

Spring into Better Money Habits

April marks spring and National Financial Literacy Month — a time to reset your finances, grow healthier money habits and refresh your retirement plan. ECU Health has resources to help you become more financially savvy and prepare for life now and after your career.

ECU Health Partnership Savings Plan 401(k)

ECU Health partners with Fidelity to provide you with a 401(k) plan with the ability to make pre-tax or Roth after-tax contributions. Eligible team members are automatically enrolled in the 401(k) at a 5% pre-tax contribution after 30 days of service or as soon as administratively possible.

Benefits of participating

- ▶ Earning the ECU Health match immediately
- ▶ Taking advantage of compounding and investing
- ▶ Saving taxes on your take home pay

ECU Health contributes to your account

If you aren't contributing 5% to your 401(k), you may be leaving free money on the table. ECU Health has a graduated match for non-pension-eligible team members.

Free Financial Coaching

- ▶ **Fidelity:** Did you know ECU Health has a designated Fidelity representative? Consider scheduling an appointment with Michael C. Kitto, CRPC® who is available to assist team members with savings and retirement planning. Visit [Retirement and Savings | ECU Health Employee Benefits > 401\(k\)](#) to learn more.
- ▶ **Employee Assistance Program (EAP):** Did you know the ECU Health EAP offers free telephonic consultations with financial coaches? Common financial support includes credit counseling, debt and budgeting assistance, tax planning, retirement and college planning questions. Team members also have access to a 30-minute income tax planning consultation per year. Visit [totalrewards.ecuhealth.org/well-being/](#) or [Legal & Financial Services - ECU Health](#) to learn more.

Update Your 401(k) Account or Contributions

Contact Fidelity by calling **800-343-0860** or by visiting [netbenefits.com](#) to update your account any time.

Learn More

Visit [totalrewards.ecuhealth.org/retirement-and-savings/](#) to learn more about ECU Health's Retirement Program.

