

October 2022



Health & Life

the Eder Way

Open Enrollment starts November 1

Time to review your insurance coverage

Have you had a change in your life that affects your insurance needs?

- marriage
- divorce
- birth of a child
- death in the family
- purchase of a house
- child entering college

Open Enrollment is a time to –

- choose new insurance products
- update your present coverage
- take advantage of coverage without medical examinations
- ensure that you have selected a beneficiary



Consider two more insurance options

1. Vision Insurance - There is a clear need for vision insurance.

It keeps your eyes healthy. It's not like other kinds of insurance. It is designed to prevent problems or keep them from getting worse.

We are glad to announce that our network of providers for EyeMed has been significantly expanded. This means more choices for you and greater and more immediate access to this benefit wherever you are.

2. Dental Insurance - An ounce of prevention is worth a pound of cure.

Your mouth gives many clues as to the health of your body overall. Dental insurance enables your dentist to perform regular and routine preventive care and to anticipate problems and correct them before they become serious.



No more ID cards for vision and dental

You will no longer need an ID number to use your EyeMed and Delta Dental insurance or to access these plans. Your service provider can use your name and your insurance carrier name (EyeMed or Delta Dental) to get to your account. There will be no separate cards issued for this coverage.

Good news for pastors and churches!



The Pastoral Compensation and Benefits Advisory Committee of the Church of the Brethren made a recommendation (approved by Annual Conference) that congregations make short-term disability insurance part of the standard benefits package they offer to their pastors. We encourage all congregations that use Eder insurances to consider this should there be a need.

Additional insurance products from Eder Insurance Services

Long-term and Short-term disability insurance • Life insurance • Long-term care insurance • Medical insurance • Accident insurance • Pet insurance

A big deal

It has been said that life insurance is purchased not because you are going to die, but because those you love are going to live. This is true for all insurance. It not only protects against injury, illness, disability, and death, but it also enables you and your loved ones to live with peace of mind.

That makes Open Enrollment a big deal. It is your once-a-year opportunity to change and/or increase your insurance coverage.

This issue gives you some ideas. For example, if you have purchased a house or your expenses have increased because you have a child starting college, you may want to increase your life insurance. Considering vision, dental or disability insurance? Note the expanded vision network, and short-term disability insurance for pastors.

We have a lot of information about the benefits of Eder insurance products. If you have questions, we're here to answer them. I am happy to help you!

Debbie Butcher



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.