

- Open Enrollment delayed to November 15-30
- Medicare Supplement Insurance
- The theory and practice of color
- The psychology of color
- Fall leaves and the profusion of color
- Revel in the fall foliage

From Brethren Insurance Services

WellNow

A resource for your health and wellness

From our Insurance team

The psychology of color

New dates for Open Enrollment!

Open Enrollment will
be online this year
from November 15 - 30

This is the time of year when we focus on Open Enrollment for your insurance coverage.

Please watch for the print and email communications from BBT and our partner, Milliman, and pay close attention to the important changes in how to enroll this year.

This is also a time when most of our country witnesses the leaves turning and producing the gorgeous colors of fall. So we thought we would dedicate this issue of *WellNow* to the presence and power of color in our lives.

There is certainly a possibility that color can affect us psychologically and even physically. So we have delved into the psychology of color to explore this idea. We also thought you might find the theory of color and the development of the color wheel of interest. And speaking

of those breathtaking autumn vistas, are you curious about what produces color in leaves? We give you the lowdown on why leaves turn.

Finally, if you want to do more than read about the colors of fall, we offer a list of locations where you can find amazing fall foliage, plan a driving expedition or hiking excursion, and let yourself be surrounded by the colors of the season.

We hope you take a look at the article on “concierge service,” which is offered as part of the Brethren Medical Plan.* This is a comprehensive service that is meant to help you feel more empowered when dealing with any and all medical insurance issues. Not all of our readers are covered by the Brethren Medical Plan, but it’s possible you have something comparable, so we encourage you to look into it. Once you read about it, you might not need any encouragement at all! ■

Lynnae, Tammy, Jeremiah, Ed, and Connie

* This Concierge service article does not appear in the October issue. You will be able to find it in the November 2021 issue of *WellNow*. We apologize for the mixup!

Medicare Supplement Insurance

Are your medical costs fully covered?



Open Enrollment is the time to think about how Brethren Insurance Services can meet your needs.

Even if you are already enrolled in Medicare Supplement with another provider, you can switch your coverage to Brethren Insurance Services.

What you should know about Medicare Supplement insurance

Pays after Medicare

It covers those costs approved but not paid for by Medicare.

Most medical expenses are covered

Together, Medicare with Medicare Supplement insurance will cover almost all of your medical and healthcare costs.

What we offer

When you have enrolled in Medicare Parts A and B, you become eligible to purchase a Medicare Supplement policy. Brethren Insurance Services offers Medicare Supplement Plan F, Plan F with deductible, and Plan G.

Renews regardless of your health

Your Medicare Supplement policy can be renewed regardless of your health. It will be renewed as long as the premiums are paid.

Things not covered

The Medicare Supplement policy does not include prescription drug coverage. It also does not cover long-term care, vision or dental care, hearing aids, eyeglasses, or private-duty nursing.

When you are first eligible

Typically, at age 65 you must enroll in Medicare Parts A and B as your primary coverage. You may then enroll in Medicare Supplement within six months of your Medicare eligibility date.

- Fill in the gaps of Medicare Parts A & B coverage.
- Cover co-payments, co-insurance, and deductibles.
- Be assured of little or no out-of-pocket costs for your Medicare-eligible health care and the peace of mind that coverage cannot be cancelled as long as you pay the premiums.
- Continue to enjoy access to Brethren Insurance Services' excellent products and its friendly customer service.

The theory and practice of color

Developing the color wheel

In 1666, Sir Isaac Newton, the brilliant 17th-century physicist, discovered the light spectrum. Using a prism, he was able to separate the colors that compose white light. He mapped these colors and created the first color wheel. His experiments led to the discovery that secondary colors can be made by mixing primary colors. The mixtures in various ratios led to tertiary colors and a more complex color wheel, which was more like the color wheel we use today.

Some hundred years later, the poet Johann Wolfgang von Goethe, using his experience as a painter and artist, followed up Newton's experiments with questions and theories of his own. He was not strictly scientific, but his theories provoked thought, and he was the first to think about the psychological aspects of colors and their relationship to emotions and behavior.

The American Painter, Alfred Munsell, added the dimensions of chroma, the purity and intensity of colors, and color value, the lightness or darkness of colors, to color theory in the early 20th century. All of this led to a standardized color wheel.

Today there are two systems for creating all possible colors. The RGB approach mixes red, green, and blue light of various intensities. TVs and projectors use red, green, and blue as their primary colors and mix them to create all the other colors. If you mix all three colors of light you get white light.

The second system uses cyan, magenta, yellow, and black, or CMYK. This system is used in commercial printing and allows printers to create a very wide variety of colors on paper. You may recognize these as the colors you find in the cartridges for your color printer.



