



Benefits and Me

 TOWNE BENEFITS

Adoption Assistance Benefits

No one can put a price on raising a child, yet the cost of adoption can be difficult to overcome. That's why some employers offer voluntary adoption assistance benefits to help you afford the adoption process.

Adoption assistance benefits might include advice and support with paperwork, time off while bringing a child home, reimbursement for adoption-related costs or other types of assistance. Adoption assistance benefits come in many forms but generally fall into three categories:

1. **Information resources**—This assistance may include access to adoption specialists, recommendations for licensed adoption agencies and suggestions for support groups.
2. **Financial assistance**—This benefit may include employer-sponsored funds for expenses associated with adoption, such as agency fees, court costs and legal fees.
3. **Parental leave**—This assistance may include additional time off from work specifically to care for a newly adopted child.

If you plan to adopt a child and hope to benefit from your company's adoption assistance program, make sure you understand the specific policies and tax implications before applying for such assistance. Speak to HR to learn more about your available resources.

The Benefits of Pet Insurance

Pet insurance is a voluntary benefit that provides coverage for most pet illnesses and accidents. It primarily focuses on unpredictable medical incidents rather than routine preventive visits.

Consider the following benefits of pet insurance:

- It covers most unforeseen illnesses and injuries, such as cancer, tumors and surgeries. Keep in mind pet insurance generally doesn't cover preexisting conditions or routine care or medical visits.
- This coverage makes pet care more affordable and often easier to agree to a life-saving procedure or an emergency operation if an unforeseen medical complication arises.
- It reduces pet-owning stressors or concerns.

Contact HR for more information about pet insurance.

Understanding Employee Assistance Programs

An employee assistance program (EAP) is an employer-sponsored program that offers services to help you deal with personal struggles. The goal is to help you tackle issues before they become more serious and difficult to manage.

EAPs can vary from employer to employer, but these are typical issues addressed:

- Alcohol or substance abuse
- Divorce or marital problems
- Child care or elder care
- Eating disorders
- Gambling addiction
- Mental health issues
- Financial struggles
- Legal problems

An EAP is strictly confidential and ensures your privacy. Any personal information won't be shared internally, and the use of resources will not impact your career.