

Asset Health Course List

Asset Health’s online courses are designed to educate employees about the health care industry and plan options, their responsibility as health care consumers, and how to manage and improve their physical and behavioral health. The courses are subdivided into the following categories:

- [Consumer-Centric Courses](#)
- [Benefits-Related Courses](#)
- [Behavioral Courses](#)
- [Physical Health Courses](#)
- [Whole-Person Wellbeing Courses \(6 R’s\)](#)
- [Financial Courses](#)
- [Healthy Cents Courses \(available as an additional service\)](#)
- [HIPAA Compliance Lessons \(available as an additional service\)](#)

Many courses build upon others. For example, a course designed to help the employee choose a medical insurance plan, HSA or HRA can be more meaningful when the employee first understands how those choices can make him or her more financially secure. Asset Health’s course options should be seen as an integrated whole, introducing a consumer-driven decision process and reinforcing employees’ health as their most valuable asset.

In addition, Asset Health has a number of standard courses which are currently available in Spanish. These courses are denoted by an asterisk (*) along with the title in Spanish.

Consumer-Centric Courses

* CONSUMER-CENTRIC HEALTH CARE – *Cuidados de la Salud Centrados en el Consumidor*

This course outlines what it means for your employees to be actively responsible for their health and health care. In this course, your employees will learn the best process for successfully navigating decisions regarding their health.

DIVERSITY, EQUITY AND INCLUSION (DEI)

Enhance your awareness and understanding of the value of an inclusive and diverse workforce. Make the workplace a healthier and more supportive environment, reduce implicit bias, and make these your practices in everyday life. In this course, you’ll learn about diversity, equity and inclusion and understand how to incorporate these into your everyday life.

MY EMPLOYEE ASSISTANCE PROGRAM

This course describes the basic components of an Employee Assistance Program (EAP) and how it can help employees and their families. Participants find out how to identify and access their employer’s specific program. They will learn about the strictly confidential life services and assistance funded and offered by their employer, at no cost to them, for various work, personal and family issues.

MY FAMILY AND MY HEALTH

There are many economic and physical advantages for both your employees and their families when they take charge of their health. This course shows how your employees can be more responsible for their health (and health care) and explains how their health is their most valuable asset.



* MY GUIDE TO HEALTH ASSESSMENTS – *Mi Guía para Evaluaciones de Salud*

A Health Assessment (HA) is an online questionnaire that provides your employees with a personalized summary of their health status and health risks. Your employees may be healthy now, but they may be at risk of developing a serious medical condition without knowing it. In this course, your employees will learn the importance of taking an HA and how it can help them identify steps they can take to prevent or delay the onset of disease.

MY HEALTH CARE SECURITY

The ultimate goal of active health care responsibility is health care security. This course outlines the three components of a successful health care security plan – health care spending, risk management and savings.

MY PHARMACY CARE

Pharmacy costs continue to skyrocket. With so many major drug companies promoting their latest blockbuster drug, it is hard to know exactly what medication to choose. This course can help your employees take control of their pharmacy costs through responsible pharmacy care as well as teach them how to communicate with their pharmacist, know which medications to buy and follow the directions on the label.



MY PRIMARY CARE PHYSICIAN

While doctors have a wealth of health care knowledge, individuals know their own health history best. This course will explain how your employees can maximize their interactions with their physician and take charge of their health care treatment.

PLANNING FOR HEALTH CARE RETIREMENT COSTS

Due to declining pensions and concerns about Medicare and Social Security, Americans must now save what they need for retirement, especially for health care costs. This course helps your employees understand how much money they should plan to save for retirement health care costs and provides information on available Medicare programs.

TAKING RESPONSIBILITY FOR MY HEALTH AND HEALTH CARE

This course explains the development of the American health care industry, the increasing adoption of responsibility by the employer, and why the marketplace is headed in the direction of consumer-centric health care. This course will help your employees understand the marketplace, so they can make decisions to better position themselves as the industry changes.

UNDERSTANDING DISEASE MANAGEMENT PROGRAMS

A disease management program is a one-on-one coaching program designed to help your employees properly manage a chronic medical condition to prevent or delay the onset of health complications. The goal of disease management is to empower your employees to become fully engaged in their health by working with a nurse coach on a regular basis. This course will teach your employees why they should participate in a disease management program if they are eligible.