"Color Seasons"

But Goethe's work also took the thinking about color in another direction. Between 1919 and 1933, Johannes Itten, a Swiss painter and professor at Bauhaus University in Germany, concluded that painted portraits looked better when certain colors were coordinated with hair and skin tones. He created four color palettes, corresponding to the four seasons, and each season included four different complexions. This helped art students paint more appealing portraits.

Later, a California color theorist, Susan Caygill (1911-1994) combined Itten's thinking and Goethe's ideas to assert that humans carry information about their personality in their coloration and that the colors of skin, hair, and eyes relate to the colors found in nature. This became a very popular theory, with sixteen different personalities per season.

Then in the 1980s, psychologist Carole Jackson wrote a widely-read book called "Color me Beautiful," in which she simplified Caygill's complex theory to one personality per color season, making it much easier for people to find their season. This idea has had special appeal for those who like to determine their season and shop for appropriate clothes, accessories, and makeup that complement their skin tones.

The importance of color

It is probably a measure of how important color is to all of us that we have solid theories about color, and many less than scientific, but nonetheless very useful, ideas about how to live with and use color. So, the next time you look at a beautifully printed image in an artbook or watch vivid color on an HD monitor or movie screen, or even shop for clothing, remember to appreciate the complexity and loveliness of color. ■



The psychology of color

The psychology of color has become a topic of keen interest in marketing, art, and design. Much of the evidence for the psychological, and even physical, impact of color is anecdotal, but research indicates that color does have some impact on moods, feelings, and behavior.



Seeing red and feeling blue

The colors on the red part of the spectrum are known as the warm colors, and include reds, yellows, and oranges. These are thought to evoke emotions that range from warmth and comfort to anger. We sometimes use the expression “seeing red” for anger. Colors in the blue part of the spectrum are known as the cool colors and include blue, purple, and green. They are thought to evoke calm on the one hand and sadness and indifference on the other. We sometimes say we feel “blue” when we are sad or depressed.

The power of red

Fast food franchises have discovered that reds in the décor stimulate the appetite and cause people to buy and eat more. That is why you rarely see blue in fast food interior design. Notice that red is the color for Coca-Cola and is prominent on Pepsi cans.

Does color affect us?

As important as this might be to the business world, what is the effect of color on our psychological and physical wellbeing? Color is sometimes used in “holistic” or “alternative” medicine. Red

is thought to stimulate the body and mind and increase blood flow. Yellow is thought to stimulate the nerves and purify the body. Orange may heal the lungs and increase energy levels. Blue is believed to soothe the effects of illnesses and treat pain. Shades of indigo are thought to alleviate skin problems.

Most psychologists are skeptical of these claims and point out that the effects of color are exaggerated. And it should be remembered that color means different things in different cultures. Further, the mood-altering effects of color may be temporary. Still, most of us have had the experience of something bright and colorful lifting our mood or something in more somber tones lowering our mood.

The consequence of fall colors

And that brings us back to the reason for featuring color in this issue of *WellNow*. What is the impact of the colors of fall? Some people feel invigorated in autumn, and it may not just be the cooler, drier air. It may be that the rich and beautiful “warm” colors — the reds, yellows, oranges, browns, and golds — lift our spirits. So, though there is no question that the colors of fall give us pleasure, maybe they are even good for us. ■

Fall leaves and the profusion of color

Did you know there are four main types of pigment in each leaf?

- Chlorophyll (greens)
- Xanthophyll (yellows)
- Carotenoids (oranges)
- Anthocyanins (the reds)

In the spring and summer, leaves are green because they are making lots of chlorophyll, which helps the tree make energy from sunlight through the process called photosynthesis, transforming carbon dioxide and water into carbohydrates.

When summer moves into fall, the days grow shorter and there is less sunlight. This triggers each leaf to stop making chlorophyll. The green begins to fade, revealing the reds, oranges, and yellows. Other chemical processes may occur to form the reddish purple of dogwoods or the brilliant orange of the sugar maple. Then after a time, the leaves fall from the tree. The leaves of the oak are an exception. Though they change color, turning brown, they often stay on the tree until new growth in the spring.

The coloring process is affected by the weather. Drought or early frost can make the leaves fall before they have had time to change colors. Low temperatures above freezing will favor anthocyanin formation, producing bright reds in maples. However, early frost will weaken the brilliant red color. Rainy and/or overcast days tend to increase the intensity of the fall colors. ■

Revel in the fall foliage



21

best places to see fall foliage in the United States

Chances are wherever you live in the U.S. you are within a walk, bike ride, or short drive of a place where there are trees changing color at this time of year. Even in the desert regions of the West, there are trees along streams and sometimes up in the mountains that experience color change in the fall. But many of the places that can claim the richest and most exquisite explosion of color are in the Northeast and Midwest. Here is a list from the *Travel & Leisure* website of the “21 Best Places to See Fall Foliage in the United States.”

