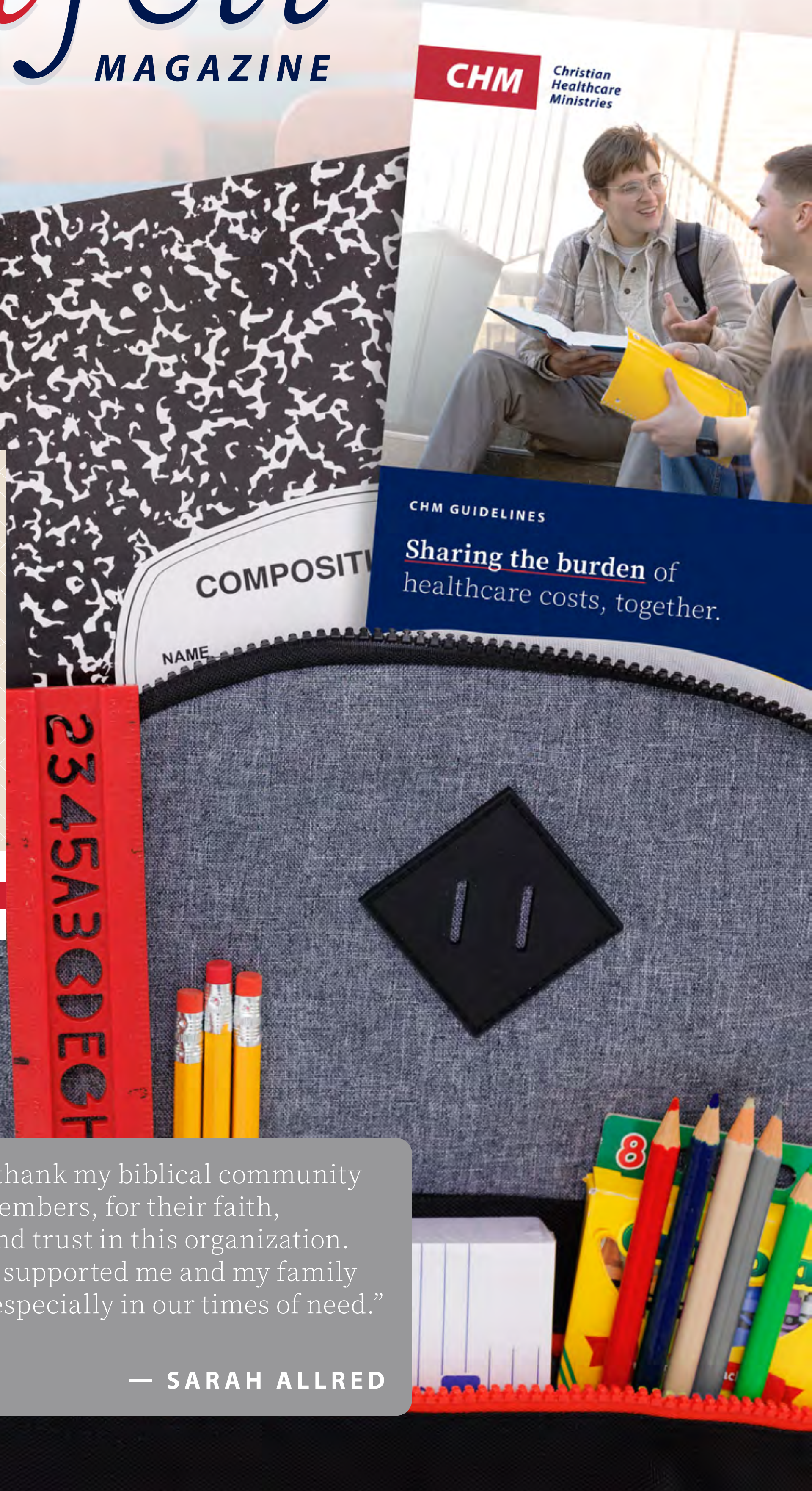
CHM Christian Healthcare Ministries

Heartfelt MAGAZINE



CHM back-to-school checklist

Answered prayer: A bonus baby

The nutrients your child needs

August 2026

CHMinistries.org

"I'd like to thank my biblical community of CHM members, for their faith, prayers, and trust in this organization. They have supported me and my family so much, especially in our times of need."

