participants of BILH's Retirement Savings Plans.

No-cost 1:1 Financial Consultations

Participants in Fidelity retirement savings plans can access personalized 1:1 financial consultations to help them better understand their benefits and make informed decisions on topics such as retirement planning, investing, and individual goals. To schedule, call 800-642-7131 or www.Fidelity.com/reserve.

Fidelity's [Financial Wellness Checkup](#) is an interactive, online assessment that helps individuals understand their overall financial health. It evaluates key areas such as budgeting, debt, savings, and retirement readiness, then provides a personalized score and prioritized recommendations. Participants receive tailored tools, education, and suggested next steps to improve confidence and make progress toward their financial goals.

Financial Wellness Dashboard

Eligible employees can review their financial wellness information in one place through the Fidelity NetBenefits® [Financial Wellness Dashboard](#). This tool helps users better understand their spending, savings, and financial goals while providing personalized insights based on their financial situation. The dashboard includes budgeting tools, savings guidance, goal tracking, and resources focused on emergency savings, spending habits, and financial planning.

Use NetBenefits to Manage Your Retirement Savings

Use [Fidelity's NetBenefits site](#) to manage your retirement savings and learn more about planning for your financial future. Visit www.NetBenefits.com/atwork.

Discounts on Everyday Essentials

LifeMart offers exclusive savings on major purchases and everyday essentials, including travel, entertainment, child and senior care, wellness, home and auto, food and grocery, and more. Access LifeMart by [logging into or registering for your Care.com account](#)—it's free for all employees within BILH. Use Beth Israel Lahey Health as the employer name when registering for a Care.com account.

[BenefitHub](#) is an employee discount and perks program that gives employees within BILH access to exclusive savings on everyday needs, including electronics and technology, travel and hotel bookings, gym memberships and wellness services, movie tickets and entertainment, retail and apparel, and home, auto, and family essentials such as car rentals, theme parks, and local services. Visit bilhperks.benefitHub.com/welcome/register and use code BE1UCI.

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Coming Events

See a complete listing of wellbeing-related webinars and events on the home page at bilh.org/wellbeing.

A Path to Financial Wellness: A webinar from Fidelity. Wednesday, July 1, noon. [Register here.](#)

Your College Savings Options: A webinar from Fidelity. Wednesday, July 1 at noon. [Register here.](#)

A Woman's Guide to Investing Beyond Retirement: A webinar from Fidelity. Thursday, July 2, noon. [Register here.](#)

Create a Budget and Build Emergency Savings: A webinar from Fidelity. Thursday, July 2, noon. [Register here.](#)

How to Begin Investing for Retirement: A webinar from Fidelity. Thursday, July 2, 6 p.m. [Register here.](#)

Retirement Basics: A webinar from Fidelity. Friday, July 3, noon. [Register here.](#)

Six Tips for a Mid-Year Check-In, a webinar from Voya. Tuesday, July 7, 10 a.m. and 2 p.m. [Register here.](#)

Mindful Budgeting: Aligning Spending with Your Values, a webinar from Sentinel. Tuesday, July 7, 1:30 p.m. [Register here.](#)

Preserving Your Savings for Future Generations: A webinar from Fidelity. Tuesday, July 7, 2 p.m. [Register here.](#)

Strategies that Can Help You Manage Your Money: A webinar from Fidelity. Tuesday, July 7, 4 p.m. [Register here.](#)

Financial Wellness: Investment Basics, a webinar from Care.com using the employer name: Beth Israel Lahey Health. Wednesday, July 8, 1 p.m. [Register here.](#)

Fundamentals of Retirement Income Planning: A webinar from Fidelity. Thursday, July 9, noon. [Register here.](#)

Your College Savings Options: A webinar from Fidelity. Thursday, July 9 at 2 p.m. [Register here.](#)

Get Started and Save for the Future You: A webinar from Fidelity. Friday, July 10, 10 a.m. [Register here.](#)

Learn the Basics of When and How to Claim Social Security: A webinar from Fidelity. Monday, July 13, noon. [Register here.](#)

Cyber Fraud & Personal Security Insights: A webinar from Fidelity. Monday, July 13 at 2 p.m. [Register here.](#)

Navigating Market Volatility: A webinar from Fidelity. Wednesday, July 15, noon. [Register here.](#)

