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# Health & Life

*the Eder Way*



## Life and Death

Most of us would rather not ponder what will happen to our family after we die, but that is what life insurance asks us to do. Life insurance is protection we leave to our family. It is a final act of caring—a way to provide financial support for our family upon death.

In the same way, though we often take eyesight for granted, most of us would rather not experience what life would be without it. Vision insurance helps protect one of the greatest pleasures of living—sight.

As you live for today and plan for tomorrow, these are two insurance products you should not be without.

*Jeremiah Thompson*

Director of Health & Life Benefits



## Top 10 reasons to have life insurance

1. Cover your funeral expenses.
2. Pay off your mortgage.
3. Pay off other debts.
4. Provide an inheritance for your family.
5. Cover estate taxes.
6. Make charitable contributions.
7. Pay for your child or grandchild's education.
8. Protect your business if you are no longer there to run it.
9. Financially support your loved ones.
10. Know that your family estate will be cared for.



## Do you have enough?

If you are among the 41 percent of Americans who do not have life insurance, you should take a moment to think about getting a policy. If you already have coverage, you might want to make sure you have enough.



Here are some questions to help you determine how much life insurance you will need.

- What will my family need at my death to meet immediate obligations, such as medical bills, funeral costs, estate costs, debts, mortgage, etc.?
- How much future income will be needed to sustain my household?
- What will be needed to pay for my children's education?
- How much tax-free benefit do I want to leave to my heirs?

Remember, there may be times when your life insurance needs increase, such as major life events that add to your obligations, like marriage, the birth or adoption of a child, and buying a new home. It is advised that you review your needs at least every five years.

**The eyes have it** — They say the eye is the “window to the soul.” Think about that. You can take in the beauty of a stained-glass window. You can gaze into the faces of people you love. You can learn from their facial expressions and body language. You can watch a sunset or gaze at a rose. You can read a book or follow the lyrics of a hymn. These are psychological and emotional experiences, but they all start with the physical act of seeing. They start with the eye. February is Low Vision Awareness Month. As we reflect on the joy of sight, we're reminded of 1 Corinthians 13:12 (NIV). “For now we see only a reflection as in a mirror; then we shall see face to face. Now I know in part; then I shall know fully, even as I am fully known.”

## 4 Benefits of vision insurance

While most insurance policies pay benefits after the problem has occurred, vision insurance:

- Prevents future problems or stops current problems from getting worse.
- Encourages regular preventive care which supports overall good health.
- Preventative eye exams may detect other medical problems.
- It gives you a chance to see and enjoy life to the fullest!

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