

WellNow

A resource for your health and wellness

Inside this issue:

- Your eyes
- The value of vision insurance



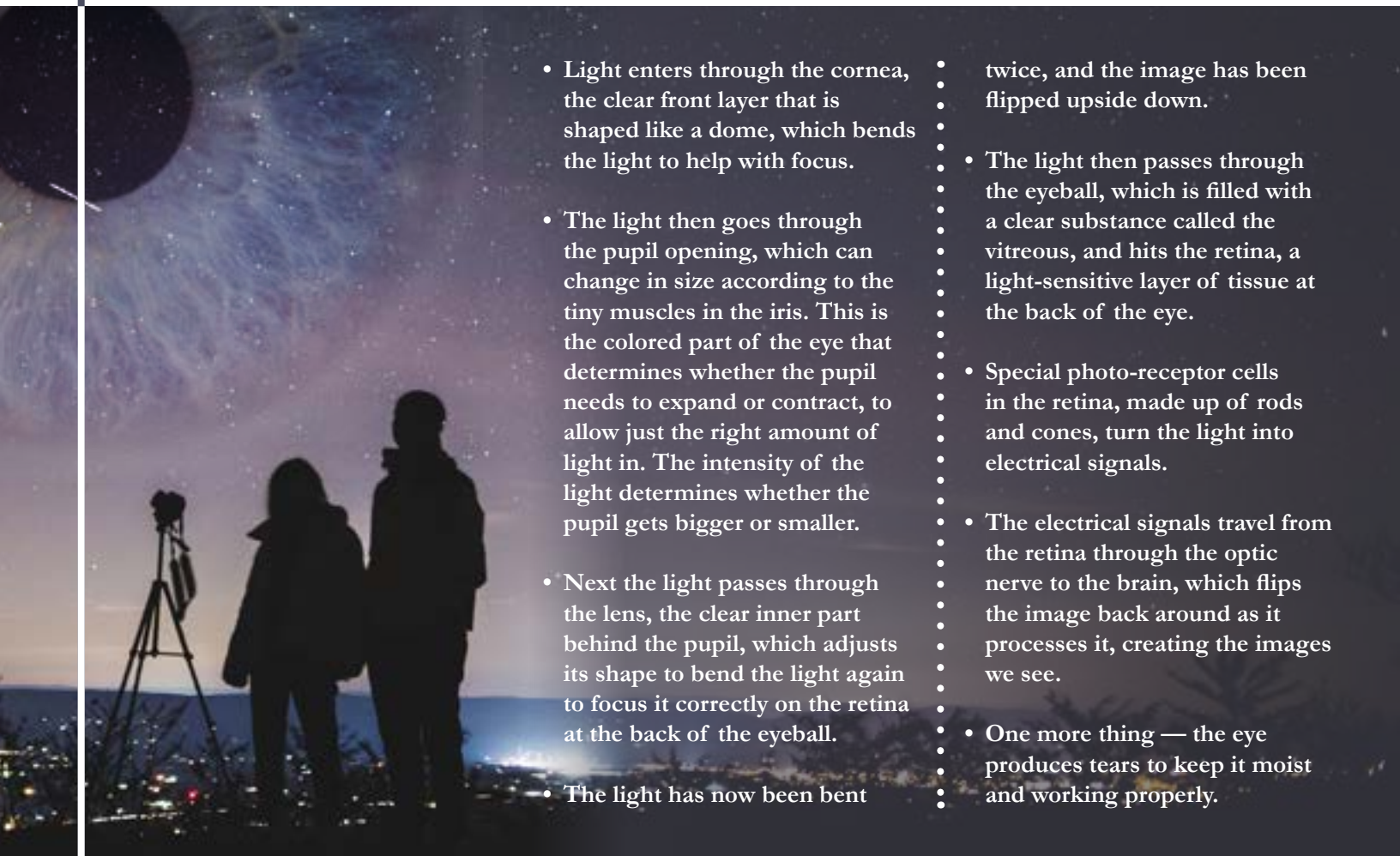
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Effective June 1: EyeMed Vision Coverage network will change to the larger “Insight Network,” with no premium increase for 2022. If you have a provider that was out of network previously, please check with them again after June 1 to see if they are now included. You can also check the EyeMed website, www.eyemedvisioncare.com, to search for providers near you.