UNDERSTANDING HEALTH CARE DELIVERY OPTIONS

When an employee gets sick, it is easy for him or her to panic and not know what to do. Should they go to their doctor, to the hospital or wait it out? Their first instinct may be to go to the emergency room, but that may not be the best option, depending on their illness or injury. This course reviews the various medical conditions that your employees may face and where they should go to get the treatment they need.

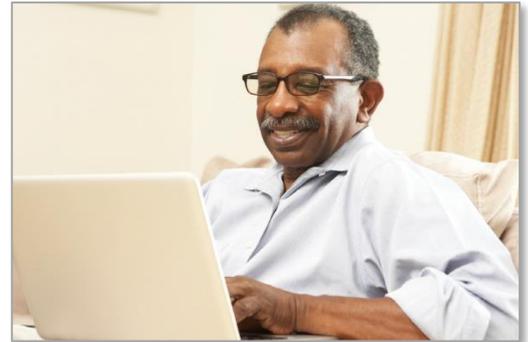
Benefits-Related Courses

* FUNDAMENTALS OF MY HEALTH PLAN – *Fundamentos de Mi Plan de Salud*

When it comes time to enroll in a health plan through work, all the various terms, such as premium, deductible, coinsurance and out-of-pocket maximum, may get confusing. This course explains these terms and introduces how health insurance works.

MY HEALTH PLAN OPTIONS

This course breaks down each of the health plan options your company offers, much like an enrollment booklet, and integrates decision-making tools and illustrative claims examples to help your employees understand each health plan option and how it impacts them financially. This course's main goal is to assist your employees in selecting the plan that best meets their unique health care needs.



* MY HEALTH SAVINGS ACCOUNT – *Mi Cuenta de Ahorros para Gastos de Salud*

A health savings account (HSA) is an account your employees are eligible for if they enroll in a high deductible health plan. It allows them to pay for eligible medical expenses, tax free. Since funds roll over, your employees can also use it to save for future health care expenses. This course outlines how HSAs work and how they contribute to your employees' overall health care security.

UNDERSTANDING HEALTH CARE FLEXIBLE SPENDING ACCOUNTS

A health care flexible spending account (HCFSAs) is a spending account that your employees can use, tax free, to pay for eligible medical expenses. This course discusses the benefits of HCFSAs and explains how they work. It also provides tools to help your employees understand the tax savings if they participate in an HCFSAs, as well as how much they should contribute to an account.

UNDERSTANDING SELF-FUNDED HEALTH CARE PLANS

When a company is self-funded, it means that the company pays for its employees' medical costs. When a company's medical costs increase, there is less money available to pay for other costs within the company, such as training, research and staffing. In this course, your employees will learn how their health affects their company and work environment.

WHY WELLNESS

When a company offers a comprehensive wellness program, it is designed to support employees on their journey to improved health and wellbeing. Are your employees aware of all the resources available to them? This course will discuss why an employer offers a wellness program and all the various ways employees can benefit from participation. This course will also provide an overview of your program's features so your employees can take full advantage of the benefits offered.

Behavioral Courses

* EFFECTS OF SMOKING – *Los Efectos de Fumar*

The majority of smokers know that smoking is harmful to their health; the problem is usually that they don't know how to successfully quit and get discouraged by an unsuccessful quit attempt. This course outlines quitting options, provides motivation for quitting and offers strategies for overcoming common barriers to quitting, such as weight gain.

RESILIENCY 1: INTRODUCTION

Resiliency is the ability to endure and recover from stressful periods or traumatic events and bounce back emotionally. This first course helps you learn how to handle adversity by: 1) expanding on the definition of resiliency, why you want it, and the keys to building it; 2) exploring how life experiences can affect resilience; and 3) introducing you to the concept of codependency.

RESILIENCY 2: MIND AND EMOTION

Resiliency is the ability to endure and recover from stressful periods or traumatic events and bounce back emotionally. It helps you not only to recover from hardship but to benefit from negative experiences. In this second course of the series, we'll dig deeper into some key components: 1) adaptability; 2) goal setting and achievement; and 3) healthy mind and emotions.

