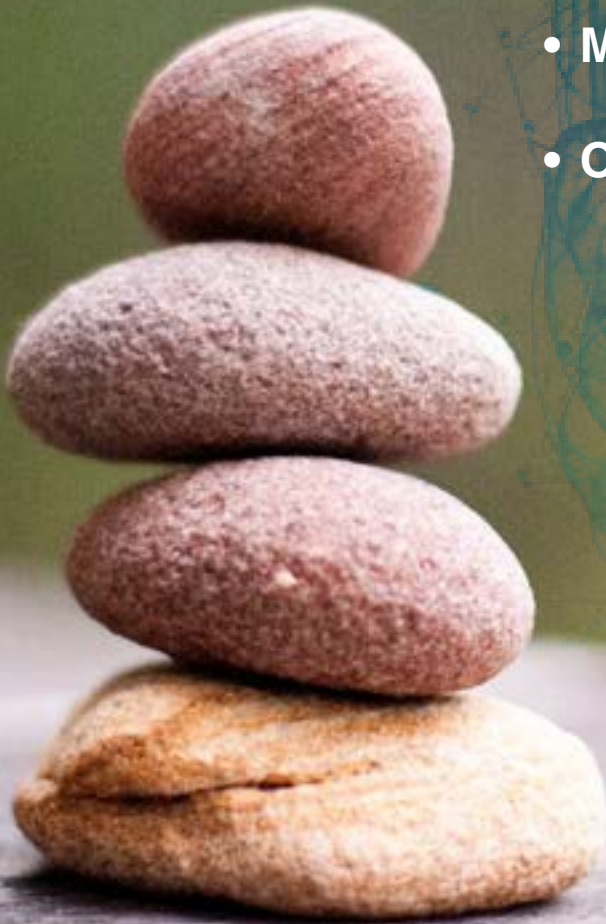


WellNow

A resource for your health and wellness

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What does insurance do?

It offers peace of mind



Insurance is a financial safety net that does three broad things:

- It helps you and your loved ones recover after something bad happens. Examples of insurance for this are life, health, and accident insurance.
- It helps you prevent something bad from happening. Examples of this kind of coverage are dental and vision insurance, a prescription drug plan, and some parts of medical plan insurance.
- It ensures that you are provided for in case of injury or illness. Disability and long-term care insurance cover this.

Insurance is an important financial tool because it gives a family financial stability. It can support the family if the primary source of income is lost. In a larger sense, it can keep your life moving forward. In the face of disaster, insurance helps people continue with their everyday lives.

It enables you to pay your medical bills when you are sick or injured, to take care of your family if you die, to pay for your care if you are seriously and/or chronically injured or ill, or to take care of yourself if you have to be in a nursing home at the end of your life. Quite simply, insurance reduces the tension and stress caused by difficult times. Insurance transfers the risk in all these instances from you, whose resources are limited, to the insurance company, whose resources may be large.

In short, insurance — in these many ways — gives you peace of mind. ■

Medical insurance specifically ...

For some people, insurance is just a necessary part of life and they accept it, and make sure they have it. Some people simply don't believe in insurance, and they either don't buy it, or resent having to pay for any coverage that might be required by law. Still others would like to be covered, but are not in a position to pay for insurance because they simply can't afford it. These people go through their day worrying that at any time, something could happen – an accident, or an unwelcome medical diagnosis that will cause catastrophic financial ruin on top of physical/health problems. Needless to say, medical insurance is a topic that covers the gamut of emotion.

You only need to consider the alternative to know that it does make a difference. Blue Cross Blue Shield lists the following

out-of-pocket costs for non-insured patients –

\$700	Average cost of a trip to the emergency room (additional cost for tests, hospitalization)
\$7,500	Cost of medical treatment for a broken leg
\$8,800+	Average cost for childbirth or a C-section delivery in a hospital
\$32,000	Total cost of a hip replacement

Elective or not, medical treatment is expensive. According to ehealth®, the average monthly cost of health insurance in the U.S. is \$456 for an individual, and \$1,152 for a family. **Even when calculated to the yearly cost, compared to the price of treatment, medical insurance coverage makes sense.**

Our partner companies

Meet the companies that comprise our list of insurance providers

Brethren Insurance Services contracts with insurance providers to offer excellent coverage and benefits to its clients. These companies are chosen with care to provide the best of service. They are always there, often in the background, sometimes front and center, giving BIS clients the coverage and protection they need. Here is a list of these companies and what makes them good.

Highmark Blue Cross Blue Shield

This company provides the Brethren Medical Plan. It is one of America's leading health insurance organizations and is a part of Highmark Health Enterprises, which is a diversified health and wellness system. An independent licensee of Blue Cross Blue Shield, Highmark is the fourth largest Blue Cross Blue Shield-affiliated organization in the U.S., with more than six million members. It works "passionately to deliver high-quality, accessible, understandable, and affordable experiences, outcomes, and solutions to customers." Its mission is to be the leading health and wellness company in the communities it serves, through innovative products, programs, and services, striving to preserve the tradition and reputation that they have built upon high ethical standards. Further, diversity and inclusion are important to Highmark. Members of Brethren Medical Plan benefit from the buying power of several other church denominations that collectively negotiate the low administrative fees BMP is charged by Highmark.

EyeMed Vision Care

EyeMed Vision Care, the fastest growing vision benefits company in the U.S., provides vision insurance to BIS clients. EyeMed offers easy access to a diverse and expansive network of providers across the U.S. including independent eye doctors and national/regional retail setting providers like LensCrafters®, Pearle Vision® and Target Optical®. EyeMed counts more than 60 million funded benefit members. EyeMed is also a sponsor of OneSight - a charitable program dedicated to a world where access to vision care is no longer a barrier to human achievement and possibility.

Delta Dental

The Delta Dental Plans Association is a not-for-profit organization composed of 39 independent Delta Dental member companies. The organization goes back to 1954 when dentists and employers recognized the need to increase access

to oral health care in California, Oregon, and Washington State. Today member companies operate in all 50 states, the District of Columbia and Puerto Rico, providing coverage to more Americans than any other dental insurance company. The company states its core purpose as, "the advancement of the oral health of customers, partners, and consumers through dental insurance and the philanthropic efforts of Delta Dental companies."

Reliance Standard Life Insurance Company

Reliance Standard Life Insurance Company provides short- and long-term disability insurance, accident insurance, and life insurance to BIS clients, as well as the Employee Assistance Program. This company is a leading provider of insurance that gives financial protection, helps clients deal with work absences, and offers supplemental health benefits solutions. It is driven by technology to integrate customer experience, to save employers time, and to make planning and delivering employee benefits more efficient. It strives to deliver a seamless experience for employees and covered family members. The company believes that creating a more diverse, equitable, and inclusive culture allows people to realize more of their potential. Your BIS team works on your behalf with Reliance Standard to help make the claims process less complicated.

United American Insurance Company

United American Insurance Company provides the Medicare Supplement insurance offered by BIS. This company was founded in 1947 and today is a wholly-owned subsidiary of Globe Life Inc. United American is licensed as a life and health insurance company in 49 states. It serves independent agents and brokers offering individual and group insurance products underwritten to provide coverage for life insurance and supplemental health coverage. For more than 40 consecutive years, this company has earned the A (Excellent) Financial Strength Rating from A.M. Best Company. With that experience and stability, the company claims, "We're the Company that does what it says it will do." ■

