

Turn Up the Volume

Hearing loss is more common than you might think. Roughly one in every eight Americans have hearing loss in both ears. In the hearing process, sound waves enter our ears and create vibrations that are carried to the brain by the middle and inner ear and translated into sounds. Hearing loss can occur when any of these parts suffer damage.

Age-related hearing loss occurs when tiny hairs that help process sound in the inner ear suffer damage over the years and cannot regrow. Damage is another common cause of hearing loss. **This damage can be from hearing one too-loud sound or damage over time from frequent exposure to sounds over 70 decibels** (so wear proper ear protection at loud events such as concerts and lawn work). It can also be caused by chronic ear infections, meningitis, or trauma to the ear or head. Additionally, some people are born with varying degrees of hearing loss due to genetic factors or problems during gestation.

If you are experiencing difficulty hearing, talk to your doctor. Hearing aids are not generally covered by medical insurance, so it's important to check whether your vision or dental plan includes coverage for hearing aid fitting and purchase – if not, hearing aids are eligible purchases for Health Savings Accounts, Flexible Spending Accounts, and Health Reimbursement Accounts.

Heavy traffic, window air conditioner, noisy restaurant, power lawn mower

Sports crowd, rock concert, loud symphony



Can't Catch a Breath?

There are plenty things in life that take our breath away, but it's not fun when the cause is asthma. Asthma is a lung condition that occurs when the airways between the nose and mouth and the lungs get inflamed, causing breathing trouble from mild to deadly serious. There are many potential asthma triggers -- pollen, dust mites, smoke, exercise, mold, and even stress can set off an attack.

While asthma is not a curable condition, there are multiple ways to reduce one's exposure and reactions to triggers. A combination of medication and prevention is often most effective:

- Avoid tobacco smoke
- Routinely dust and vacuum your home
- Wash your sheets regularly to avoid dust mites
- Use an air cleaner with a HEPA filter
- Use an indoor dehumidifier to reduce chances of mold

Additionally, there are many different kinds of medication options. Inhalers come in two types: a quick-acting inhaler for emergency use or a long-term control medication. Additionally, allergy medications or allergy shots may help control your symptoms.

If you routinely have trouble breathing, talk to your doctor to figure out what's going on. If asthma is the problem, there are plenty of ways to help you breathe easy again.

BENEFIT SPOTLIGHT Lifestyle Spending Accounts

While your medical insurance covers much of your bodily health, and Employee Assistance Programs help you out with mental health, there's more to your overall wellbeing. Enter a new acronym – the LSA, or the Lifestyle Spending Account.

Health Savings Accounts and Flexible Spending Accounts help cover specific IRS-approved expenses such as copays, glasses, or dental care, but Lifestyle Spending Accounts have fewer restrictions. They can be used to pay for a broad variety of non-medical services and products that promote your own physical, mental, or financial wellness. Below are just a few examples:

- Exercise equipment and nutritional supplements
- Entry fees for races or sports leagues; sports lessons
- Spa treatments
- Estate planning costs
- Financial planning services

The crucial difference between LSAs and other health-related spending accounts is that expenses submitted for reimbursement through a Lifestyle Spending Account are taxable to you. The reimbursed amount is considered income and is subject to the same taxes as your normal wages.



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