



# Benefits and Me

 TOWNE BENEFITS

## Tips for Choosing the Right Primary Care Physician

The doctor-patient relationship is critical because you want someone you can trust and talk openly with. A primary care physician (PCP) is generally responsible for advising and educating you about your health care decisions and examining and treating you. Consider these tips for choosing your PCP:

1. Choose an in-network provider to help reduce out-of-pocket costs.
2. Check doctors' locations and hours to see which are most convenient.
3. Ask for referrals from your family, friends, co-workers and other health care professionals you're already seeing.
4. Schedule an appointment to review your medical history and health concerns. If you feel that the doctor was knowledgeable and listened to your health care needs, you likely have found a match.

Take your time choosing a PCP, and visit them annually to build and maintain your doctor-patient relationship. Talk to HR if you have questions about in-network providers or health insurance offerings.

## Managing War-related Anxiety

If you're worried about the war in Ukraine, you're not alone. According to a recent survey from the American Psychological Association, Americans are emotionally overwhelmed by current events. Eighty percent of U.S. adults reported the war in Ukraine is a significant source of stress.

Watching an international crisis unfold can make you feel out of control, so consider these coping tips:

- Leverage your employer's employee assistance program (EAP), if available. An EAP can offer resources and services, including access to mental health counseling, to help navigate stress and anxiety.
- Avoid "doomscrolling"—the concept of binging on negative news—and try to spend less time on social media.
- Take care of your mind and body by exercising and practicing mindfulness (e.g., yoga, meditation and breathing exercises).
- Connect with friends, family or colleagues to discuss your feelings, which can help bolster your mental well-being.

If you're feeling anxious or concerned about your mental health, talk to a doctor. Additionally, ask HR about mental health resources available to you.

## The Basics of Life

### Insurance Benefits

If you have people depending on you for financial support, life insurance can protect them if something happens to you. Life insurance is available as a term or permanent policy. Here's a rundown of the various types:

- **Term** offers coverage for a specific period of time. The policy may be renewed, but premiums could increase based on your age and health factors.

In contrast, these are permanent life insurance subcategories:

- **Whole life** lasts for the remainder of your life, as long as you pay premiums. Premiums remain the same, and a portion becomes the cash value.
- **Universal life** is similar to whole life but has the potential for higher earnings on the savings component.
- **Variable life** has fixed premiums, and you can control the investment decisions for the cash value portion.