How to Use Your Well Being Resources

Financial & Legal Resources and Consultations

As a physician/provider, you may or may not have a strong interest in finances and building wealth as similarly ambitious and intelligent people in other prestigious fields. Your educational institution may have positioned discussing your finances as taboo, or provided little to no education in business, personal finance or investing, all while charging you exorbitant amounts for tuition and encouraging you to borrow at high rates.

Similarly, practicing medicine is hectic and it can feel easier to avoid addressing legal issues in your personal life impacting your well being. That is, until they become too large to avoid and start to negatively impact you at both home and work.

Whatever your interest, knowledge and experience of these topics is, your financial and legal health is an important component of your well being.

There are numerous reasons for experiencing financial or legal stress in your personal life. You might be dealing with overwhelming amounts of debt from medical school with high interest rates or need guidance on managing your personal finances. Likewise, you may be considering legal separation or divorce from a spouse or you might be dealing with financial strain due to the COVID-19 pandemic. With you in mind, VITAL WorkLife offers easily accessible online and telephonic financial & legal resources to help address your concerns.

Through your VITAL WorkLife **Member Site** you have unlimited access to a wealth of self-guided resources, including tip sheets, calculators, handbooks, online seminars, worksheets, legal forms and more. Access to these resources is available to *you and your family members* by logging in and selecting “Legal/Financial” under Centers or by hovering over the “Living” dropdown menu and selecting the appropriate category. If you need your login information, contact us at **877.731.3949 Opt. 0**.

In addition to online resources, consultations are available for financial and legal matters, at no cost, as a part of your VITAL WorkLife Well Being Resources.

Access a Professional Consultation with a Financial Consultant or Attorney: Call 877.731.3949 Opt. 5

- **Financial:** We can connect you with an experienced financial consultant as often as you need for your financial questions and concerns, debt management, etc. If additional preparation or more specialized support is needed, the financial consultant can refer you to a more appropriate resource.
- **Legal:** When you contact us for a legal question related to personal matters**, you will be connected to our Legal Resource Network who will provide a free 30-minute consultation (generally within one business day). They will address your legal concern and can also connect you with a local lawyer in the network often at a discounted rate (25% in most instances).
- **Identity Theft Prevention and Support:** A comprehensive identity theft packet is available on request. The packet includes information on preventing identity theft as well as a brochure from the Federal Trade Commission, *Taking Charge: What to Do If Your Identity Is Stolen.*

*** Legal consultations are available for personal and/or life reasons only and is not available for issues related to your employer, practice or work, such as employer contracts, shareholder agreements, payor/provider disputes, professional practice representation or physician relations.*

Online Resources

On your Member Site, each topic area comes with numerous articles, online seminars, audio recordings and resource guides that allow you and your family to discover and learn more about different aspects of well being. Alternatively, you can use the search bar at the top of the page look for other topics of interest.

Financial Resource Highlights

- The comprehensive Financial Basics Handbook includes chapters on money management, debt, credit reports/scores, home ownership, investing and planning for retirement.
- 200+ articles on various financial topics.
- Numerous financial calculators for situations pertinent to you as a medical professional, such as student loan repayment, financing a home, investing, retirement matters and more.
- Search for a Financial Planner.
- Online seminars on topics such as Estate Planning, Effective Budgeting, Retirement and more.

Legal Resource Highlights

- 100+ legal forms for various purposes such as such as setting up Power of Attorney, promissory notes and other agreements.
- Hundreds of articles (e.g. Hiring an Attorney, Avoiding Foreclosure, Bankruptcy, Adoption).
- A free download of Quicken's Willmaker & Trust 2021 which provides a customized estate plan, including a will, revocable living trust (individual and shared), health care directive, durable power of attorney for finances and 20+ other essential documents.

We Can Help

As busy medical professional, the negative impacts of financial and legal concerns often place additional strain on other areas of life including your professional, relational and emotional well being. VITAL WorkLife consultants are available both telephonically and in-person to provide solution-focused opportunities to address the stressors impacting your work or life satisfaction. To be connected, contact us at **877.731.3949 Opt. 1**.

As noted above, you have access to unlimited telephonic financial consultations, a 30-minute legal consultation and a plethora of legal & financial tools and resources.

Multiple Ways to Access Your VITAL WorkLife Financial & Legal Resources:

- Call us at **877.731.3949 Opt. 5**
- Take a **financial or legal well being assessment** on the **VITAL WorkLife App** and get recommendations based on results
- Complete a contact us form at **VITALWorkLife.com** or log on to your **Member Site**

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