

November 2022



Health & Life

the Eder Way

You've got questions, we've got answers

It's open enrollment season, which means now is the time when you're making decisions that will affect you through 2023. With so many options up for grabs, knowing exactly what choices to make might be difficult at times. After reviewing everything, you might even have more questions than answers.

Over the last few weeks, I've enjoyed the opportunity to meet in person and connect one-on-one with some of our insurance clients. I met virtually with Church of the Brethren, Inc. and SERRV, and traveled in person to The Cedars, Pinecrest Community, Bethany Theological Seminary and Kentucky Mountain Housing Development Corporation. Not only have I had the opportunity to catch up with you, but I've also addressed some often-asked questions.

I'm happy to share information from a few of those questions in this issue. And please reach out if there is anything you need.

Jeremiah Thompson

Director of Health & Life Benefits



Did you know that Eder Financial offers a free life insurance policy?



**Sign up
during
open
enrollment!**

Eder Health & Life is offering a **free** basic life insurance policy, valued at \$50,000, to any church employee who is already receiving our insurance benefits. The only requirement is that you be enrolled in either short-term or long-term disability insurance.

Further, Eder Health & Life is offering free Basic Life insurance to any employee of a participating organization that has elected to offer Basic Life. The value of this benefit is determined by how much the organization has elected to offer.

Coverage for this free benefit begins in 2023. But you need to sign up now. There are just a few days left in the open enrollment period, which runs through Nov. 30.



How will you pay for your care?



At some point in your life, you may no longer be able to care for yourself, and the cost of your care will not be covered by health or disability insurance and will quickly add up. Long-term care insurance coverage pays at the level you choose for home health, assisted living, or nursing care and will protect you so that you will not exhaust your assets. Eder Financial offers you a full range of providers and coverage options at competitive rates with excellent customer service. This insurance is available for all church members, their family and friends, and employees of affiliated agencies, organizations, colleges, and retirement communities.

Wait - Vision insurance covers hearing benefits too?

In addition to all that your EyeMed vision insurance provides, there is a 40% discount on additional pairs of glasses and a 15% discount on conventional lenses, once the funded benefit is used. Further, there is a 20% discount on many other items not covered by the plan, including non-prescription sunglasses when they are purchased at a participating vision care facility.

- There are other plan discounts
- available for certain exams and
- services through eligible providers,
- including Lasik.

- **And even more — your EyeMed vision insurance now includes HEARING CARE!** Through Amplifon
- Hearing Health Care Network,
- members receive up to 64%
- off hearing aids, an extended
- warranty, and free batteries.

Talk to your organization's benefits contact or Debbie Butcher, operations manager of Health and Life Benefits at 847-622-3391 or dbutcher@eder.org.