

July 2024



Health & Life

the Eder Way

**EXCITING
CHANGES
AHEAD!**



We're thrilled to announce a new and improved newsletter format coming soon!

Our goal is to make it easier for you to access the Health & Life content you want. Expect a cleaner layout, more intuitive navigation, and faster access to your favorite topics. We're committed to enhancing your reading experience and can't wait to share these updates with you.

Stay tuned for more details and get ready to explore our refreshed and user-friendly design. Thank you for being a valued reader!

*Eder Public
Relations Team*



Accident insurance, a reserve resource

Disability insurance cares for you if an injury or illness keeps you from working. Medical insurance provides preventive care to prevent illness and primary care for an illness. And life insurance cares for your family when you die. But sometimes the expenses are not completely covered by these insurances, and that is where accident insurance comes in.

According to the [National Safety Council](#), there were 53.5 million medically consulted accident injuries in the United States in 2022. Some medical insurance only partially covers treatment expenses and, in some cases, it may not cover the expense at all. Plus, your medical insurance may have a deductible, and your disability insurance has a limit. [Eder Financial's accident insurance](#) offsets expenses with a cash benefit and even offers a benefit for emergency medical transportation to the ER, which can cost thousands. Consider it a backup resource for unexpected trouble caused by an accident. Through



a clear benefit list of injuries and conditions arising from injuries, Eder policyholders know exactly how much they will receive in the event of an accident, and it pays a set amount for each injury regardless of what other insurances have paid. The benefit goes directly to the individual, with no strings attached. Then, the money can be used as desired. If your employer offers Eder Health and Life Benefits and you would like to learn more about Eder's accident insurance, reach out to us at insurance@eder.org.

Tax Savings for Church Employees

If you're employed by a congregation and want up to \$10,000 in tax-free medical premiums and expenses, we have information on QSEHRA/ ICHRA that you may find helpful. Contact us at insurance@eder.org.

Healing from illness: The people factor

Hospital patients often yearn for visitors, partly because hospitals can be sterile and cold, but some patients experience loneliness as a result of being away from their home, pets, and family.

There's another reason why patients crave company. According to the online [Better Health Channel](#), "Visitors are an important part of the recovery process and are welcome in hospitals. Visitors can help people recover faster, and also help reduce their anxiety and stress." Visitors can also be advocates, functioning as a second set of eyes. [Psychology Today](#) claims, "The effects of others on our biology are well-documented. Someone's presence can affect another's breathing, heart rate, and chemicals in their bloodstream."

Having people around is good for our healing. A recent hospital patient I know welcomed visits from friends and family and proactively reached out via phone to keep and build those relationships, on top of scheduling in-home healthcare, not just to help with the activities of daily living, but to have someone around for company instead of returning to an empty house. People helped this patient heal. - James Lehman, Staff Writer

Talk to your organization's benefits contact or Debbie Butcher at 847-622-3391 or insurance@eder.org.