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From Brethren Insurance Services

WellNow

A resource for your health and wellness

From our Insurance team

Being grateful can improve your health

November is Open Enrollment time for all Brethren Insurance Services clients, covering all insurance products. Enrollment will be online this year for the first time. But our new Brethren Insurance Service Center will also be available to help those with questions about enrollment, or anyone who does not have internet access. Now is the time for you to look carefully at your insurance needs. During the Open Enrollment period, you are guaranteed coverage for insurance products you are eligible to receive. You can add coverage, increase limits, and make other changes more easily at this time.

We approach another Thanksgiving with the pandemic still ongoing. We may be thankful for the vaccination numbers going up and Covid-19 cases going down, but another mutation of the disease could still move across the face of the globe. Having to weigh these two facts at this time of year brings to mind a quote from Kak Sri — “Gratitude is an art of painting an adversity into a lovely picture.”

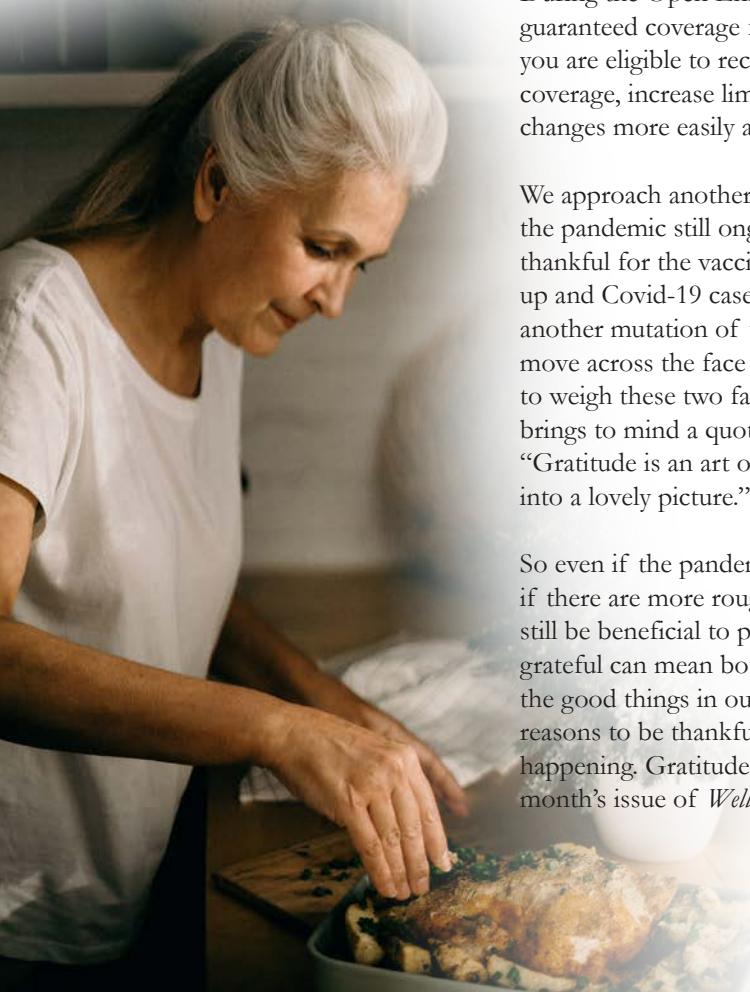
So even if the pandemic is not over, even if there are more rough times ahead, it may still be beneficial to practice gratitude. Being grateful can mean both being thankful for the good things in our lives and finding reasons to be thankful even if bad things are happening. Gratitude is the theme for this month's issue of *WellNow*.

• We want to show you that gratitude is actually good for your health as well as for your psychological and spiritual wellbeing. And feeling gratitude when you least expect it? We offer two stories of people who found something to be thankful for even in dire circumstances. You will also get a glimpse of how people of other cultures celebrate and give thanks. On a lighter note, you will find the buoyant lyrics of a song about gratitude from a Broadway musical.

• Finally, in addition to remembering that enrollment is open through Nov. 30 for our insurance products, we want you to know about another benefit available to Brethren Medical Plan members — our Concierge service. This around-the-clock service is designed to help you use all the features of your medical insurance benefits wisely, and to take advantage of all your plan has to offer. It makes complicated insurance policies understandable and accessible.

