




MSA Engage

Transforming lives, one customer at a time.

For Cigna customers, Healthy Rewards® is proud to offer MSA Engage by My Secure Advantage®. Cigna customers can make plans, reach goals, and build better habits around the #1 topic on people's minds: money.  **Here's an overview of what's included in this financial wellness program:**

Life-changing outcomes that speak for themselves.

76%

Average improvement in financial well-being*

40%

Average improvement in finances affecting health*

50%

Average increase in productivity*

\$800+

Average increase in discretionary income*

\$8,000+

Average decrease in debt*

50+

Average increase in credit score*

\$19.95 per month

Money Coaching

Averaging 20+ years' experience, coaches get to know you and your story, providing support and accountability.

- ✓ **One-on-One Money Coaching** | Telephonic. Nonjudgmental. Financial transformation.
- ✓ **Financial Wellness Team** | A personal coach and specialists covering every topic.
- ✓ **No Product Sales** | Education based. No hidden agendas.
- ✓ **Enhanced Coaching Experience** | Call, chat, co-browse, and web collaboration.
- ✓ **Peace of Mind** | Professional, trustworthy help for a better financial future.

Personalized Website

A personalized digital experience offers guided program resources and self-help tools for reaching short and long-term goals.

- ✓ **Assessment & Wellness Score** | Assess progress at predetermined intervals.
- ✓ **Customized Action Plan** | Personalized next steps for reaching financial goals.
- ✓ **MSA Wallet®** | Link accounts in one place. Easy-to-use budgeting software. No ads.
- ✓ **Credit Report & Score** | Track improvements. Review with a Money Coach.
- ✓ **Credit & ID Monitoring** | 24/7/365. Real-time alerts for suspicious activity.
- ✓ **Calculators, Articles & Worksheets** | Boost financial IQ in between coaching sessions.

Education & Events

Providing virtual education across an expansive list of classes, MSA covers a wide variety of life events and financial topics.

- ✓ **Webinars & Forums** | Every month. Live and on-demand.
- ✓ **Video Courses** | Taught by experts. Watch on any device. Hundreds of hours of content.
- ✓ **Handouts & Worksheets** | Related resources for real-life application.

About This Offer

Cigna Healthy Rewards customers receive their first consultation with a Money Coach for free! If they want to continue coaching on an ongoing basis, they can do so for \$19.95 per month. This includes one consultation per month and 24/7 access to the MSA website. You can cancel at any time.

Make your finances work with your goals and values.

Designed to serve different learning styles, demographics, socioeconomic backgrounds, locations and work environments – MSA is here to help Cigna Health Rewards customers find greater financial well-being.

You can talk to an MSA Money Coach about virtually any financial topic and life event. Here are just a few examples:



Budgeting, Debt & Credit



Buying or Selling a Home



Growing Your Family



Auto Expenses



Saving for Multiple Goals



Managing Student Loans



Caring for Aging Loved Ones



Estate Planning Basics

How does billing work? Can a spouse/partner join the call? How long are consultations? We realize you may have questions. Check out the FAQ at cignafinancialcoach.com.

For more details visit

cignafinancialcoach.com

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It turned out to be one of the best phone calls I've ever made. Not only should we have made this call five years ago, I wish I would have known about it when we were first married 22 years ago. [It] has changed our lives. [Our Money Coach is] positive and reassuring, he's not heavy-handed, he doesn't talk down to us, and not only gives you options but explains the pros and cons of each.

Six weeks ago, we were mentally drained about our money situation[...]. Because of [our coach], we feel like there's a light at the end of the tunnel [and] we feel better prepared to handle our financial situation and better positioned for the future. – MSA Member



Many people working with a Money Coach report being notably happier and less stressed.

Did you know?

When you start MSA Engage, you can take our quick, confidential, online assessment, and get an action plan.



Answer questions about where you are in your journey



Review your results, like your financial well-being score



Learn how money is affecting your health and wealth



Get next steps based on your results, like videos, articles, etc.



Feel more confident about how to move forward financially

Some Cigna plans include MSA. Please check your plan for details.

Healthy Rewards programs are NOT insurance. Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.

* My Secure Advantage, Inc., January 2021. Based on MSA member self-reported financial data from 1/1/20 - 12/31/20, from members working with a Money Coach.

