

Health Incentive Discount

Healthy living translates into countless positive impacts to our lives—including significant economic savings. Without question, the single most significant factor of healthcare expenses is our daily choices. *Brotherhood* rewards members 60 years of age or older with a 10% discount on their quarterly contribution if they meet *five healthy living requirements* and remain free of *chronic conditions*. The 10% discount is more than just a financial benefit. It's intended to inspire and encourage all our members toward a walk of faith and good works—both in health and in sickness—as part of our life with the Lord. In particular, daily healthy choices are a bright and vibrant expression of our desire to care for the Holy Spirit's temple.

The Five Healthy Living Requirements

These *five healthy living requirements* reflect lifestyle habits and behaviors proven to impact long-term health. They are directly linked to reduced risk of chronic disease and provide many quality-of-life benefits. Strive to meet these requirements as a bold testimony to the power of the Spirit.

- Annual primary care wellness visit
- Healthy weight (BMI ≤ 30)
- Healthy blood pressure (BP $\leq 130/80$)
- Healthy blood sugar (A1C ≤ 6)
- Healthy cholesterol (LDL ≤ 130 and HDL > 45)

Annual Primary Care Wellness Visit

Any doctor can treat illness, but an exceptional doctor guides and coaches you to maintain a healthy body. Don't view your annual primary care visit as simply checking boxes against sickness. It's your yearly opportunity to receive expert counsel on maintaining and improving your health. If your doctor focuses only on treating sickness but offers little guidance on fitness and wellbeing, seek out a physician committed to wellness! Trust them. Let them speak into your health journey. Just as our church ministers "watch for your soul," expect and require your primary care doctor to "watch for your body." This mind-set shift—from viewing your doctor as a sickness expert to a wellness guide—can make all the difference.

Healthy Weight

Deep down, we all desire a body free of obesity. Remember the strength of this desire in your youth? Yet not every youthful wish for a healthy weight matures into a lasting conviction of faith. As the years pass and the scales slowly climbs, we can lose heart. Maintaining a healthy weight through nutritious diet and regular exercise is a worthy expression of Paul's command in I Corinthian 6:18, "Glorify God in your body."

The Body Mass Index (BMI)—which accounts for height and weight—is a widely accepted measure of healthy weight. To qualify for the 10% discount, BMI must be less than 30. This gives ample room for a variety of body types and ages.

Healthy Blood Pressure

Maintaining healthy blood pressure is essential to overall well-being and significantly lowers the risk of serious health complications. High blood pressure is one of the most critical risk factors for heart disease, which can lead to heart attacks and heart failure. The risk of dying from heart disease doubles with every 20-point increase in the systolic pressure (the top number) or every 10-point increase in diastolic pressure (the bottom number). High blood pressure also raises the risk of stroke by damaging and weakening the brain's blood vessels, causing them to narrow, rupture, or leak. It can harm the kidneys by damaging their blood vessels, leading to kidney disease. It contributes to the narrowing of arteries in the legs, arms, stomach, and head. Healthy blood pressure is not achieved by a single decision but by thousands of tiny choices along the way. Blood pressure must be 130/80 or lower to qualify for the 10% discount.

Healthy Blood Sugar

Modern America is in the midst of a sugar-consumption epidemic. Excess calories in the form of sugar—devoid of real nutrition—leads to serious and lasting health consequences. Diabetes and prediabetes now affect nearly half of the U.S. population, making this one of the greatest

health threats we face today. Maintaining healthy blood sugar levels helps prevent complications such as nerve damage, kidney disease, and vision problems. It also reduces the risk of heart disease and stroke. Stable blood sugar supports consistent energy levels throughout the day, preventing fatigue and irritability, and contributes to overall well-being—including better mental health and lower risk of infections. To qualify for the 10% discount, members must not be diabetic and must maintain an A1C of 6 or lower.

Healthy Cholesterol

Maintaining healthy cholesterol levels and ratios is essential for overall health. Cholesterol plays a vital role in the body—it is needed for the production of important hormones such as estrogen, testosterone, and cortisol. It also aids in the formation of bile acids, which are necessary for digesting and absorbing dietary fats. However, abnormally high levels of cholesterol can lead to the buildup of plaque in the arteries, narrowing them and restricting blood flow. When inflammation is also present, the effect is magnified, further reducing circulation throughout the body. To qualify for the 10% discount, LDL cholesterol (the "bad" cholesterol) must be 130 or less, and the HDL cholesterol (the "good" cholesterol) must be 45 or higher.

Avoiding Chronic Conditions

Chronic conditions are the leading drivers of healthcare costs. According to the Centers for Disease Control and Prevention, 90% of our healthcare dollars go to the care of chronic illnesses.

To encourage preventive health, the following conditions will disqualify a member from receiving the discount.

- Heart disease and stroke
- Arthritis
- Cancer
- Dementia
- Chronic obstructive pulmonary disease and asthma
- Depression, bipolar, and anxiety
- Osteoporosis and hip fractures
- Tobacco use or vaping

In addition, *any* chronic condition for which *Brotherhood* shares \$5,000 or more annually will disqualify the member from the 10% discount.

How the 10% discount works

1. Obtain the Annual Health History Form

Request the *Annual Health History Form* by calling, faxing, or emailing.

2. Complete the Annual Health History Form

Schedule an annual wellness visit with your family doctor. During the visit your family doctor will complete the form and order any necessary blood tests.

3. Submit the Completed Form

Send the completed *Annual Health History Form* to *Brotherhood* for review.

4. Receive Qualification Notification

Brotherhood will notify you whether you qualify for the 10% discount.

5. Discount Approval

If approved, the 10% discount will be applied to the following four quarters' contribution rate.

6. Ongoing Qualification Review

If the costs of chronic conditions not disclosed on the *Annual Health History Form* exceed \$5,000 during the discount year, you will be notified and the discount will be canceled.

7. Individual Qualification

The discount applies to each member individually. If one spouse does not qualify, it does not affect the other spouse's eligibility.