— SARAH ALLRED

CONTENTS

CHM's back-to-school checklist **protects your family's health**

Back-to-school season often brings more sickness and accidents as kids and educators return to the classroom, increasing exposure to colds, viruses, and other illnesses.

This school year, "CHM's back-to-school checklist" will help you be ready if, or when sickness or injury strikes.

☐ Set up virtual care before you need it

When your child wakes up before school with a sore throat, a fever, or needs help with a minor illness or injury, virtual care with a licensed physician is already included with your CHM membership.

HealthTap powers CHM's Virtual Care Solution, meaning you can schedule virtual primary care and urgent care visits with licensed doctors for any family member (age one and older) on your CHM membership. Schedule visits from home for such things as colds, viruses, the flu, minor injuries, or ailments. There's no waiting in line at the doctor's office.

CLICK HERE TO REGISTER

After registering, download the HealthTap app through the ***App Store*** or ***Google Play***: and then schedule physician visits when you need them.

☐ Register for CHM's Member Portal

Before schedules fill up with school drop-offs, sports practices, homework, and appointments, make sure your CHM Member Portal account is ready to go. The portal gives you 24/7 access to your membership information, and it's the quickest and easiest way to submit medical bills.

You can download the CHM Member Portal App from the ***App Store*** or ***Google Play*** to register. Plus, when you use the CHM Member Portal App, you can upload pictures of your bills directly from your phone.

To register:

- Enter your Membership ID (located on your membership card or a CHM communication piece directed to you—contact us if you need help finding it), your zip code, and the primary member's date of birth.
- Confirm your information, enter your email, and create a password.

Alternatively, you can:

- Visit our website and click "***Member Access***" in the top right corner. From there click "***Member Portal***."
- Once you're on the Member Portal screen, click "Register."

Download the ***CHM Member Portal App*** (if you haven't already), answer our one-question survey, and be entered for a chance to receive a $500 credit toward your membership!

☐ Review your family's membership details

Through the Member Portal, you can double-check who is on your membership, verify your contact information, and, if needed, add any new dependents or family members.

To verify who is on your membership and add family members:

- Click the person icon ("My Account") in the top right corner.
- Under "My members" review who is active and their CHM program.
- Click "Add a Member" or "Update a Member" to make membership changes.
- Finally, scroll to the bottom of the page to review and make any updates to your contact information.

If you already have one parent and an active dependent on your membership, adding new dependent children will not increase your membership units or cost; dependent children are considered one unit when there is an active parent. As your family grows, your membership cost doesn't. The unit system works as follows:

- An individual: *One unit*
- A husband and wife: *Two units*
- An adult and one or more dependent children: *Two units*
- Two or more dependent children (no adults): *Two units*
- Two adults and one or more dependent children: *Three units*

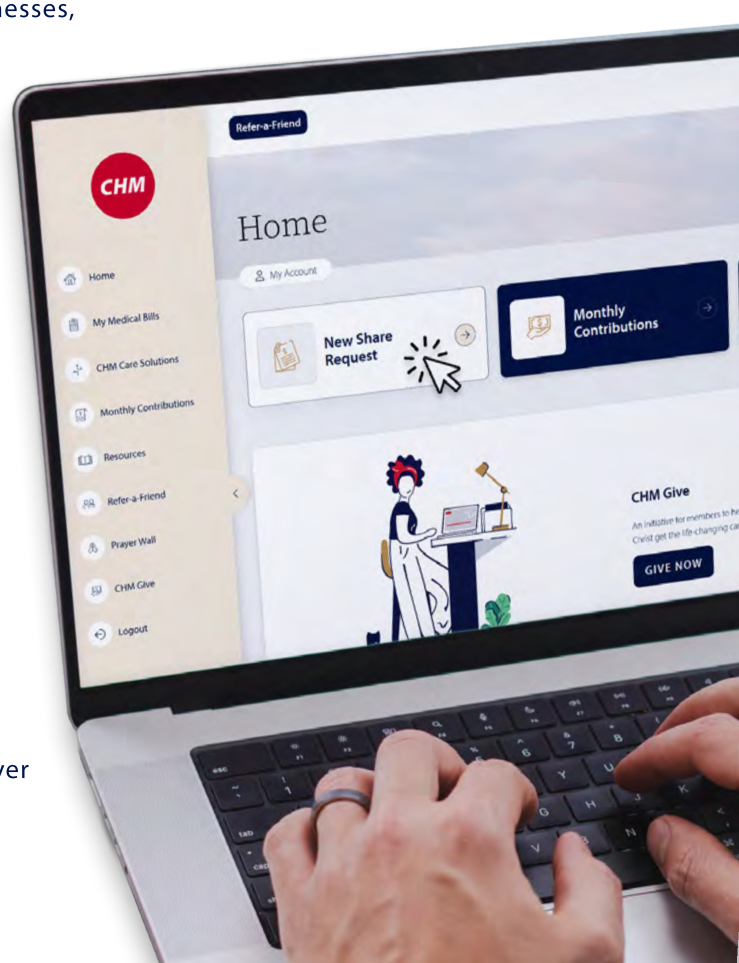
☐ Know how to upload medical bills for sharing

