

healthy wealthy&wise

THE GIFT OF LIFE:
THE IMPORTANCE OF ORGAN DONATION

LEARN TODAY, EARN TOMORROW

SETTING YOUR STUDENT UP FOR SUCCESS

AUTUMN 2025



Empowered Members,
Informed Choices



THE GIFT THAT KEEPS ON LIVING

Every day, thousands of people around the world wait for a second chance at life. For many, that chance can only come through the generosity of others—organ donors who make the selfless decision to give, even in death, so that others may live. Organ donation is a powerful act of compassion, and yet, the need for donors far exceeds the number of available organs. By becoming an organ donor, individuals can leave behind a legacy of hope, healing, and renewed life.

A Life-Saving Shortage

In the United States alone, more than 100,000 people are currently on the national transplant waiting list. Every 9 minutes, another person is added to that list. Despite medical advances and increased awareness, an average of 17 people die each day waiting for an organ that never comes. The statistics are sobering—but they also underscore the urgent need for more registered donors.

One organ donor can save up to eight lives through the donation of vital organs such as the heart, lungs, liver, kidneys, pancreas, and intestines. In addition, tissue donation, including corneas, skin, bone, and heart valves—can help improve the lives of as many as 75 more individuals. The impact of one donor extends far beyond what many imagine.

Breaking Down the Myths

Despite widespread public support for organ donation, misconceptions still prevent many from registering. A common myth is that doctors won't try as hard to save a registered donor's life, but medical teams are legally and ethically bound to do everything possible to save every patient. Organ donation is only considered after all life-saving efforts have failed, and a patient is declared brain dead by multiple independent doctors.

Other people worry that their age or health condition might disqualify them. However, anyone can register, regardless of age or medical history. The ultimate decision about donation is made by medical professionals at the time of death, based on a comprehensive assessment of the organs and tissues.

Stories of Hope

Behind the statistics are real people whose lives have been transformed by organ donation. Children can grow up healthy, parents can return home to their families, and individuals with chronic illness can regain independence and vitality. For donor families, there is often comfort knowing that their loved one's legacy lives on through the lives they've saved.

Amy had a kidney/pancreas transplant in 2001 after being a type 1 diabetic for 19 years. Her donor was a 17-year-old young man.

"The donor and his family gave me a second chance at life. I've had nearly twenty-five years of laughter, tears, joy and sadness; everything life has to offer! It's so important for people to sign up to be an organ donor and let their family know their wishes. It gave me life!"



How to Become an Organ Donor

Choosing to become an organ donor is a deeply personal decision, but the process of registering is remarkably simple. Here's how to make sure your wishes are known and honored:

- 1. Register Online or Through the DMV:** In most regions, you can register as an organ donor when you apply for or renew your driver's license or state ID. You can also register online through your country or state's organ donor registry. In the U.S., websites like www.organdonor.gov provide easy access to sign-up forms by state.
- 2. Inform Your Family:** Even if you are a registered donor, it's essential to talk with your loved ones about your decision. In some cases, family members are asked to confirm or clarify a person's wishes. Clear communication helps ensure that your donation can move forward without delay or conflict.
- 3. Include Your Decision in Legal Documents:** Adding your donation wishes to your will or advance healthcare directive is another way to formalize your intent. This can provide an additional layer of clarity and ensure your end-of-life decisions are respected.
- 4. Carry a Donor Card:** Although not required if you're registered, carrying a donor card in your wallet can serve as a helpful backup in situations where digital records might not be immediately available.

Organ donation is one of the most meaningful legacies a person can leave behind. It bridges the gap between loss and life, turning tragedy into something profoundly life-affirming. With one simple decision, we have the power to save lives, ease suffering, and offer hope to those who need it most.

If you haven't already, consider registering as an organ donor today, and more importantly, have a conversation with your family. In a world where so much is beyond our control, organ donation is one way we can make an enduring, positive difference.

Empowering you to live a healthy LIFE.



We understand life can come at you quickly! That's why we offer the Telemed for LIFE program.

With the Telemed for LIFE program, you and your family have 24/7/365 access to licensed physicians for non-emergency ailments, whether at home, at work or on the go!

