



# Benefits and Me

 TOWNE BENEFITS

## Secondary Health Coverage

You may be familiar with primary health insurance, but you can also purchase separate secondary health coverage that can cover issues your primary plan may not. This coverage is also known as voluntary or supplemental insurance plans. Secondary coverage can include:

- Vision insurance
- Dental insurance
- Disability insurance
- Life insurance
- Accident insurance
- Hospital care insurance
- Cancer insurance
- Medicare supplement insurance

Deciding which secondary insurance to purchase depends on your needs and primary plan coverage. For example, vision insurance could help cover the costs of eye exams, treatment and corrective eyewear. Contact your manager for more information about secondary health coverage and enrollment.

## Prioritizing Mental Health Amid Inflation-related Anxiety

Financial stress can be a burden and negatively impact your mental health. During this current period of increased inflation, consider the following tips:

- **Reframe your mindset.** Try thinking about it like the weather: You may not be able to control the weather, but you can dress for it.
- **Lean on family and friends.** Talking with those close to you can help you stay grounded and reduce feelings of anxiety.
- **Seek professional help.** Waiting to get help when you need it will only lead to worse mental—and possibly physical—health.
- **Avoid negative media.** Consuming too much negative content can increase feelings of anxiety.

To deal with the current economic uncertainty, focus on what you can control. Talk to your supervisor about available financial and mental health resources.

## How to Spot Errors on Your Medical Bill

Up to 80% of all medical bills have errors, according to health care advocacy group Access Project. With high patient influxes and various medical codes, it's easy for billing mistakes to happen. As such, it's crucial to look over your bill thoroughly to help save money.

Consider these tips for spotting errors on your medical bill:

- Request an itemized bill with medical codes.
- Review the itemized bill to confirm that each charge is for a service you received.
- Verify dates of service and ensure all personal information is correct.
- Compare the explanation of benefits to the bill.
- Check for upcoding, a charge for a more expensive service.
- Be sure there aren't any canceled services.