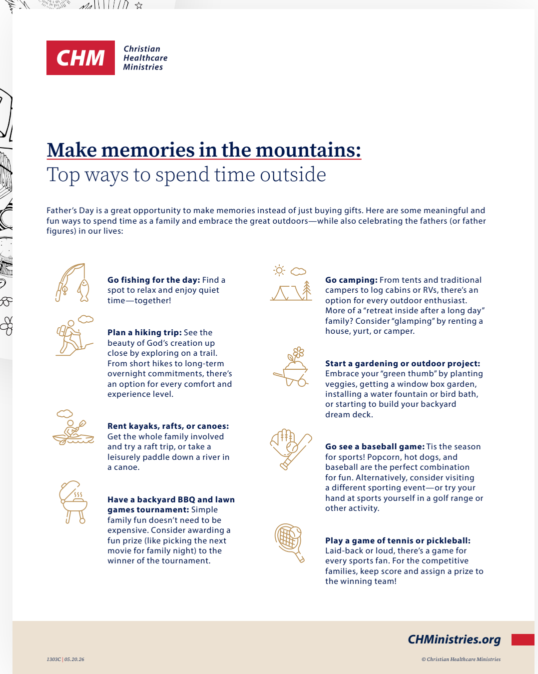
Between school sports, playground accidents, and seasonal illnesses, unexpected medical events lurk around every corner during the school year. It's important to know how to submit your medical bills to CHM before your family needs care.

For quick access to upload your medical bills, log in to your CHM Member Portal and click the ***New Share Request*** button at the top of the home page.

- Select "New Submission" to submit bills for a new medical incident. Look for "Existing Incidents" and select "Add Bills and Documents" to add bills to an existing incident.
- Select who you are submitting bills for and follow the prompts to answer questions about the incident and medical bills.
- As the last step, click "Add Bills" to upload your itemized bills. When your bills have been uploaded, click "Submit."

Use the "My Medical Bills" section to check which documents have been successfully submitted and check the status of your medical bills. If more information is needed, you'll be notified via the bell icon in the top right corner. This can all be done through the CHM Member Portal App. And don't forget that in the app you can upload bills from your phone and request prayer on the ***Prayer Wall*** for a sick or injured family member.




CHM Christian Healthcare Ministries

Make memories in the mountains:
Top ways to spend time outside

Father's Day is a great opportunity to make memories instead of just buying gifts. Here are some meaningful and fun ways to spend time as a family and embrace the great outdoors—while also celebrating the fathers (or father figures) in our lives:

Go fishing for the day: Find a spot to relax and enjoy quiet time—together!

Plan a hiking trip: See the beauty of God's creation up close by exploring on a trail. From short hikes to long-term overnight commitments, there's an option for every comfort and experience level.

Rent kayaks, rafts, or canoes: Get the whole family involved and try a raft trip, or take a leisurely paddle down a river in a canoe.

Have a backyard BBQ and lawn games tournament: Simple family fun doesn't need to be expensive. Consider awarding a fun prize (like picking the next movie for family night) to the winner of the tournament.

Go camping: From tents and traditional campers to log cabins or RVs, there's an option for every outdoor enthusiast. More of a "retreat inside after a long day" family? Consider "glamping" by renting a house, yurt, or camper.