Plus, the Telemed for LIFE Program is easy to use and is included in Basic, Preferred, Prime, Prime Plus, Sterling, Sterling Plus, My LIFE Wellness and my LIFE Senior Plus memberships at no fee to you!

Telemed for LIFE Powered by DialCare Urgent Care:

- DialCare Urgent Care is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. Members and their families have direct access to state-licensed, fully credentialed physicians via phone or video consultations to receive treatment and advice for common ailments, including colds, the flu, rashes and more. When medically appropriate, a DialCare physician may prescribe a short-term, non-DEA controlled medication for the member to pick up at the pharmacy of their choice.
- Physicians are available 24 hours a day, 365 days a year, allowing members and their families convenient access to quality care from home, work or on the go.

When to use Urgent Care:

- For non-emergency medical issues and questions
- During or after normal business hours, nights, weekends and holidays
- When a primary care doctor is not available
- When traveling in the U.S. and in need of non-urgent medical care or advice

What Conditions Can Be Treated?

- Allergies
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- Bronchitis
- Skin inflammations
- Cold and flu
- Sore throat
- Digestive issues
- Joint aches and pains
- Rashes
- And more!

State availability may vary. Please visit dialcare.com/states for up-to-date information. Consultations are available in English and Spanish. Urgent Care is a part of the DialCare Physician Access Program.

Access the Member Portal at login.mylifebenefits.org. Call (800) 557-5024 for login assistance.

ADDING DEPENDENTS TO TELEMED FOR LIFE:

Log into the Member Portal and click on "ADD DEPENDENTS" under Telemed for LIFE, enter their first and last name, along with their date of birth.

Dependents aged 18 and older will receive an email prompting them to create their own login.



Disclosure: THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. State restrictions list is available at dialcare.com/states.



KNOWLEDGE IS CAPITAL: INVEST IN YOURSELF

Education is more than a path to knowledge—it's a lifelong investment in your future. The choices you make about your education can shape your financial security, career opportunities, and overall quality of life. Whether you're finishing up high school, considering college, or returning to school later in life, the data is clear: more education typically leads to higher earnings and greater financial independence.

According to the U.S. Bureau of Labor Statistics, workers with a high school diploma earn significantly more than those without one. Over a lifetime, this can mean \$240,000 in additional earnings. Add a two-year associate degree from a community college, and those lifetime earnings double compared

to high school dropouts. The payoff gets even bigger with a four-year bachelor's degree—college graduates typically earn around \$1.2 million more over their working lives than individuals with only a high school diploma.

Education offers not only a difference in income, but a difference in opportunities, lifestyle, and long-term stability. It means more savings, better access to healthcare, home ownership, and the ability to support a family or retire comfortably. For many, this added financial security is the very definition of independence.

So why does more education usually translate to more money? It's not just about the diploma, it's about what that education represents.



- **In-Demand Skills:** Higher education and training help people develop specialized skills that employers need—whether it's nursing, computer programming, accounting, or skilled trades like welding or HVAC repair. These skills often can't be self-taught to the required standard and are tied directly to job readiness.
- **Credentials That Open Doors:** Degrees and certifications serve as proof of your qualifications. Employers often use them as a screening tool, especially for well-paid jobs. While experience matters, many higher-paying positions are simply not accessible without certain educational credentials.
- **Networking Opportunities:** College, trade schools, and even certificate programs connect you to professors, mentors, internships, and classmates, many of whom become professional contacts. In most careers, who you know can be just as important as what you know when it comes to finding job opportunities or advancing in your field.
- **Confidence and Personal Growth:** Education builds more than job skills, it develops critical thinking, communication, time management, and the ability to work with diverse groups of people. These are essential in any profession and often lead to greater leadership opportunities and promotions.



While the benefits of education are well documented, the cost can be a barrier. Fortunately, there are more affordable paths than many people realize. The key is to approach education like any investment—strategically.

- **Community Colleges** offer two-year associate degrees and certificate programs at a fraction of the cost of four-year universities. Many students complete their general education credits here before transferring to a university, saving thousands on tuition.
- **Grants and Scholarships** are forms of financial aid that don't have to be repaid. These can come from federal or state governments, colleges themselves, or outside organizations. Applying for the FAFSA (Free Application for Federal Student Aid) is a crucial first step toward accessing many types of aid.
- **Work-Study Programs and Employer Tuition Assistance** allow students to earn money while they study or have some of their education costs covered by their employer.
- **Online Learning and Certificate Programs** are increasingly respected by employers, especially in tech, business, and healthcare. These can be flexible and cost-effective ways to build valuable skills without taking on large amounts of debt.