Mindful Budgeting: Aligning Spending with Your Values, a webinar from Sentinel. Thursday, July 16, 5 p.m. [Register here.](#)

Create a Budget and Build Emergency Savings: A webinar from Fidelity. Friday, July 17, noon. [Register here.](#)

Preserving Your Savings for Future Generations: A webinar from Fidelity. Friday, July 17, 2 p.m. [Register here.](#)

A Woman's Guide to Investing Beyond Retirement: A webinar from Fidelity. Friday, July 17, 2 p.m. [Register here.](#)

Social Security Basics, a webinar from Voya. Tuesday, July 21, 10 a.m. and 2 p.m. [Register here.](#)

A Path to Financial Wellness: A webinar from Fidelity. Thursday, July 23, 2 p.m. [Register here.](#)

Navigating Market Volatility: A webinar from Fidelity. Friday, July 24, 2 p.m. [Register here.](#)

Get Started and Save for the Future You: A webinar from Fidelity. Monday, July 27, noon. [Register here.](#)

Set Goals and Save for What You Want: A webinar from Fidelity. Monday, July 27, 2 p.m. [Register here.](#)

Your College Savings Options: A webinar from Fidelity. Tuesday, July 28, noon. [Register here.](#)

Fundamentals of Retirement Income Planning: A webinar from Fidelity. Thursday, July 30, 10 a.m. [Register here.](#)

Retirement Basics: A webinar from Fidelity. Thursday, July 30, 10 a.m. [Register here.](#)

Learn the Basics of When and How to Claim Social Security: A webinar from Fidelity. Friday, July 31, 4 p.m. [Register here.](#)

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Suggested Reading

[Creating Your First Budget](#)

[College Borrowing: 10 Essential Tips](#)

[Mortgage Application Process](#)

[How Much Money Will You Need When You Retire?](#)

[What to Know Before Merging Finances with a Loved One](#)

[Financial Fitness Tips to Improve Your Money Habits](#)

[Guidebook: How to Manage Your Money](#)

Frequently Asked Questions

What is my role as a manager if I notice that an employee may be in need of support?

Managers are expected to create a supportive environment, check in when concerns arise, and guide employees to appropriate available resources (such those outlined in this guide) while respecting the employee's privacy.

How do I start a conversation if I think an employee may need extra support?

Approach the employee with empathy and focus on observed behaviors or work impacts (e.g., "I've noticed you seem overwhelmed lately"). Keep the discussion supportive, non-judgmental, and resource oriented.

What if an employee declines help or says they are "fine"?

Employees are not required to accept support. Managers should respect their response, keep the door open, and continue to monitor work-related performance and wellbeing. Check in again at a later time and remind employees that resources are available when they're ready.

Where can I go if I'm unsure how to support an employee?

Managers are encouraged to contact the Employee Assistance Program (KGA) or their Human Resources business partner.

Are the resources listed in this guide available to all employees and their family members?

Yes. Except where noted, the resources in this guide are available to employees within BILH (except HMFP) and their immediate family members.

Contacts

Wellbeing@BILH

[BILH Benefits Central](#)

ARAG

800-247-4184

[Learn More About ARAG Legal](#)

Bank of America

(800) 432-1000 or (800) 688-6086 (Spanish)

www.bankofamerica.com

Benefit Hub

(813) 675-2210

Email: customercare@benefithub.com

<https://bilhperks.benefithub.com/Welcome>

Employee Assistance Program

[KGA MyLifeServices](#) (Use code BILH when registering)

info@kgreer.com or call (855) 760-2454

Fidelity

Questions: (800) 343-0860

or www.NetBenefits.com/atwork

One-on-one scheduling: (800) 642-7131

or www.Fidelity.com/reserve

Harvard Federal Credit Union

Phone: (617) 495-4460

Email: support@harvardfcu.org

[Harvard Federal Credit Union | Boston, Massachusetts](#)

LifeMart

(800) 290-0523

[LifeMart Discount Program | Exclusive Savings for Members](#)

Sentinel

(888) 762-6088

[Sentinel Group - BILH Benefits](#)

Tuition.io

[Beth Israel Lahey Health Public Service Loan Forgiveness & Financial Wellness](#)

Voya Cares

(844) 576-8692

[Voya Cares - Contact us | Voya.com](#)