Start a gardening or outdoor project: Embrace your "green thumb" by planting veggies, getting a window box garden, installing a water fountain or bird bath, or starting to build your backyard dream deck.

Go see a baseball game: Tis the season for sports! Popcorn, hot dogs, and baseball are the perfect combination for fun. Alternatively, consider visiting a different sporting event—or try your hand at sports yourself in a golf range or other activity.

Play a game of tennis or pickleball: Laid-back or loud, there's a game for every sports fan. For the competitive families, keep score and assign a prize to the winning team!

1303C | 05.20.26

CHMinistries.org

© Christian Healthcare Ministries

☐ Sign up to receive emails and text messages

Opting in to receive CHM's monthly emails and text messages enables you to stay connected and in the loop all year long.

Sign up so you can:

- Access family-friendly downloadable activities, like ***coloring pages*** and ***family fun ideas***
- Stay informed about ministry news and member programs
- Get helpful health tips and spiritual encouragement
- Learn ways to connect with the CHM community
- Participate in exclusive giveaways and contests

OPT IN BY CLICKING HERE

As you get ready for the school year, move forward with confidence knowing your CHM family is here to support you with both your eligible medical expenses and in prayer—whenever the need arises.

Answered prayer: **A bonus baby**

BY SARAH ALLRED, ROYAL CITY, WA

Our unexpected "bonus baby"

I was ecstatic when I found out I was pregnant. Due to previous, serious maternity challenges, this was our "bonus baby" that we weren't sure if we were going to have. I have always wanted a large family and had been praying so much for this baby to come if it was God's plan.

Navigating complications

At 20 weeks gestation, I learned I had Placenta Accreta (PA). This happens when the placenta attaches too deeply to the uterine wall; I had it because of scar tissue from previous maternity issues. At delivery with PA, the placenta doesn't come out of the uterus, causing the mother to lose blood. The condition can be fatal for mothers, so I was put on modified bedrest. The plan was to deliver at 34 weeks gestation at a higher-level-of-care hospital with a NICU that's two hours away from my home. Then, I would undergo a hysterectomy.

At 31 weeks, however, I woke up bleeding. My husband drove me to the local hospital. In our truck, I called the hospital and explained who I was, my condition, and that they needed to prepare for my arrival. A few minutes before arriving at the hospital, blood loss began to make me feel dizzy and nauseous.

When we arrived, they whisked me inside. Extra staff were there and everything was prepped. Our precious baby boy was born and life-flighted to the hospital two hours away.

I needed surgery, and my doctor arrived. He was the only one in my town who had even seen the type of surgery I needed.

I was wheeled into surgery and did not know if I was going to survive. A strange kind of anxious peace came over me. Our Heavenly Father gave me the strength to not panic. When I woke up after the surgery, I kept repeating two things: "I can't believe I made it!" and "It's a boy!"

We named our new son Kyler Wells Allred in memory of his great grandfather.

Peace of mind through CHM

After my health was stabilized, many of my family members were worried about the costs and about me being a CHM member and not having traditional health insurance. Thankfully, those weren't my concerns, for which I was grateful. Life flight of a baby, massive bills, NICU bills for seven weeks—I knew I had CHM Plus and that gave me such great peace of mind.

During this pregnancy God taught me to let go of my plans and desires for my life and accept His will. I'd like to thank my biblical community through CHM members, for their faith, prayers, and trust in this organization. They have supported me and my family so much, especially in our times of need.

The nutrients your **child needs**

As the new school year begins, parents start a familiar routine—packing lunches.

With childhood comes remarkable growth: they're building bones, muscles, brain matter, immune systems, and habits. A nutritious lunch not only builds a healthy body, but it also supports concentration in the classroom, athletic performance on the field, and overall physical and emotional well-being.

Lunches should provide a balanced combination of protein, healthy fats, complex carbohydrates, vitamins, minerals, and hydration.

Macronutrients

In general, depending on age:

- Protein should provide approximately 10–30% of calories.
- Healthy fats should provide approximately 25–35% of calories.
- Carbohydrates should provide approximately 45–65% of calories.

It's good practice to fill half the lunch with fruits and vegetables, one-quarter with protein, and one-quarter with healthy carbohydrates.

