



Benefits and Me

 TOWNE BENEFITS

Employee Guide to the Major Types of Health Plans

You have many choices when selecting a health insurance plan, which can make the process feel overwhelming. Health plans vary and have their own benefits and drawbacks related to coverage, primary care providers (PCPs), copays, premiums and more. Here are some common types of health plans:

- **Health maintenance organization (HMO) plans** cover services performed solely by in-network providers. HMO plans tend to be lower-cost but more restrictive than other plans.
- **Preferred provider organization (PPO) plans** include a network of providers but also allow you to seek out-of-network services. These plans are more flexible than HMO plans but typically more expensive.
- **Point-of-service (POS) plans** combine elements of HMO and PPO plans. Under POS plans, you can choose how care will be received each time it's needed.
- **Exclusive provider organization (EPO) plans** allow you to seek care from a predetermined list of in-network providers without having to obtain a referral from a PCP.
- **High deductible health plans (HDHPs)** have a lower premium, but you pay more before hitting your deductible. An HDHP is typically paired with a tax-advantaged account to pay for qualified medical expenses.

The most suitable plan will depend on your health, unique needs and financial situation. Contact HR if you have questions about available health plans.

Understanding Long COVID-19

Nearly 1 in 5 adults who have had COVID-19 still have post-COVID-19 conditions (PCCs), according to the Centers for Disease Control and Prevention. PCCs, or long COVID-19, can include a wide range of ongoing health problems, such as fatigue, brain fog, lightheadedness and symptoms that worsen after physical or mental effort. Unfortunately, many PCCs can limit your ability to work.

It's difficult for an employer to offer support if they don't know you need help. Employers may need to provide accommodations to employees who can still work. If you're worried about working while battling long COVID, talk with your manager and offer solutions to help you perform to the best of your ability. It can also help to talk to your doctor if you think you have a PCC.

4 Tips for Long-distance Caregiving

Caring for someone from a distance comes with unique challenges. Just because you're conducting your duties from afar does not mean the quality of care needs to be different.

Consider these long-distance caregiving tips to help make the process easier for both you and the person you're caring for:

1. Stay in regular contact with the person to create a greater sense of attachment. Setting a communication schedule may also be helpful.
2. Explore food delivery services to ensure the person you're caring for has a way to nourish their body.
3. Consider telehealth options for medical appointments.
4. Plan for the unexpected and have a backup plan with someone nearby.