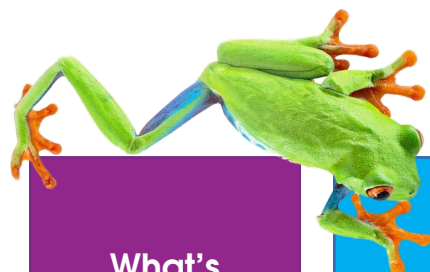
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|------------------------------------|--|
| 1. Bar Harbor, Maine | 12. Amicalola Falls State Park, Georgia |
| 2. Ozark National Forest, Arkansas | 13. Franklin, Tennessee |
| 3. Catskill Mountains, New York | 14. Staten Island Greenbelt, New York |
| 4. Huntington, New York | 15. Cape May, New Jersey |
| 5. Stowe, Vermont | 16. Brooklyn, New York |
| 6. Columbia River Gorge, Oregon | 17. Cape Cod, Massachusetts |
| 7. Eastern Shore, Maryland | 18. Aspen, Colorado |
| 8. North Conway, New Hampshire | 19. Wisconsin Dells, Wisconsin |
| 9. Lenox, Massachusetts | 20. Massapequa Preserve, New York |
| 10. The Poconos, Pennsylvania | 21. Okanogan-Wenatchee National Forest, Washington State |
| 11. Taos, New Mexico | |

The House Beautiful website, which gives 30 places around the world to see fall foliage, includes some additional places in the U.S. for beautiful fall color viewing.

- Napa Valley, California
- Grand Island, in Lake Superior, Michigan
- Asheville, North Carolina
- Shenandoah Valley, Virginia



LOL - dad jokes



What's
a cat's
favorite
color?

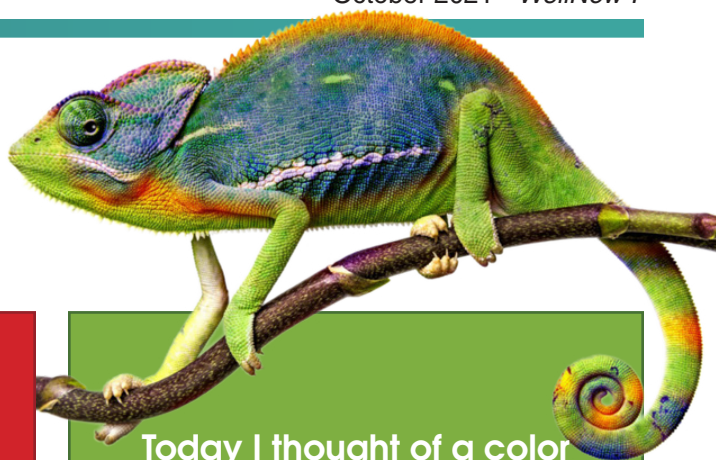
Purrrple!

What
color is
the wind?

Blew

What did
the color
say to
the other
color?

I love hue.



Today I thought of a color
that doesn't exist...
but then I realized
it was just a pigment
of my imagination.

Brethren Insurance Services offers Long-Term Care Insurance all through the year



If you're interested in purchasing coverage, you should know that eligibility for benefits is determined by the inability to meet at least two of these six activities of daily living—bathing, eating, dressing, toileting, continence, or transferring. Cognitive impairment can also trigger benefits.

It's difficult to think about the fact that a debilitating condition or a disabling injury might leave you unable to care for yourself, or that when you reach your twilight years, the time will come when you will need some extra care. Long-term care

insurance makes sure that you will get the care you need. It helps assure that the cost of your custodial care will not eat up your savings. Finally, and this is one of the best things about LTCI, it can help protect your children and other relatives from having to use their resources to care for you.

Brethren Insurance Services offers Long-Term Care Insurance for all members and employees of the Church of the Brethren and their family and friends; and also for employees of Church of the Brethren-affiliated agencies, organizations, colleges, and retirement communities and their families and friends.

If you are interested in obtaining this coverage, contact Brethren Insurance Services at insurance@cobbt.org or 800-746-1505 for a free, no-obligation proposal.



About us

Church of the Brethren Insurance Services provides the following products - dental, vision, basic life and accidental death & dismemberment, supplemental life and AD&D, dependent life and AD&D, long-term disability, short-term disability, accident insurance, and Medicare supplement for eligible Church of the Brethren employees

Dental, vision, and Medicare supplement coverage may also be available for eligible retired Church of the Brethren employees.

For eligibility information, call Connie Sandman at 800-746-1505, ext. 3366, or contact your human resources representative.

Medical and ancillary plans (named above) may be available to Brethren-affiliated employer groups.

Long-Term Care Insurance is available for all members of the Church of the Brethren, their family and friends, and employees of Church of the Brethren-affiliated agencies, organizations, colleges, and retirement communities.