• May you have a lovely Thanksgiving season, complete with all the favorite foods you associate with the harvest and the autumn season. May you enjoy your feast around a table with family and/or friends. May you be deeply grateful for the goodness in your life. But if this Thanksgiving season is painful for you, if there are difficulties or troubles facing you, if you have suffered a loss, may you still find things to celebrate. May you paint your adversity, if not into a lovely picture, into a canvas of quiet faith and joy. ■

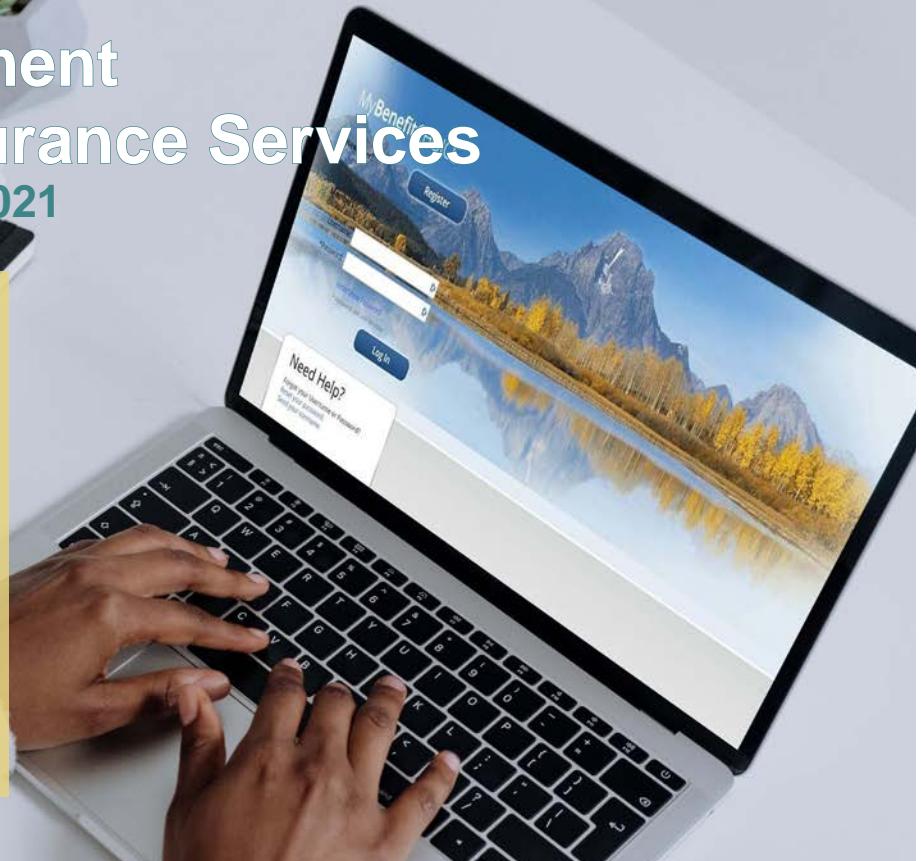
Lynnae, Tammy, Jeremiah, Ed, and Connie



It's Open Enrollment for Brethren Insurance Services through November 30, 2021

Open Enrollment has moved online this year! By now you should have received information about this from our partner, Milliman, detailing how the new online insurance portal works. If you have questions, please call Brethren Insurance Service Center at 800-217-0067.

Open Enrollment is the time for you to enroll in new insurance products or update your present coverage without medical underwriting, which means guaranteed coverage for insurance products you are eligible to receive.



Brethren Insurance Services products are available to congregations, camps, districts, retirement communities or other Church of the Brethren-affiliated employers. If you are not eligible for coverage from BIS, you should still be aware of the Open Enrollment time period for your employer's insurance provider.

Contact: Jeremiah Thompson,
Director of Insurance Operations
800-746-1505 ext. 3368, or
jthompson@cobbt.org

For Brethren Medical Plan members: Doctor on Demand will no longer be covered as a benefit after Dec. 31, 2021

What you need to know

Starting Jan. 1, 2022, telemedicine services through Doctor On Demand won't be covered by Brethren Medical Plan because Highmark Blue Cross Blue Shield will begin working exclusively with Amwell. If you use Doctor On Demand after that date, you will be responsible for all costs.

We want you to be able to plan for your care before this change occurs.

For telemedicine service on or after Jan. 1, 2022, you can use Well360 Virtual Health, offered by Amwell. These services will be covered by Brethren Medical Plan.

On or after Jan. 1, 2022, follow these steps to register and be set up for future visits:

- Go to well360virtualhealth.com and sign up
- Download the Well360 Virtual Health app on your smartphone

Virtual visits from your own network doctor will also continue to be a covered benefit, if your doctor has virtual capabilities. Our goal is to provide you with access to the health care you need in ways that work best for you. If you have questions, please call Highmark Member Service at the phone number on your member ID card.

PLEASE NOTE: During 2021, BMP waived all cost-sharing for virtual visits, but the IRS exception that allowed this for high deductible health plans will expire on 12/31/21.

The benefits of gratitude

Thanksgiving is more than turkey and football and happy family gatherings. At its best, it's a time of deep gratitude for the goodness in our lives. But did you know that it is also good for you — good for your health?

