The “I’m having a harder time making ends meet” Program.

Real support for real life.



It can be stressful when you find yourself faced with issues that you have neither the expertise nor the resources to solve. Luckily, both are available to you at no cost through your employer’s Employee Assistance Program[1] (EAP).

Get a no-cost 30-minute financial consultation by phone with a qualified specialist. Most questions can be answered on the initial call, but additional support is available if needed. In addition, receive 25% off tax-preparation software which includes access to expert guidance by tax professionals. To get started go to myCigna > Coverage > EAP.

Speak with a specialist who can offer helpful tips on a wide range of topics, including:

- Debt counseling
- Credit management
- Reducing living expenses
- Budgeting techniques
- Reverse mortgages
- Cash flow analysis
- College funding
- Ordering and reading a credit report
- Restoring credit
- Correcting a credit report
- IRS problems
- Negotiating a late car payment
- IRA rollovers
- Negotiating a late utility bill
- Divorce planning

We’re here to listen. Contact us any day, anytime.

Contact us any day, anytime.
Call 877.622.4327 or visit myCigna.com®[2].
Employer ID:
OCFFHT
(for initial registration)

TTY/TDD users call 711

If already registered on myCigna.com, log in and go to the EAP link under the Coverage tab.

Disclosures appear at the end of this document.

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Speak with a specialist who can offer helpful tips on a wide range of topics, including (cont.):

- Social Security benefits
- Retirement planning strategies
- Financing a small business
- Writing a business plan
- Explaining stock options
- Benefits of 401K investing
- Pros and cons of Internet stock trading
- Strategies for buying insurance (life, health, auto, homeowner's)
- Understanding annuities and bonds
- Savings bonds concepts
- Buying vs. leasing a car
- Certificates of deposit (CDs)
- Understanding credit unions
- Flexible spending accounts (FSAs)
- How to establish credit
- How to choose a financial planner
- Home refinancing
- Saving for financial emergencies
- What to do if securities fraud filing is suspected
- Student loan consolidation, default and payment options
- Money market funds
- Tax planning and preparation with 25% discount
- Medicaid
- Medicare
- Choosing a mutual fund
- Negotiating a late mortgage payment
- Explanation of poor credit history with credit bureaus
- Finding a lower interest rate credit card
- Strategies to help prevent automobile reposession
- Strategies for buying homeowner's insurance

1. Employee assistance program services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted legal and/or financial services. Program availability may vary by plan type and location, and are not available where prohibited by law.

2. App/online store terms and mobile phone carrier/data charges apply.

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