CHM Medical Director | **DR. MICHAEL JACOBSON, D.O., M.P.H.**

127 Hazelwood Ave., Barberton, OH 44203

800-791-6225 | 330-848-4322 | ***doc@CHMinistries.org***

(My office requires one week for responses. This service isn't intended for acute problems or to replace the advice of your physician.)

HEALTH **WATCH**

Healthy food for kids

Many American children fall short in several key nutrients, including:

- Fiber
- Calcium
- Vitamin D
- Potassium
- Iron (particularly adolescent girls)

Foods that help address these gaps include fruits, vegetables, beans, dairy products, nuts, seeds, and whole grains. The exact needs vary by age and activity level. The following is a breakdown of the most important nutrients per age:

Ages 0–1

For infants, breast milk or iron-fortified formula remains the primary source of nutrition during the first year of life. Most infants require approximately 450–900 calories per day, depending on age and size.

As solid foods are introduced around six months of age, parents should focus on nutrient-dense foods such as:

- Iron-fortified cereals
- Pureed vegetables and fruits
- Mashed beans
- Yogurt
- Eggs

Key nutrients include iron, zinc, healthy fats, and vitamin D.

Ages 2–4

Toddlers and preschoolers typically require 1,000–1,400 calories daily. A healthy lunch should contain:

- A protein source (turkey, chicken, cheese, yogurt, eggs, beans)
- A fruit
- A vegetable
- A whole grain
- Water or milk

Example Lunch:

- Turkey roll-ups
- Apple slices
- Carrot sticks
- Whole-grain crackers
- Water

Important nutrients include calcium for bone development, iron for healthy blood cells, and healthy fats for brain growth.

Ages 5–9

School-aged children generally require 1,200–2,000 calories per day depending on size, sex, and activity level. This is often the age when highly processed snacks begin competing with healthier foods. Parents can help by prioritizing foods that provide sustained energy rather than rapid spikes in blood sugar.

A balanced lunch should include:

- Lean protein
- Whole grains
- Fruits and vegetables
- Healthy fats

Example Lunch:

- Whole-grain turkey sandwich
- Strawberries
- Bell pepper strips
- String cheese
- Water

Protein becomes increasingly important because it promotes satiety and supports growing muscles and tissues.

Ages 10–13

Preteens often require 1,800–2,400 calories daily.

This stage marks the beginning of significant physical changes. Bone growth accelerates, muscles develop, and nutritional demands increase substantially.

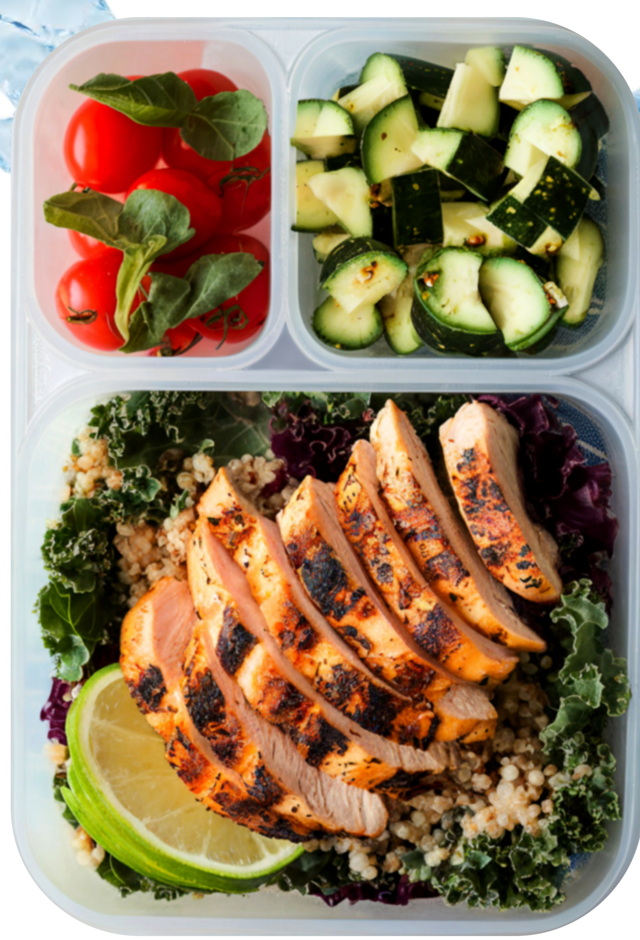
Parents should focus on:

- Higher-quality protein intake
- Calcium-rich foods
- Iron-rich foods
- Plenty of fruits and vegetables

Example Lunch:

- Grilled chicken wrap
- Greek yogurt
- Grapes
- Mixed vegetables
- Water

Key nutrients during this stage include calcium, vitamin D, iron, zinc, and magnesium.



