THE EMERGE PROGRAM

An effective financial wellness program is easily accessible, personalized, provides access to certified experts, complements other benefit program elements, and engages the user over time with relevant resources. Emerge delivers this and more through our comprehensive suite of program features. Each feature is tailored to the individual through our intelligent technology platform.

WHAT MEMBERS GET

- Personalized user dashboard
- Financial wellness assessment/action plan
- Confidential financial coaching
- Financial resource center
- Targeted email and text message communications
- Goal achievement tools
- Credit score management

HOW IT WORKS

The program creates sustainable financial health by promoting behaviors that lead to better decision-making and rewarding members for engaging with their finances. Members have access to tools that can help build credit, improve budgeting, achieve financial goals, and much more.

PROGRAM BENEFITS

- Because of decreased debt and financial stability, members will have reduced financial stress
- With lower financial stress, members' health improves and their healthcare costs are reduced
- Members will be able to avoid high-interest, short-term loans
- Better cash management and increased savings will enable a member's secure, stable future