



# Financial Services

## Horizon Health’s Financial Services provide resources and referrals to answer your financial questions and concerns.

Horizon Health’s Financial Services help employees with day-to-day financial issues, debt management, financial and retirement planning. Financial services put reliable resources at your fingertips. Simple and easy to use, these services provide you access - either by phone or internet - to get the answers you need for your financial issues. All at no cost to you!

**HOW DO FINANCIAL SERVICES WORK?** Information Line: access to financial counselors who can address questions on all matters of financial management including debt reduction, home buying, budgeting, foreclosure prevention and bankruptcy prevention. Financial Counseling: you are entitled to one no cost 30 minute consultation with a CPA or financial consultant for each separate financial matter.

### WHAT DOES THE SERVICE PROVIDE?

Whatever your financial issues or needs, Horizon Health provides resources, referrals and information.

- Access to creditors to provide you with a debt management plan
- Specialists to help you understand the ramifications of bankruptcy filing and help you determine your options
- Housing education including assistance in preparing a home for purchase
- Access to certified financial planners to help you with financial planning and long-term goal setting
- You can also easily access information and resources through the web site
- Financial Library - professionally written articles on numerous financial topics
- Online financial tools and calculators

*“Our family was affected by the mortgage crisis. Horizon Health’s Financial Services were able to walk us through our options. We’re now back on the right track.”*  
- Covered Employee

### WHAT KIND OF ASSISTANCE IS AVAILABLE?

Financial services include a wide spectrum of financial issues. Below are some of the areas that the EAP can help with.

Budgeting Techniques  
 Credit Reports  
 Tax Issues  
 Investment Planning  
 Retirement

Credit Repair  
 Renting  
 Finding a Financial Advisor  
 Student Loans  
 Medicaid, Medicare

Mortgages  
 Debt Counseling  
 College Funding  
 Inheritance Planning  
 Social Security Benefits



1-888-293-6948  
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