

NEWS TO USE

DUTCHESS BOCES Human Resources
Norah Merritt, *Executive Director*

FEBRUARY 2016

What's Ahead...

Open Enrollment for Health Benefits
Health Insurance Buy-Out

Click link for more information...

FEBRUARY

Employee Resources

Employee EAP

<http://www.theeap.com>

OMNI

<http://www.omni403b.com>

Teacher Retirement Service

<http://www.nystrs.org>

Employee Retirement System

<http://www.osc.state.ny.us/retire>

MyWinCap

<https://wincapweb.com>

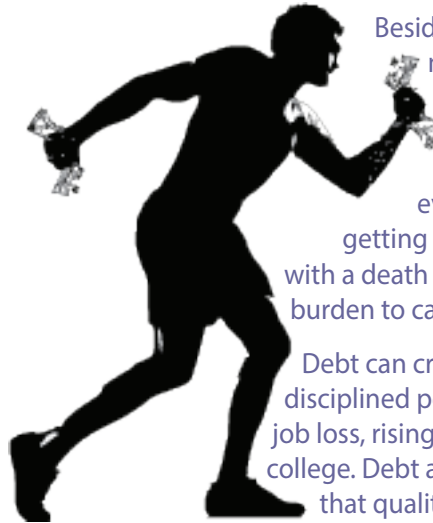
Employee Benefits Security Administration

U.S. Department of Labor
200 Constitution Ave., NW
Washington, DC 20210
Website: www.dol.gov/ebsa

Your Savings Fitness Dream

Getting Fit...Managing Your Financial Life

It starts with a dream, the dream of a secure retirement. Yet like many people you may wonder how you can achieve that dream when so many other financial issues have priority.



Besides trying to pay for daily living expenses, you may need to buy a car, pay off debts, save for your children's education, take a vacation, or buy a home. You may have aging parents to support. You may be going through a major event in your life such as starting a new job, getting married or divorced, raising children, or coping with a death in the family. Money worries are a terrible burden to carry.

Debt can creep up on anyone. Even the most financially disciplined people can be sideswiped by the costs of illness, job loss, rising mortgage rates or kids in or approaching college. Debt and money worries can be crippling stressors that qualitatively detract from all other aspects of our lives. TotalCare EAP offers 24/7 help and resources. Members can call our help line 24/7 to talk over debt and financial problems. A counselor will conduct an assessment and direct employees to the appropriate professional who can help with each unique situation.

- Talk to a financial counselor or specialist who can assist in creating a debt consolidation program.
- Get family support counseling and other related services.
- Members can find an extensive array of problem-solving financial tools, calculators and informational resources in our online self-help centers.
- We also have a full array of financial tools to help members map out a retirement plan
- Find resources to help pay for education
- Access tips and tools on saving money and frugal living