Ages 14–18

Teenagers often have the highest nutritional needs of any age group outside infancy. Daily calorie requirements frequently range from 2,000–3,200 calories for boys and 1,800–2,400 calories for girls, depending on activity levels. Athletes may require even more.

Teen lunches should emphasize:

- Adequate protein
- Complex carbohydrates
- Healthy fats
- Fruits and vegetables
- Hydration

Example Lunch:

- Chicken and brown rice bowl
- Mixed berries
- Nuts
- Vegetables with hummus
- Water

Teen girls should pay particular attention to iron intake, while both boys and girls need sufficient calcium and vitamin D to support peak bone development.

Five lunchbox tips for busy parents

1. Include a protein source every day.
2. Choose whole foods when possible. The fewer ingredients on the label, the better.
3. Pack fruits and vegetables consistently, even if they are not eaten every time.
4. Limit sugary drinks. Water remains the best choice for most children.
5. Think patterns, not perfection. One lunch will not determine your child's health, but years of healthy choices can make a tremendous difference.

As parents, we shape not only what our children eat today but also the habits that may help them enjoy better health for decades to come. A simple lunch packed with protein, fruits, vegetables, whole grains, and water remains one of the best investments we can make in our children's future.

How dearly **God loves His children**

BY SARAH LEMBRECHT, GRAND JUNCTION, CO

Our daughter Hildy was born a healthy, perfect gift. She was thriving and meeting every milestone, which made her life-threatening diagnosis that much more alarming.

> How dearly God loves His children.
>
> *Psalms 139:13-18.*

An unexpected diagnosis

At a routine checkup, we mentioned that Hildy's eyes still had a slight yellowing from jaundice. Her pediatrician ordered blood work: when the results came in, we were instructed by the doctor to go to the hospital immediately. She was diagnosed with Cystic Biliary Atresia (in which a cyst forms in an otherwise obliterated or scarred biliary tracts). Untreated infants will develop cirrhosis and liver failure, so at 10 weeks old, Hildy underwent an emergency, life-saving surgery called a Kasai, performed on infants with this condition.

Hildy's recovery has been extensive, involving medications, frequent blood work, numerous weight checks, and constant monitoring. Because the liver is so vital to the body's function, this condition affects many areas of her health. It has been overwhelming to worry about her physical stability, the potential need for a future liver transplant, or even the risk of a simple cold or virus reversing her progress.

We are incredibly grateful for our CHM family. The phone calls for prayer and handwritten cards from fellow members were so encouraging, personal, and grounded in Scripture.

Ready for battle

While Hildy is doing well, she is developing new side effects as her liver is scarred and unable to work properly. We are in a "wait and monitor" stage. It's been one year since her surgery, and we still have many unknowns for her future. We are changing our habits to trust God and not fill our anxious hearts with research. Please join us in continued prayers for wisdom, Hildy's health, and our family's trust in God.

Through this, we have had many difficult talks with God. One of my hardest prayers was asking that I would not be angry with Him and that His glory would shine through regardless of the outcome. During a storm it is difficult to understand the "whys," but I asked God to show me His hand at work, and He has done so at every step. We now know why she was named Hildy Hope: "Hildy" means "ready for battle."

Fueling faith as a family: **Why devotional time matters**

"Enjoy this season with your children—it flies by" is the advice regularly offered to new parents. While well-intended, when the "terrible twos" or teenage years arrive, families may think time flying is a good thing as they feel the stress and strain of new challenges and growing pains. Nevertheless, for the Christian, we have the God-given responsibility and privilege to guide children and teach them about Jesus:

> "Start children off on the way they should go, and even when they are old, they will not turn from it." —**PROVERBS 22:6, NIV**

As children go back to school, lives become busier, and packed days turn into exhausting nights. Taking time as a family to dive into God's Word offers a respite from a weary world.

