

BENEFITS AND ME



Balancing Caregiving and Your Career

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The demands of caregiving and working a part-time or full-time job can leave you exhausted and stressed. When left untreated, chronic stress can develop into serious health problems including depression, anxiety and cardiovascular disease.

If you are struggling to balance your career with the demands of caregiving, consider the following employer-provided resources:

- **Shift flexibility**—Talk to your manager about how to make your schedule less burdensome by altering your hours or telecommuting.
- **Employee assistance program (EAP)**—Be sure to discuss your EAP options with your HR representative. They will likely be able to chat about care management and determine if your situation qualifies you for any benefits.
- **Stress management**—Talk to your manager and other co-workers about organizing stress-relieving activities at the workplace.

This balancing act between providing care while working full or part time can be both stressful and exhausting. For additional resources, contact your HR manager.

Lower Your Health Care Costs By Improving Your Well-being

Taking control of your overall well-being can greatly lower your health care costs. Lifestyle changes can help prevent or lessen the severity of health issues, which may result in fewer health expenses and a greater well-being.

Consider changes to address components of well-being:

- **Physical well-being**—Stay physically active, eat a well-balanced diet to fuel your body, and get enough sleep each night.
- **Mental well-being**—Find ways to deal with stress, like journaling or meditating, and consider therapy to talk to a professional.
- **Social well-being**—Join a club or sports team to meet new people.

THE BASICS OF FSAS

Flexible spending accounts (FSAs) provide you with a tax advantage to help pay for health care and dependent care. As an employee, you set aside a portion of your pre-tax salary in an account, and that money is deducted from your paycheck throughout the year. Consider the following types of FSAs:

- **Health care reimbursement FSAs** can be used for your deductible, copayments and eligible health care expenses, including prescription drugs, dental costs, eye glasses and contacts.
- **Dependent care FSAs** let you use pre-tax dollars toward qualified dependent care, such as the cost of nursery schools.

FSAs are beneficial if you have out-of-pocket medical, dental, vision, hearing or dependent care expenses beyond what your insurance plan covers.

Our Experience Is Your Advantage