A spirit of thankfulness enhances you physically, psychologically, and spiritually. So, there are good reasons for cultivating an attitude of gratitude not just on Thanksgiving, but every day throughout the year.



- Gratitude actually creates new neural pathways in the medial, prefrontal cortex of the brain, thus changing brain structure, strengthening our ability to revisit positive experiences and their emotional value.
- Optimism resulting from feeling grateful can increase red blood cell count and create more disease-fighting cells. Gratitude can also lower blood pressure.
- Gratitude promotes better sleep and lowers levels of stress.
- When you are thankful, the brain releases feel-good chemicals and hormones like dopamine, serotonin, and oxytocin, which enhance mood and ease anxiety.
- Gratitude boosts positivity, which causes negative thoughts to fall away, thus leading to increased happiness.
- Feeling grateful often makes you more generous.
- A thankful attitude will make you a better leader, manager, and parent.
- Feeling grateful touches those around

you, strengthens your work and casual relationships, deepens your friendships and your family connections, and tends to make people like you more.

- When you are grateful and optimistic, people are more likely to be drawn to you, and your support network is thus strengthened.

Gratitude actually helps reduce pain. A study showed that people who were grateful reported less inflammation, fatigue, and anxiety. Physiological stress, a cause of pain, is reduced.

- Studies have shown that when a majority of your daily thoughts are negative, it can cause you to lose focus. Being grateful for what you see around you brings you into the present moment and sharpens your perception; it makes you more mindful.
- Being grateful makes you more likely

- to believe in possibilities, see options, and be less likely to feel trapped by the circumstances of your life.
- When you feel grateful you are more likely to want to exercise and to practice better self-care.
- Feeling grateful improves your self-esteem. You see the goodness and abundance around you and believe you are worthy of love and joy.
- When you are filled with gratitude, you are more resilient and better able to adapt to the unexpected or difficult.
- When you are grateful, you are more likely to feel empathy toward others and less likely to feel aggressive or critical.
- Being grateful for what you have now can make you more hopeful for the future. ■





Giving thanks around the world

People of all cultures and religions celebrate and give thanks. Here are some of those many festivals of gratitude.

Veneration of Dewi Sri (the rice goddess festival), Bali — During the harvest, villages are festooned with flags. Simple bamboo temples are built in corners of the rice fields and small dolls are made from rice stalks to celebrate Dewi Sri.

The Fiesta Nacional de la Vendimia (The grape harvest festival), Argentina — The grape harvests begin in late February in Argentina. . The month-long festival ends in a huge amphitheater where musicians and dancers perform, a Harvest Queen is chosen, and fireworks are set off.

August Moon Festival, China — It is celebrated at full moon in the eighth lunar month and lifts up the myth of the goddess, Chang O, who lives in the moon. Ceremonies give thanks for the harvest and encourage life-giving sunlight for the following year.

Homowo (Yam Festival), Ghana — The Ewe people celebrate the end of the rainy season and the first appearance of yams, their staple crop. Marked by feasts, dances, and parades, its purpose is to avert famine in the year to come.

Sukkot (the Festival of Booths), Israel — Between late September or early October, families build makeshift huts with roofs open to the sky, where they eat (and sometimes sleep) for

seven days. Celebrated by Jews around the world, Sukkot also remembers the time of Exodus, when the Israelites lived in temporary shelters in the desert.

Chuseok, Korea — In this three-day harvest festival on the 15th day of the 8th lunar month, Koreans return to their hometowns to perform rituals and remember their ancestors. Family members visit and clean up around tombs, then make offerings of food, drink and crops.

Têt Trung Thu Festival, Vietnam — This Mid-Autumn Festival is held under the full moon, and parents spend time with their children after being away from them during the harvest. The children parade in the streets carrying colorful lanterns.

London's Harvest Festival, UK — Locals and tourists with green thumbs come to London for the two-day October Harvest Festival, organized by the Royal Horticultural Society. There are fruit and vegetable competitions, gardening tips, apple tastings, and a giant pumpkin contest.

Erntedankfest (The Harvest of Thanks), Germany — Usually a church-organized celebration on the first Sunday of October, it includes a thanksgiving parade and carnival with an elaborate Erntekrone (harvest crown) decorated with flowers and harvested fruits and vegetables.

Crop Over, Barbados — A summer-long harvest festival featuring singing, dancing, climbing a greased pole,

feasting, drinking, and a calypso music competition. With its street parties, craft markets, and food tents, this has become Barbados' biggest festival.

Kinr Kansha no Hi, Japan — Celebrated on November 23, this is a Labor Day Thanksgiving devoted to giving thanks and celebrating the labor of Japanese citizens.