Ultimately, education is not just a one-time decision, it's a lifelong journey that pays dividends well into the future. Be it working toward a GED, earning a bachelor's degree, or picking up a new certification, each step you take can increase your value in the workforce and your financial freedom.

Education alone isn't a guarantee of wealth or success; however, it can significantly increase your odds, opening doors, building confidence, and help you create a stable and fulfilling life. In a rapidly changing economy, being educated and trained is one of the smartest investments you can make.



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SETTING THE STAGE FOR SUCCESS: HOW PARENTS CAN HELP THEIR CHILDREN THRIVE

Every parent wants to see their child succeed, in school, in friendships, and in life. But success doesn't just happen in the classroom or on test day, it's built every day through the habits and support systems that children carry with them. As a parent, you are one of the most powerful influences in shaping not only how your child learns, *but how they see themselves as learners and individuals.*

Whether you're preparing for a new school year or thinking more broadly about your child's future, here are some of the most effective ways to help set them up for long-term success.

1. Start with Structure: Goals and Routines

Setting goals gives kids direction, and achieving goals builds confidence. At the beginning of each school year, sit down with your child to talk about what they want to accomplish. These goals don't need to be academic only; they might include improving in a sport, making new friends, or learning how to manage their time better.

Once goals are in place, structure helps keep things moving. Research from the American Academy of Pediatrics shows that children thrive on predictable

routines. Creating a consistent daily schedule, especially around wake-up time, meals, homework, and bedtime, helps reduce stress and increase focus. Simple tools like wall calendars, visual to-do lists, or weekly family check-ins can help children stay on track and feel supported.

2. Be Involved, But Not Overbearing

Parental involvement is one of the most reliable predictors of academic achievement. A 2020 study published in *Child Development* found that students whose parents were consistently involved in their education tended to perform better and show higher motivation. That said, support doesn't mean micromanaging. Younger children may need help organizing their folders or reviewing spelling words, but as students grow, your role can shift to asking thoughtful questions: *What's something you're proud of this week? What's one thing you'd like to improve on?*

Stay in touch with teachers, attend conferences, and check school portals when appropriate, but also let your child develop their own sense of ownership and responsibility.

3. Teach Resilience and Emotional Strength

Mistakes are not the end of the world; they are opportunities to learn. This mindset, often called a “growth mindset,” helps children approach challenges with confidence instead of fear. When your child struggles or fails, resist the urge to fix the problem immediately. Instead, ask questions like, “What do you think happened?” or “What could you try differently next time?”

It's also important to acknowledge that school can be a source of anxiety for many kids. A new grade, a new school, or increased academic expectations can all give way to self-imposed pressure, and in these moments, they need reassurance. Help normalize their feelings by sharing your own school experiences, visiting the school ahead of time, or simply being present to listen. That emotional foundation will serve them well throughout life.

4. Encourage Exploration, Friendships, and Fun

While academics are important, they're not the whole picture. Social development, creativity, and personal interests play a huge role in long-term success. Studies show that participation in extracurricular activities like sports, the arts, or clubs, can improve self-esteem, time management, and even grades.

Encourage your child to try different things and follow their interests. Supporting your child's whole self, not just their report card, teaches them that success isn't about being perfect; it's about being engaged and growing.

Conclusion: Small Steps, Big Impact

You don't have to be a teacher, counselor, or expert to help your child succeed. You just have to be present, consistent, and open. By helping your child set goals, build routines, manage emotions, and explore their passions, you're laying the foundation for a life filled with confidence and curiosity.





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LIFE Association is continually striving to provide benefits and services to enhance you and your family's lives. If you have any questions regarding your LIFE Association membership, please call 800-557-5024.

Healthy, Wealthy & Wise is dedicated to helping LIFE Association members live happier, healthier lives. This publication does not replace necessary information or care provided by medical, financial, or other professionals.

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