

November 2023



# Health & Life

*the Eder Way*

## Enroll in 2024 plans today!

Open enrollment is now open and will continue through the end of November. It's your chance to gain insurance, increase your coverage, or change your coverage—all without a medical exam.

We're highlighting two Eder insurance products this month. One of the best insurance products we offer is its dental insurance, which provides preventive care that's essential to good oral health, especially for the very young. Our Benefits Guide explains more in detail.

If you are retired or approaching retirement, Medicare Supplement Insurance is a must. Medicare will not cover all medical expenses, so a supplemental policy will pay for some of the out-of-pocket costs Medicare doesn't cover.

No matter who you have your insurance through, we've included some helpful information we think you'll find interesting. Enjoy!

*Jeremiah Thompson*  
Director  
Health & Life Benefits



## The importance of early childhood oral health

Tooth decay is the most common chronic childhood disease in the U.S. Over half of children (52%) have had a cavity in their baby teeth by age 8 and children from low-income families are twice as likely to have cavities. The risk of cavities escalates during the first two years, if their diet is poor and if they don't brush their teeth regularly. So, how soon is too soon to start with regular dental visits?

Children can visit the dentist as early as their first birthday or when their first tooth appears. Fun fact... teeth actually begin to form in the second trimester of pregnancy. At birth, your baby has 20 primary teeth in the jaw, some of which are fully developed. In infancy, you can begin practicing good oral hygiene by wiping your child's gums with a soft, clean cloth in the morning and evening will remove bacteria, sugars,

and acid, all of which can cause cavities. When baby teeth appear, you can brush the child's teeth twice a day with a soft toothbrush, water and a touch of fluoride toothpaste. Additionally, when two of your baby's teeth touch, you can begin to floss. Prevention is key, as poor oral health can adversely result in a number of problems including school absences and lower grades. Fortunately, most childhood dental disease is preventable through good oral hygiene, proper nutrition, and regular dental visits.

Clients of Eder Financial have insurance through Delta Dental, which covers all costs of basic preventive care including two oral exams and cleanings per year, two bitewing X-rays per year, fluoride treatments and space maintainers through age 18, as well as sealants through age 15.



## Which Medicare Supplement plan is for you?

Medicare Supplement Insurance, also known as Medigap, covers expenses that Medicare does not. There are two popular plan options for Eder clients.

Plan F covers all of the gaps in your Medicare, including both the Part A and Part B deductibles. Thus, with Plan F there are no out-of-pocket costs for Medicare-covered services once the plan's premium is paid. However, as of January 1, 2020, this option is no longer available to new members of Medicare. But because Eder's Medicare Supplement plan was created before this date, members of the Eder Plan can still sign up for Plan F. Plan G offers the same coverage as Plan F but has a deductible, which in 2023 is \$183 and the insured has to pay out of pocket.

So, what's the difference? Plan F's premium is higher, but once it's paid, there is no out-of-pocket. Plan G's premium is slightly lower, but you will have to pay a deductible of up to \$183. If you're a current Eder Health Plan member and you're having trouble deciding which option is best for you, contact Debbie Butcher at [insurance@eder.org](mailto:insurance@eder.org) or call 847-622-3391.

Talk to your organization's benefits contact or Debbie Butcher at 847-622-3391 or [insurance@eder.org](mailto:insurance@eder.org).