Your eyes



Think about your eyes. You probably take them for granted. Everything you do all day long depends on your ability to see. Think of being blind-folded for even one hour. Without your sight, your life would change dramatically and painfully. Did you know that your eye, this small ball of tissue and liquid, has more than two million working parts? It's the second most complex organ in the body, after the brain. Here is a chronology of how it works.



- Light enters through the cornea, the clear front layer that is shaped like a dome, which bends the light to help with focus.
- The light then goes through the pupil opening, which can change in size according to the tiny muscles in the iris. This is the colored part of the eye that determines whether the pupil needs to expand or contract, to allow just the right amount of light in. The intensity of the light determines whether the pupil gets bigger or smaller.
- Next the light passes through the lens, the clear inner part behind the pupil, which adjusts its shape to bend the light again to focus it correctly on the retina at the back of the eyeball.
- The light has now been bent twice, and the image has been flipped upside down.
- The light then passes through the eyeball, which is filled with a clear substance called the vitreous, and hits the retina, a light-sensitive layer of tissue at the back of the eye.
- Special photo-receptor cells in the retina, made up of rods and cones, turn the light into electrical signals.
- The electrical signals travel from the retina through the optic nerve to the brain, which flips the image back around as it processes it, creating the images we see.
- One more thing — the eye produces tears to keep it moist and working properly.

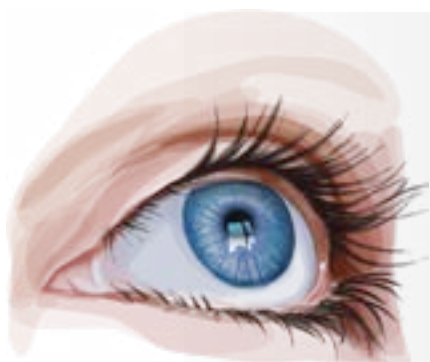
Think about the scenario of spotting a beautiful mountain or cityscape in the distance, and then looking down to unlock your phone in order to take a picture. Your eyes just went from focusing on something miles in the distance to something 12 inches away. This is an amazing sensory achievement.

For your eyes to function optimally, all the parts have to be working perfectly, with their components in order, including the shape of your eyeball, the shape and integrity of your cornea, the clarity and curvature of your lens, and the health of your retina. If any of these components do not function properly, or are irregular in any way, vision problems can occur. Most commonly, blurry vision will develop. When this happens, the problem can be corrected with prescription eyeglasses or contact lenses, which actually help the light focus accurately onto the retina and enable clear vision.

Our eyes are like a combination of a fancy camera, a computer, and an electrical machine that can perform some amazing functions. If you owned such an item, you would certainly want to protect it and even insure it. So it makes sense that we should protect and insure our vision as well! ■

The value of vision insurance is obvious

What could be more important than caring for your eyes?



- Most insurance policies pay benefits after the problem has occurred.
- Vision insurance is designed to prevent problems or keep them from getting worse.
- It encourages regular preventive care and thus supports overall good health.
- During an eye exam doctors pay attention to the larger health of the body and sometimes detect other medical problems.
- Taking care of your eyes is vital because sight is essential to a good and active life.

Why buy your vision insurance from Brethren Insurance Services?



- Our plans pay for both EyeMed and non-EyeMed providers (benefits are greater with an EyeMed provider).
- All three of our plans provide for an eye exam every 12 months with a \$10 co-pay.
- All three plans offer one pair of lenses, contacts or eyeglasses per person per year.
- The co-pay for eyeglass lenses, whether single, bifocal, or trifocal lenses, varies by plan.
- There is no co-pay for contact lenses, but there is a set sum (allowance) that varies by plan.
- For frames, the replacement frequency and amount allowed vary by plan.
- If the EyeMed plan is combined with another medical plan, EyeMed will pay as a secondary insurer if your medical plan covers office visits for vision.
- There is a 20 percent discount for lens options such as tints, U.V. treatments, anti-scratch coating, anti-reflective coating.
- There is a discount of up to 15 percent for Lasik and PRK procedures.
- There are discounts for additional pairs of glasses or contacts once the benefit has been used.

What's special about Brethren Insurance Services?

- Benefits for our group-sponsored plans begin immediately, unlike individual policies that may require a waiting period as long as 12 months.
- We offer up to three plans through EyeMed.
- This insurance is available through Church of the Brethren-affiliated employers, including churches, retirement communities, agencies, camps, and districts.

CONTACT

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Please Note: If vision insurance through Brethren Insurance Services is not available to you, talk to your insurance agent about finding a vision policy from another provider.