RESILIENCY 3: SELF-POWER

Resiliency is the ability to endure and recover from stressful periods or traumatic events, not only to recover from hardship but to benefit from negative experiences and emerge mentally stronger than you were before. In this third course of the series, we'll continue exploring key components of resiliency, including: 1) optimism; 2) relationships; 3) self-confidence; and 4) self-control.

RESILIENCY 4: KEEP LEARNING-ADAPTING

Resiliency is the ability to endure and recover from stressful periods or traumatic events, to benefit from negative experiences and emerge stronger. In this fourth and final course of the series, we'll explore the remaining key components of resiliency: 1) self-improvement; and 2) stress management. And for those who wish to dig deeper, we'll discuss several resiliency training concepts.

MANAGING ADHD

Attention deficit hyperactive disorder, known as ADHD, is a medical condition that can have a harmful impact on a person's life if left undiagnosed or untreated. ADHD cannot be cured, but with proper treatment, one can thrive in their day-to-day life. In this course, your employees will learn what ADHD is and how its symptoms can be managed to minimize its impact.

* MANAGING STRESS – *Manejando el estres*

Your employees' emotional health can have a profound effect on their physical health. Dealing with stress effectively is an important part of managing emotional health. This course provides strategies on how to properly identify symptoms of stress and manage it in a healthy, positive way.

MINDFUL OR MIND FULL?

Taking time to be mindful stimulates fresh insights, allows for reassessment of priorities, and can help in identifying and achieving health-related goals. This course describes different methods for practicing mindfulness, incorporating mindfulness into one's life, and the benefits of mindfulness.

OVERCOMING DEPRESSION

Millions of Americans struggle with depression each year. Unfortunately, it often goes undiagnosed, which prevents people from getting the treatment they need. In this course, your employees will learn what the symptoms of depression are and how to get the help they may need.

SUBSTANCE USE DISORDER – EFFECTS ON FAMILIES

This course describes how a person's substance abuse or addiction affects his or her family and friends. Family members learn what they can and can't do to help their alcohol or other drug abusing loved one. They'll learn how to take care of themselves, even if their loved one won't help him- or herself. And if children are involved, parents will learn how to help them deal with the effects.

SUBSTANCE USE DISORDER – EFFECTS ON USERS

This course outlines the mind/body effects of alcohol and other drugs, from casual use to abuse to addiction. Participants learn how substance abuse affects the brain's chemical activity long after intoxication. And they'll find out how addiction permanently alters brain chemistry, which is a primary reason why medical science has established chemical dependency as a disease — of the mind and body.

TECHNOLOGY AND WELLBEING

Tech companies often claim their newest device or app will save us time or connect us with others. But now that society is getting hooked on these technologies, they often have the opposite effect. Instead of providing convenience, they can monopolize our time. Rather than connecting us, they can addict us to virtual interaction. This course will cover the detrimental effects excessive technology use can have on one's health and wellbeing and will help your employees learn ways to set healthy boundaries to avoid being enslaved by devices.

* TOBACCO-FREE ME – PREPARING TO QUIT – *Mi Futuro sin Tabaco: Prepararme para Dejarlo*

This course is the first in a two-part series to help motivate and assist those who want to stop using tobacco. The concept is based on acquiring nicotine addiction education, developing a plan to quit, and setting up a support system. In Preparing to Quit, users are guided through the steps leading to their quit date — their first day of freedom from tobacco.



* TOBACCO-FREE ME – QUIT DAY AND BEYOND – *Mi Futuro sin Tabaco: el día Después de Dejar de*

This course is the second in a two-part series to help motivate and assist those who want to stop using tobacco. The concept is based on acquiring nicotine addiction education, developing a plan to quit, and setting up a support system. In Quit Day and Beyond, users are guided through their first days and weeks of freedom from tobacco.

Physical Health Courses

* ACHIEVING A HEALTHIER WEIGHT – *Logrando un Peso Saludable*

A healthy body weight can help a person feel better and lowers the risk of developing serious health conditions. This course helps your employees understand risks associated with obesity and gives them step-by-step strategies for achieving and maintaining their ideal weight.