Onam, Kerala, southern India — This 10-day harvest festival, which celebrates the message that the people are prospering, is one of the region's biggest festivals. It is marked by stunning floral decorations outside the home, feasts served on banana leaves, and spectacular fireworks shows. Onam takes place during the month of Chingham (late summer).

Kadazan Harvest Festival, Malaysia — A grand harvest festival at the end of May, it is a time to give thanks for the previous year's rice harvest. There is buffalo racing, bamboo stilt racing, arm wrestling, and dance, wine, and singing contests. The day concludes with the crowning of the Unduk Ngadau, the Harvest Festival Queen.

Thanksgiving, Netherlands — Of the many festivals of thanks this is most closely related to the U.S. Thanksgiving. The Pilgrims stayed in the Netherlands briefly before immigrating to the New World. The city of Leiden remembers the Pilgrims in an annual thanksgiving celebration in the Pieterskerk, where one of the Pilgrim leaders, John Robinson, is buried. ■

Stories of being grateful

“Finding Your Joy — a Story of Gratitude” By Will Krieger

October 24, 2018



Anthony Ray Hinton spent 30 years on death row for a crime he didn't commit. He was working in a locked factory at the time of the crime he was being accused of. The police told him he would be going to jail because he was black.

His time in jail was spent in solitary confinement in a five-by-seven-foot cell; he was allowed out only one hour a day. But Hinton quickly became a friend and counselor to other inmates and the death row guards, many of whom begged Hinton's attorney to get him out.

A unanimous Supreme Court ruling ordered his release, and he was able to walk free. In an interview he is quoted saying, “One does not know the value of freedom until it is taken away. People run out of the rain. I run into the rain ... I am so grateful for every

drop. Just to feel it on my face.”

Hinton was later interviewed on 60 Minutes. The interviewer asked if he was angry at the people who put him in jail. He said he forgave them all.

The interviewer asked, “But they took 30 years of your life — how can you not be angry?” Hinton responded: “If I'm angry and unforgiving, they will have taken the rest of my life.”

He later said, “The world didn't give you your joy, and the world can't take it away. You can let people come into your life and destroy it, but I refuse to let anyone take my joy. I wake up in the morning and I don't need anyone to make me laugh. I'm going to laugh on my own, because I have been blessed to see another day, and when you're blessed to see another day that should automatically give you joy.” ■

A Teacher Told Her Students to Draw What They Were Thankful for—

Reader's Digest — Updated: Sep. 21, 2021



As this teacher learned, some of the most moving lessons are taught by students.

When Mrs. Klein told her first graders, who lived in a deteriorating neighborhood, to draw a picture of something for which they were thankful, she was aware of how little these children actually had to be thankful for. She knew that most of the class would draw pictures of turkeys or of bountifully laden Thanksgiving tables because that was what they believed was expected of them.

What took Mrs. Klein aback was Douglas's picture. Douglas was a forlorn child, likely to be found close in her shadow as they went outside for recess. Douglas had simply drawn a hand.

The hand was obvious, but whose hand? The class was captivated by his image, and took turns guessing the answer. “I think it must be the hand of God that brings us food,” said one student.

“A farmer,” said another, “because they grow the turkeys.”

“It looks more like a policeman, and they protect us,” said another.

Lavinia, who was always so serious, guessed, “I think that it is supposed to be all the hands that help us, but Douglas could only draw one of them.”

Mrs. Klein was very pleased at finding the class so responsive. But when she had them all back at work on another project, she bent over Douglas's desk and asked quietly if he wanted to tell her whose hand it was.

Douglas mumbled, “It's yours.”

Then Mrs. Klein recalled that she had taken Douglas by the hand from time to time, as she often did with the children. But she never imagined that it could have meant so much to Douglas!

Perhaps, she reflected, this was her Thanksgiving, and everybody's Thanksgiving — not the material things given unto us, but the small ways that we give something to others. ■

“I Got the Sun in the Morning”

This song by Irving Berlin expresses a pure kind of gratitude for being alive. Here are excerpts from the lyrics.

Got no diamond
Got no pearl
Still, I think I'm a lucky girl
I got the sun in the morning and the moon at night
Sunshine gives me a lovely day
Moonlight gives me the Milky Way
Got no checkbooks
Got no banks
Still, I'd like to express my thanks
I got the sun in the morning and the moon at night
Got no mansion
Got no yacht
Still, I'm happy with what I got
I got the sun in the morning and the moon at night
Got no silver
Got no gold
What I got can't be bought or sold
I got the sun in the morning and the moon at night
Got no heirlooms
For my kin
Made no' will, but when I cash in
I leave the sun in the morning and the moon at night
And with the sun in the morning
And the moon in the evening, they're all right.

LOL



THE LAST THANKSGIVING



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



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.

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

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.