



EMPLOYEE FINANCIAL RESOURCES

April 30, 2020

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We live in unprecedented times with this world-wide pandemic. As a result, many are facing financial struggles and difficult decision. We are not alone in the struggle. Below are some helpful resources to help us through these times.

Financial Support Resources:

- [Financial Resources from Consumer Financial Protection Bureau](#)
 - [Mortgage and housing assistance](#)
 - [Renter Protection](#)
 - [Student Loans](#)
- [National Federation of Credit Counselors: Coronavirus Toolkit](#)
- [USDA National Hunger Hotline: 1-866-3-HUNGRY & USDA Meals for Kids](#)
- [List of banks providing help to customers impacted by coronavirus, from Bankrate](#)

Unemployment:

- [US Government Website](#)
 - [Access to benefits by State from US Government Site](#)
- When you see a reduction in wages, most states will allow you to apply for “underemployment”. Please contact your state directly to see if you are eligible and can receive wages from the state.

IRS Resources and Information:

- [Coronavirus Tax Relief and Economic Impact Payments for Individuals and Families](#)
- [Information on 2019 Tax Filing: which were extended to July 15th](#)

Flexible Spending Account and Health Savings Account:

- CARES Act has several provisions that Flexible Spending Account (FSA) and Health Savings Accounts (HSA) which many employees participate in. More information please see the resources below.
- [Summary of Changes Provided by Wageworks/ HealthEquity](#)
- HealthPRO-Heritage FSA & HSA is provided by Wageworks:
 - [Wageworks Login Site](#)
- If you have questions about your FSA or HSA contact HR@healthpro-heritage.com

Retirement Plan (401K)

- CARES Act has several provisions that impact retirement plans including HealthPRO-Heritage’s plan. These provisions include distribution/withdrawals and loans, for more information see the resources below.
- [Inside the CARES Act: COVID-19 Impact Upon Retirement Plans/Accounts](#)
- [The CARES Act Impact on Retirement Plans](#)
- [Should You Access Your Retirement Funds Early Due to COVID-19?](#)



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- HealthPRO® Heritage 401K is administered by Alliance:
 - [Alliance Plan Login Site](#)
 - Ability to change your contribution
 - Forms to complete distributions or loans
- If you have additional questions you may contact HR@healthpro-heritage.com

Other Employee Resources and information:

- [Employee Wellness Resources](#)
- [Employee Resource Page](#)
- Employee Assistance Program (EAP): Cigna: 800-538-3543