* ADDRESSING SLEEP DISORDERS – *Tratando Trastornos del Sueño*

Millions of Americans suffer from sleep disorders each year. Sleep often takes a back seat to other commitments. It provides a foundation for health and the energy needed to spend on work, hobbies and relationships. This course summarizes how much sleep your employees need and helps them determine if they have a sleep disorder that should be addressed in order to enhance their quality of life.

* BEGIN A SIMPLE AND HEALTHY FITNESS PROGRAM – *Comience un Programa Simple y Saludable de Actividad Física*

Most people know that they should exercise, but they can't seem to overcome barriers to doing so or make sufficient time in their busy schedules. This course reviews the various components that are necessary for a well-rounded exercise routine and how to successfully achieve exercise goals.

COMBATING CHILDHOOD OBESITY

Childhood obesity is increasing at an alarming rate. As parents, your employees play an integral role in helping their children maintain a healthy weight. By providing their children with healthy foods, opportunities to be active and emotional support, your employees can be part of the movement to combat childhood obesity. This course discusses ways your employees can be a good example to influence their child to make healthy decisions.

DETECTING CANCER EARLY

It is easy to feel like getting cancer is inevitable. However, there are actions your employees can take to lower their risk of getting cancer. In this course, your employees learn how to reduce their cancer risk and increase their chances of survival through healthy lifestyle changes and early detection.

* GUIDE TO MEN'S HEALTH – *Guía para la Salud de los Hombres*

In America, the life expectancy of men is significantly less than the life expectancy of women. Men can drastically improve their quality of life, lower their risk of illness and impact their life expectancy by having regular checkups and making healthy lifestyle choices. In this course, your employees will learn what they can do at every age to invest in their health, their most valuable asset.

* GUIDE TO WOMEN'S HEALTH – *Guía para la Salud de la Mujer*

Women's health encompasses a variety of issues, yet women, on average, live longer than men. This is due to the healthy choices that many women make. Women are more likely to engage in healthy behaviors and routinely visit their doctors for recommended checkups and screenings. In this course, your employees will learn what they can do at every age to invest in their health and lower their risk of illness.

MAINTAINING A HEALTHY PREGNANCY

Pregnancy is a life-changing experience. In this course, your employees will learn why prenatal care is important and what they can do at each stage of their pregnancy to invest in their health. There are many steps your employees can take to help them and their baby experience a healthy pregnancy and delivery.

MANAGING ALLERGIES

Allergies cannot be cured, but symptoms can be managed to minimize their impact on daily life. In this course, your employees will learn about common allergies and their symptoms. They will also learn basic steps they can take to avoid allergens and prevent allergy complications.



* MANAGING HYPERTENSION – *Manejando la Hipertension*

High blood pressure, also known as hypertension, is often referred to as a silent killer. It can have a devastating impact on one's health, even before symptoms arise. In this course, your employees will learn how to detect and manage high blood pressure.

MANAGING ASTHMA

With proper management, a person can live a healthy, active lifestyle with asthma. In this course, your employees will learn how to properly treat and manage asthma, identify symptoms and avoid triggers as well as prevent or minimize attacks.

* MANAGING CHOLESTEROL – *Manejando Su Colesterol*

There are many benefits to maintaining healthy cholesterol levels, such as decreasing the risk for heart attack and heart disease. It is recommended that adults start having their cholesterol checked at age 20, and every five years thereafter. This course explains how managing cholesterol plays a large role in your employee's overall health.

MANAGING HEADACHES

The majority of Americans experience headaches on a regular basis. In fact, headaches cost billions of dollars in lost productivity in the United States each year for both work and school. This course will help your employees identify the type(s) of headache(s) they may be experiencing so they can get the proper treatment to help relieve their pain.

* MY DIET AND GOOD HEALTH – *Mi Dieta y Buena Salud*

The food a person eats is their body's means of getting the energy it needs. This course utilizes the USDA's MyPlate tool to outline what food is needed for the body to get necessary nutrients, maintain a healthy weight and stay energized.

MY DIGESTIVE SYSTEM

The digestive system plays an important role in providing the body with energy. It is integral in converting the nutrients found in food into energy. This course demonstrates how maintaining a healthy digestive system assists energy production and helps avoid uncomfortable digestive problems.

