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## Retirement Resources

ESI provides customized assistance for Members who are considering retirement. After consulting to understand the Member's perspective, we provide support, information, referrals and resources tailored to each person's individual questions and needs.

Areas addressed include: preparing emotionally for the next stage in life, financial concerns, insurance questions, legal issues, and any medical/elder care needs.

### Preparing Emotionally for the Next Stage in Life

We offer telephonic counseling support (*from Master's level clinicians*) for our Members that can assist when contemplating the many issues and nuances that come with retirement: from determining what to do with your time to identifying resources to be aware of including: financial, insurance, and care concerns.

We can also refer our Members to local counselors for face-to-face sessions.

### Financial Concerns

ESI provides no-cost financial consultation services to our Members with CPAs and Certified Financial Planners. Typical matters include tax planning, retirement and college planning questions. Financial planners can be retained at a discounted monthly rate. There is no limit to the number of financial matters Members may call to discuss.

Comprehensive professional credit counseling is available to assist employees in developing a budget and in debt restructuring. This is available telephonically, via the web or face-to-face.

### Online Financial Resources

ESI also has internet based services available such as financial calculators, budget templates, trainings and an entire resource center, Tools for Tough Times, to help our Members cope with today's financial pressures. **Online training topics include:** Financial Basics for Non-financial Managers; Personal Financial Planning and Managing your 401K. **Archived Webinar topics include:** Money Basics; Rejuvenating your Retirement Plan; Managing Money with your Partner; and the Truth about Estate Planning.



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### **Insurance Questions**

We locate local resources to answer insurance questions; often there are area authorities on the subject of Medicaid, Medicare, and other private health insurance. We provide referrals that help Members navigate the process.

We provide information about the different nuances of insurance: we can provide consumer resources and information that allow Members to make informed choices about their future medical concerns.

### **Medical/Elder Care Need**

Some of our Members retire and need to contemplate their own care. Diseases like Parkinson's, Early onset Alzheimer's, and other degenerative disorders can require a person to contemplate these things when retiring meaning that they will need to think about their future medical and elder care needs long in advance. We provide comprehensive assistance with elder care concerns including: research, articles/information, and a referral to an elder care expert (a geriatric care professional- with extensive experience.)

### **Legal**

Professional legal services are provided for issues not related to employment or medical malpractice concerns. We offer legal assistance services which include unlimited telephonic access with an attorney to answer legal questions. Members receive a call from an Attorney in less than one business day and within a couple of hours for emergency situations. Should a Member need to retain an attorney, a referral is made to a private attorney who specializes in the area of need. The Member will receive a free consult with this attorney and a 25% discount which is applied to legal services billed at an hourly rate if the attorney is retained. There is no limit to the number of legal matters a Member may call to discuss. Members may also choose to bypass the telephonic attorney and connect directly with the private attorney.

### **Online Legal Resources**

We also offer an extensive legal library which includes Will templates, hundreds of forms for issues including, but not limited to: consumer, creditor, healthcare, childcare, elder care, landlord/tenant issues and pet agreements. It also contains contract samples and hundreds of articles.