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He♥lth & Life

the Eder Way

Well-being

When insurance is discussed, the word "well-being" often appears. So, what does that mean? Well-being has to do with your physical safety, your mental and physical health, your social connections, and your financial security. You feel good knowing you, your friends, and family are safe and healthy. You feel secure knowing your family will be provided for financially. And, when you have optimal physical and mental health to be active. it creates the opportunity for you to follow your dreams. Insurance does not quarantee you'll have all of this, but it does set the stage. Disability, life, medical, vision, dental, accident, and long-term care insurances build a floor of safety and security that supports you and enhances your well-being.

Open Enrollment begins in November. It is not too early to think about your insurance needs and if you need a little guidance, please know we are here for you.

Lynnae Rodeffer Vice President of Products and Services



Physical Therapy at your Fingertips

The Eder Medical Plan offers Sword Motion, a virtual physical health program. Plan members can overcome back, joint, and muscle pain at home as Sword Motion pairs you with a physical therapist who will:

- · Create a program that is tailored to you
- · Adjust your program as you progress
- · Check in with you to give coaching and advice
- And chat with you to answer your questions and ensure the program meets your needs



With Sword Motion, members can exercise where and when they want using a provided tablet and motion sensors that guide them through every stretch and bend. All of this plus a library of helpful information is included in the Eder Medical Plan at no additional cost. <u>Learn more</u> from Sword Motion.

Vision: Understanding Myopia



Myopia or nearsightedness is the most common form of vision impairment. More than 40% of Americans are myopic. Since this condition is increasing worldwide, new technology is being developed including Stellest and SightGlass. To find out more about myopia, watch this video from EyeMed, Eder Insurance Services' eyecare provider.

The 411: HSA

A Health Savings Account lets you set aside dollars to pay for qualified medical expenses your health plan doesn't cover. While the funds can be used for copays, deductibles, and coinsurance, you may be surprised to know you can use HSA funds to pay for the following items and services:

Sunscreen

Guide dog

Walker, cane, crutches, & wheelchairs

Weight-loss program



Local and long-distance transportation essential for care

In response to recent rampant inflation, the IRS announced that health savings account (HSA) <u>contribution limits for 2024 will increase significantly</u>. To contribute, you must meet the <u>requirements set by the IRS</u>, but given the benefits, you may want to see if an HSA is right for you.