MY GUIDE TO KITCHEN SAFETY

Preparing nutritious meals is a key ingredient in living a healthy lifestyle. This course will help your employees navigate their kitchen safely and share some helpful solutions, should they encounter an emergency.

MY GUIDE TO SAFE FOOD PREPARATION

Food is intended to satisfy hunger and nourish the body, but if it is handled, stored or prepared improperly, it can cause sickness. In this course, your employees will learn about proper food preparation, handling and storage, as well as maintaining a safe environment in their kitchen to prevent foodborne illness and cross-contamination.



* MY HEART HEALTH – *Mi Salud del Corazon*

Maintaining a healthy heart can be as easy as building a healthier lifestyle. This course discusses the importance of heart health as well as how your employees can reduce their risk of heart disease and recognize warning signs and symptoms.

*** MY ORAL HEALTH – *Mi Higiene Bucal***

Oral health is linked to one’s overall health. Sometimes diseases first present symptoms in the mouth, and at other times, poor oral health can cause problems throughout the body and lead to serious medical conditions. This course outlines what it takes to maintain proper oral health.

MY SKELETAL SYSTEM

One’s lifestyle can affect their bone mass as they age. Maintaining healthy bones is an important part of daily living and disease prevention. In this course, your employees will learn the importance of bone health and what they can do to improve it as well as how to reduce their risk of injury or disease.

*** MY SKIN – *Mi Piel***

The skin is the body’s largest and fastest-growing organ. Protecting it is of the utmost importance because it is the body’s first level of defense. This course covers how your employees can properly care for their skin and prevent disease.



PREVENTING ALLERGIC REACTIONS

Allergic reactions can range from annoying symptoms like sneezing to life-threatening situations. This course discusses allergies and the various types of reactions your employees may have. It also provides tips on how to recognize allergy triggers and prevent reactions.

PREVENTING AND TREATING COLD AND FLU

During cold and flu season it feels like it is impossible not to get sick, but that’s not always the case. This course arms your employees with ways they can best defend themselves against cold and flu, and sifts through fact and fiction regarding the most effective ways to treat a cold and the flu.

*** PREVENTING DIABETES – *Prevención de la Diabetes***

Millions of Americans currently have diabetes, and many of those people don’t even know they have it. Prediabetes and Type 2 diabetes are becoming increasingly prevalent in the United States. This course introduces diabetes, its complications and proper testing, and outlines how to live a healthy lifestyle that may delay or even prevent the onset of the disease.

PREVENTING AND TREATING BREAST CANCER

Breast cancer is common among women, but it affects men too. This course will teach your employees how to follow early detection guidelines and recommendations at every age and improve their treatment options should they develop breast cancer. It also outlines steps they can take to lower their risk.



PREVENTING AND TREATING COVID-19

As the coronavirus pandemic persists, it’s important to understand the risks of contracting COVID-19, what could be at stake, and how to best protect yourself and your community. This course illustrates how to defend against catching and spreading COVID-19. It sifts through fact and fiction to provide legitimate, effective methods to protect against the virus including details on the various vaccinations.

PREVENTING SPORTS INJURIES

Participating in sports is a great way to have fun while maintaining a healthy lifestyle. Your employees shouldn't let the fear of injury keep them from the field or court. In this course, your employees will learn how to safeguard themselves from sports injuries.

PROTECTING MY BACK FROM INJURY

The back is central to the body's structure. When a person experiences back pain, it can be debilitating and can make even the most basic daily tasks unbearable. This course provides tips for avoiding, eliminating, or addressing painful back problems.

SUGAR-FREE ME

"Added sugar" is found in many more foods than simply soda and cupcakes. Added sugar is simply that: added. It's found in many so-called healthy food products. This course illustrates how it has infiltrated our lives and why it's detrimental to health. Your employees will also learn how to live a sweet life without the added sugar.



TAKING RESPONSIBILITY FOR MY CHILD'S HEALTH

Supporting the health of one's child is an important responsibility. By setting a good example and teaching their children to prioritize their health, parents can create a foundation of healthy behaviors their children can build upon for the rest of their life. In this course, your employees will learn ways they can invest in their child's health at each stage of development.

