



# Benefits and Me

TOWNE BENEFITS

## Managing Chronic Conditions

According to the Centers for Disease Control and Prevention, 6 in 10 adults have a chronic disease—and 4 in 10 have two or more. Major chronic diseases in America include heart disease, cancer and diabetes. If you're coping with a chronic condition, you can take charge and manage it with these strategies:

- **Study your chronic disease.** The more you know about your condition, the better you'll be able to understand and make treatment decisions. Lean on trusted and science-backed sources.
- **Build your team.** Seek out experts to provide guidance and support on certain aspects of your health. Your primary care physician can help piece everything together from specialists and nurses.
- **Keep up with your medications.** If you're having trouble managing your medications during the pandemic, consider pharmacies with a drive-thru option or sign up for a mail-order pharmacy.
- **Commit to healthy lifestyle habits.** Many chronic diseases are caused by tobacco and alcohol use, poor nutrition and physical inactivity.
- **Control your stress.** Fear and anxiety are natural, especially after a diagnosis. However, stress can take a toll on your emotional and physical health, so managing your stress in healthy ways is crucial.

In a time when health care costs are rising at a rapid rate, it's crucial that you do your part to keep chronic conditions at bay or effectively manage them.

## The Basics of Vision Insurance

Vision coverage, a common voluntary benefit, is similar to regular medical insurance. Vision coverage is available in two basic types of plans:

- **Vision benefits plan**—This type of plan is regular insurance coverage, and coverage may differ between in- and out-of-network providers. You'll typically pay a portion of your eye care cost through a deductible and coinsurance or copayments.
- **Discount vision plan**—With this option, you can choose to reduce vision care costs without regular insurance coverage. You pay for all your vision care at a reduced rate.

Routine eye exams can help maintain your vision and detect eye problems and overall health concerns. Obtaining vision insurance is a way to ensure you can continue enjoying good eye health and the sights around you.

## HSAs and You

Health savings accounts (HSAs) are a tool for managing your out-of-pocket health care expenses. You are eligible for an HSA if covered by a high deductible health plan (HDHP). Consider the following benefits of an HSA:

- **Cost savings**—You could earn triple-tax benefits. That means you put money in tax-free, it accrues interest tax-free, and you can withdraw it tax-free for qualified medical expenses.
- **Long-term financial benefits**—You can save for future medical expenses and budget your contributions. Unspent funds roll over each year, making it a powerful retirement savings vehicle.
- **Choice**—You control and manage your health care expenses and choose when to use your HSA.

Talk to HR to find out if an HSA is available to you.