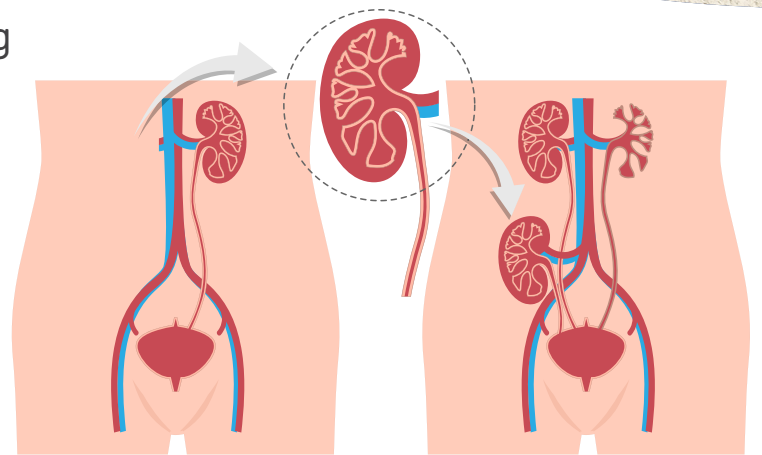


Key Factors to Weigh Before Donating Your Kidney

Organ donation involves surgically removing an organ from a living or deceased individual to help someone in critical need. The most common living organ donation is the kidney. Donors often give to family or friends, but some participate in exchange programs for strangers. To donate a kidney, you must be healthy, over 18, and have two healthy kidneys. The donor evaluation team, including social workers, dietitians, surgeons, coordinators, and advocates, assesses your suitability.

In the U.S., around 90,000 people await kidney transplants due to end-stage renal disease (ESRD), which requires dialysis if a transplant isn't available. Dialysis is time-consuming and has side effects, making transplants a better option with benefits like lower costs, fewer dietary restrictions, and improved quality of life.

Donating a kidney has benefits, such as helping someone in need and living normally with one kidney, but also has risks like surgical complications and potential long-term health issues. It's crucial to have support and consider all factors before deciding to donate.



Kidney transplants have a 95% successful rate.

BENEFIT SPOTLIGHT

Advantages and Disadvantages of Young Adults (Under 26) Staying on Their Parents' Health Insurance

Under the Affordable Care Act (ACA), young adults under 26 can stay on their parent's health insurance plan, even if they are married, in college, have children, are financially independent, or have access to their own employer's plan.

Pros: Keeping young adults on a parent's plan can save them significant medical expenses, especially since many are unfamiliar with choosing cost-effective healthcare options. Post-grad jobs and college plans may not offer suitable or affordable coverage.

Cons: Adding dependents can increase premiums. It's important to compare the parent's plan with the child's employer or college plan to find the best coverage at the lowest cost. Chronic medical conditions can further raise premiums, and out-of-network doctors can increase expenses.

Key Points: Consider the impact on premiums, compare different plans, and evaluate the health status of dependents. Healthy dependents can lower premiums and increase deductibles, potentially qualifying for a Health Savings Account. If premiums are high, working dependents can contribute to costs.



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BONUS ARTICLES:
Managing Chronic Pain Is at Your Fingertips and Why You May Need to Take a Break From Work

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