* TREATING DIABETES – *Tratamiento de la Diabetes*

Diabetes is a serious illness and actively managing it is the key to avoiding or minimizing its complications. This course focuses on how a person with diabetes can be the leader of their health care team in an effort to best control and manage their diabetes.

TRENDS IN NUTRITION

This course examines popular diets and reviews the research behind them. It covers the benefits and potential pitfalls of many current nutrition plans. This course will also offer guidance to help your employees determine which approach is right for them and aligns with their unique lifestyle and health goals.

* UNDERSTANDING MY VISION – *Lo que sé Sobre mi Visión*

Sight greatly impacts one's lifestyle. Many people think that vision naturally changes as a part of the aging process, or that changes occur by chance, but there are several steps people can take to preserve their eye health. In this course, your employees will learn how to prevent some of the most common conditions affecting their vision.

*** UNDERSTANDING NUTRITION LABELS – *Entendiendo las etiquetas de nutricion***

Nutrition labels are frequently untapped resources in the effort to control weight and get daily recommended values of nutrients. This course teaches your employees how to read food labels, what to look for, and how to find out the nutritional value of foods that do not come in packaging with labels.



UNDERSTANDING OSTEOPOROSIS

Osteoporosis is more than brittle bones; it can have a bigger impact on one’s health. Brittle bones can increase the risk of falls later in life, which can increase the risk of other health conditions, even death. In this course, your employees will learn what they can do to maintain strong bones and decrease future risks.

UNDERSTANDING SKIN CANCER

Skin cancer is the most common form of cancer in the United States. This course outlines various types of skin cancer and provides tips for prevention. It also covers screening guidelines and the importance of skin self-exams. Your employees will learn what to look for and when to consult their doctor since early detection is key to successful treatment, should they get skin cancer.

Whole-Person Wellbeing Courses (The 6 R’s)

Description of 6 R’s Courses

Asset Health understands the 6 R’s as interrelated components of whole-person wellbeing. The 6 R’s are Refuel (optimal nutrition), Rejuvenate (intentional exercise), Relax (stress management), Rest (sleep hygiene), Reflect (introspection, spirituality) and Relate (quality relationships). The key point is that all of the 6 R’s are reciprocal in nature: they all affect each other, for better or worse.

REFUEL

Food provides the energy and nutrition one’s body needs. This course will focus on the importance of eating a balanced diet comprised mostly of whole foods and limited processed foods. This course will also discuss the link between added sugars and chronic conditions and provide guidance for reducing sugar in your employees’ diet. Your employees will find sample healthy meals and recipes, too.



REJUVENATE

Rejuvenation of the mind and body through exercise plays an integral role in improving one’s health and wellbeing. Proper exercise can truly re-energize your life; and the mental and emotional benefits of a healthy body extend beyond increased energy. In this course, your employees will learn about the immediate and long-term health benefits of physical activity and tips for incorporating exercise into their lifestyle.



REST

Getting plenty of quality rest plays an integral role in achieving optimal health and preventing many serious diseases. Sleep helps protect your physical health, mental wellbeing, safety and quality of life. In this course, your employees will learn about the benefits of sleep, how much sleep is recommended and steps they can take to get quality sleep.



RELAX

Relaxation is an important part of achieving mind/body wellbeing. This course will discuss ways to relax, techniques for stress relief, strategies for handling stress and tips for being relaxed while still being productive. This course will also explain how relaxation isn't so much about the activities you are doing, but rather your state of mind as you engage in those activities.



REFLECT

This course serves as an in-depth overview of active contemplation. Your employees will discover what it means to be reflective and how to carve out time from their busy life to practice it. Your employees will explore mindfulness and its benefits. They will also learn different methods of reflection. Reflection can have a positive impact on achieving better health by supporting healthy endeavors, such as nutrition and exercise.



RELATE

Healthy relationships encompass interactions with family, significant others, friends and co-workers. They are paramount to mental, emotional and physical wellbeing, and unhealthy relationships can have a negative impact on the ability to rest, relax, reflect, rejuvenate and refuel. This course will focus on several key components to healthy relationships including time, respect, communication, flexibility and trust.



