

# Benefits and Me

## Adoption Assistance Benefits

Although no one can put a price on the value of raising a child, the cost of adoption can be difficult to overcome. For this reason, some employers offer voluntary adoption benefits to provide financial assistance to employees who choose to adopt.

Adoption assistance benefits may include reimbursement for adoption-related costs and other forms of assistance, help with paperwork and time off when bringing a child home. These benefits typically fall into three categories:

1. **Financial assistance**—This benefit may help pay for numerous adoption-related costs such as agency and legal fees, court costs and travel expenses.
2. **Information resources**—This benefit provides access to adoption specialists who can help you navigate the complicated rules, processes and paperwork associated with adoption.
3. **Parental leave**—This may provide a combination of paid and unpaid time off to allow you 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. Schedule an appointment with HR to learn more about your benefits.

## Employee Options After Losing Medicaid Coverage

Losing your health coverage can be frightening; however, if you no longer qualify for Medicaid coverage, you may be able to obtain health coverage through one of the following options:

- An employer-sponsored health plan
- A health plan offered through the Affordable Care Act's Health Insurance Marketplace
- Medicare, if you're age 65 or older

Losing your Medicaid coverage is considered a qualifying life event, so you will have the opportunity to enroll in a new health plan as part of a special enrollment period.

Contact HR for more information on your health care options.



## The Importance of Preventive Care

Preventive care is a type of health care that shifts the focus of health care from treating sickness to maintaining wellness and good health. Individuals use preventive care to catch illnesses and diseases early in order to avoid or better control their health problems.

Consider the following benefits of preventive care:

- It can help you stay healthier and get more effective treatment with screenings and tests.
- It may enable you to start treatment or lifestyle changes before a disease starts or while it's still in the early stages.
- It may allow you to pay less for medical expenses by catching and treating health issues before they become full-blown chronic diseases or serious illnesses.

Ultimately, preventive care provides the benefit of improving the quality of your health for years to come.

 TOWNE BENEFITS