Why is it important to do a family devotional?

According to a study conducted by The Association of Christian Schools International (ACSI), there are notable benefits to prioritizing devotional time as a family. These include:

STRONGER FAMILIES

Families who prioritized doing devotions (including prayer, reflection, and Bible readings), saw a **20% increase** in quality time together, leading to strengthened relationships.

STRONGER WORLDVIEW

When open faith discussions are a family priority, especially paired alongside educational conversations, a child's biblical worldview is reinforced. Parents who did regular devotions with their children felt **12% more comfortable** talking about other hard topics with their kids.

STRONGER FAITH

When faith is openly discussed through engaging in family devotions, children feel **15% more comfortable** talking to their parents about faith-related topics. This is essential for shaping a strong biblical foundation: It sets the stage for crucial conversations in the teenage and young adult years.

These statistics are especially important considering a recent survey conducted by the Pew Research Center, which showed that **when families prioritize faith, more than half of the children say that faith is still important to them in adulthood**. In contrast, when faith isn't prioritized as a family, only **17% say that their faith matters to them today**.

THIS POINTS TO THE TRUTH ALREADY FOUND IN THE BIBLE

Time spent with the Lord is never wasted.

Daily devotions

Spending time in God's Word, praying, and having candid conversations form the future for our children's faith. Even 15-minute family devotions make an impact. Whether it's a quick chat in the car on the way home from church, or a devotional book reading after dinner, talking about the attributes of God fuels our faith—as a family.

CHM has created a free family ***devotional*** for you and your children to use—together. Inside is exclusive access to devotional reflections suited for all ages, suggested Bible readings, discussion questions, and activity ideas for the whole family. Download your copy today.

"…we will tell the next generation the praiseworthy deeds of the Lord, His power, and the wonders He has done. He decreed statutes for Jacob and established the law in Israel, which He commanded our ancestors to teach their children, so the next generation would know them, even the children yet to be born, and they in turn would tell their children. Then they would put their trust in God and would not forget His deeds but would keep His commands."

–PSALM 78:4-7, NIV

REFERENCES

https://link.springer.com/article/10.1007/s40839-025-00257-4

https://www.pewresearch.org/religion/2025/02/26/decline-of-christianity-in-the-us-has-slowed-may-have-leveled-off/#religion-in-childhood-and-adulthood

Christian Healthcare Ministries
127 Hazelwood Ave.
Barberton, OH 44203

SEE OUR LEGAL NOTICES

Alabama, Alaska, Arizona, Arkansas, Florida, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, North Carolina, North Dakota, Oklahoma, South Dakota, Tennessee, Texas, Virginia, West Virginia, Wisconsin, Wyoming: NOTICE: Under the laws of your state, Christian Healthcare Ministries, in facilitating the sharing of medical expenses, is not an insurance company and does not use insurance agents or pay commissions to insurance agents. Whether anyone chooses to assist you with your medical bills will be totally voluntary because neither this ministry nor any other participant may be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. The ministry's guidelines, plan of operation and other documents are not an insurance policy or a promise to pay for the financial or medical needs of a participant by the ministry. It is not offered through an insurance company, it is not subject to the regulatory requirements or consumer protections of your state's insurance laws, and if you join this ministry instead of purchasing health insurance you will be considered uninsured. This program is not guaranteed under your state's Life and Health (or Disability) Insurance Guaranty Association or similar organization. Without health care insurance, there is no guarantee that you, a fellow member, or any other person who is a party to this ministry will be protected in the event of illness or emergency. Regardless of whether you receive any payment for medical expenses or whether Christian Healthcare Ministries terminates, withdraws from faith-based sharing of medical expenses, or continues to operate, you are always personally responsible for the payment of your own medical bills. If your participation in this ministry ends, state law may subject you to a waiting period before you are able to apply for health insurance coverage.

You should review this ministry's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs. Complaints concerning Christian Healthcare Ministries may be reported to the office of your state's attorney general.

Maryland: Notice: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

Pennsylvania: NOTICE: This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

All Others: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed nor regulated by your state's department of insurance and the program is not guaranteed under your state's Life and Health (or Disability) Insurance Guaranty Association or similar organization.

1301 | 07.07.26 | 131