Financial Courses

PATH TO FINANCIAL WELLBEING

Your financial life plays an important role in one's overall wellbeing. In this course, your employees will learn about the Six S's of financial wellbeing – spending wisely, securing your future, saving smartly, sharing your resources, shaping your future and succeeding simply. They will gain insights into living within their means, saving and making smart investments to achieve their long-term financial goals while enhancing their quality of life.

CREATING A CASH FLOW PLAN

Cash flow plans are an important part of one's overall financial wellbeing. Creating a cash flow plan provides peace of mind so you can live within your means, be prepared for financial emergencies and plan for your future. In this course, your employees will learn how to develop a cash flow plan and track their spending. They will also learn how to save, repay their debt if they have any, and identify their financial priorities for smarter spending.

INVESTING IN MY RETIREMENT

While many of your employees may be saving for retirement already, they may not know how much money it will take to finance the lifestyle they desire for retirement along with cover their health care costs. This course will help your employees determine how much money they should save for retirement and what steps they should take to meet their retirement goals.



MY 401(K) DISTRIBUTION OPTIONS

Smart retirement planning means knowing the withdrawal and distribution features available through a 401(k). A 401(k) provides ease and flexibility to develop a retirement savings plan that meets one's objectives, budget and lifestyle. In this course, your employees will learn about their options to withdraw funds from their 401(k) while actively employed and upon leaving or retiring from their company.

SAVING WITH MY 401(K)

Most people know that they should be saving money for retirement. Starting early is important but lacking the knowledge of how to properly diversify investments often leads people to take the easiest, rather than an educated, approach to saving. This can be a financial gamble. This course outlines steps your employees can take to diversify their financial portfolio to maximize their financial security and minimize risk.

UNDERSTANDING MY 401(k)

Many employers have switched from offering pensions to sponsoring 401(k) plans. A 401(k) plan is a great vehicle for saving for retirement. In this course, your employees will learn how a 401(k) plan works and the benefits of enrolling in one. Additionally, they will learn tips for using their 401(k) to maximize their financial security in retirement.

Healthy Cents Courses

(available as an additional service)

Description of the Healthy Cents Courses

The Healthy Cents financial wellbeing curriculum is comprised of 12 courses that take about 15 minutes each to complete. It explores the four primary categories of personal finance: Borrowing; Planning; Spending; and Saving. Participants are encouraged to consider action steps suggested throughout each course and identify which ones they can complete. Some courses have worksheets which can be downloaded to help participants identify and commit to steps that can turn their dreams into goals and goals into reality.

HEALTHY CENTS 01: SPEND – READY

This course focuses on the importance of having a spending plan and being prepared for financial emergencies. It discusses the connection between values, dreams, and goals and why turning dreams into goals is essential to financial wellness. It covers how to start building a plan and understanding individual spending patterns.

HEALTHY CENTS 02: SPEND – SET

This course focuses on spending plan frameworks for managing money. It discusses how to adjust an individual spending plan based on wants and needs, to help achieve financial goals. Participants learn to create a plan that is specific and unique to them.

HEALTHY CENTS 03: SPEND – GO

This course focuses on the importance of tracking individual spending. It discusses ways to determine where the money goes, tips to avoid impulse purchases, and how to reduce spending. It equips participants to make wise spending decisions using the tools and strategies provided.

HEALTHY CENTS 04: BORROW – READY

This course focuses on the lending process. It helps participants understand how loan features impact the amount paid for a loan. It discusses how to analyze and evaluate loan options to identify which one is in line with individual financial goals. It discusses how a lender makes decisions about personal loan applications.



HEALTHY CENTS 05: BORROW – SET

This course focuses on credit reports and scores: how they're used; what information is included in credit reports; and factors that impact credit scores. Participants learn how to build credit.

HEALTHY CENTS 06: BORROW – GO

This course focuses on loans, lenders, and debt. It discusses how and why people borrow money. It highlights important warning signs that debt could be getting in the way of achieving one's goals. It identifies strategies and programs to manage debt.

HEALTHY CENTS 07: SAVE – READY

This course focuses on saving and investing, including the basic differences, various accounts and their features, and the role of goals in choosing to save or invest.

HEALTHY CENTS 08: SAVE – SET

This course focuses on challenges to saving. It explores why individuals sometimes act in ways that don't align with their goals. It discusses strategies to overcome challenges to achieving goals, and it identifies common reasons to save money.



HEALTHY CENTS 09: SAVE – GO

This course focuses on how to save, including using behavioral economic theory to identify saving strategies. Participants learn specific ways to save on everyday expenses and how technology can help them become successful savers.

HEALTHY CENTS 10: PLAN – READY

This course focuses on the value of a financial plan, differences between saving and investing, time value of money, and risk-return relationship of investing.

HEALTHY CENTS 11: PLAN – SET

This course focuses on how a financial plan can benefit individuals. Participants learn the basic components of a financial plan and how to build one. They learn about behaviors that can interfere with a plan and professionals who can help develop and manage one.

HEALTHY CENTS 12: PLAN – GO

This course focuses on financial accounts designed for specific purposes, the roles and responsibilities of financial professionals, and investment fraud and how to avoid becoming a victim.



HIPAA Compliance Lessons

(available as an additional service)

HIPAA 01: HIPAA PRIVACY RULE OVERVIEW

Do your employees know their privacy rights and what Personal Health Information (PHI) encompasses? This course defines the HIPAA Privacy Rule so your employees understand how it applies to them. They will also learn why it is important to be educated on your company’s privacy policy.

HIPAA 02: THE HIPAA FIREWALL

This course walks your employees through the building of a HIPAA firewall for your company and why it is important to their Personal Health Information (PHI). They will also learn when PHI may be disclosed to your company for non-health plan purposes.

HIPAA 03: USES AND DISCLOSURES OF PHI FOR OPERATION ACTIVITIES

Your employees will learn about instances where Personal Health Information (PHI) can be used and disclosed within and outside the company. This course also covers which activities fall under payment and health care operations.



HIPAA 04: THE MINIMUM NECESSARY STANDARD

This HIPAA course not only explains what the Minimum Necessary Rule is, but what it covers during routine and non-routine transaction scenarios.

HIPAA 05: ADDITIONAL USES AND DISCLOSURES OF PHI

This course covers instances when employers need HIPAA authorization from employees to use or disclose Personal Health Information (PHI). The course also elaborates on what particular information is needed from employees in order to share the information, as well as situations that don't require HIPAA authorization to use or disclose information.

HIPAA 06: USES AND DISCLOSURES: PERSONAL REPRESENTATIVES

This course explains what your employees should do if a family member is interested in their Personal Health Information (PHI). They will also learn when to provide information to a personal representative, what Explanation of Benefits (EOB) forms are and when they may be given to policyholders.

HIPAA 07: REASONABLE SAFEGUARDS TO PROTECT PRIVACY

The main goal of this course is to arm your employees with several tools to safeguard PHI, whether it is theirs or another employee's information. They will also learn what could happen as a result of failing to protect PHI.

HIPAA 08: INDIVIDUAL RIGHTS PART 1

Your employees and their personal representatives have the right to request additional restrictions on the use of Personal Health Information (PHI). They can also request confidential communications involving their information. This course dives into both topics and how your company responds in each situation.

HIPAA 09: INDIVIDUAL RIGHTS PART B

Whether it is to review or amend information, this course will coach your employees on how to respond to different requests involving Personal Health Information (PHI).

HIPAA 10: PRIVACY BREACHES AND THE NON-RETALIATION RULE

Ironing out privacy breaches is a high priority for employers and employees alike. This course shares how both employers and employees can report, respond and correct privacy breaches. Legal protections for your employees are also discussed in this course.

HIPAA 11: PHYSICAL SAFEGUARDS

While other courses dive a little deeper into protecting Personal Health Information (PHI), this course provides an overview of how to safeguard information to prevent unauthorized access. It may be necessary to use PHI for job duties, so this course tackles this topic, too.

HIPAA 12: ADMINISTRATIVE AND ELECTRONIC SAFEGUARDS

Do your employees access Personal Health Information (PHI) from a portable device, such as a phone or tablet? The goal of this course is to teach your employees what Electronic Protected Health Information (EPHI) is and how they can protect it, especially if they are using a mobile device.