

# How Will You Handle the Largest Generation of Hearing Loss Victims Since WWII?

supplemental medical benefits

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Communication between employers and employees is vital to productivity and a healthy work environment. Although modern-day technologies like e-mail and instant messaging are great for efficiency, the ability for colleagues to effectively listen and interact with one another is essential.

Hearing loss is no longer just a concern among seniors and the Baby Boomer generation. The current generation is growing up with a cell phone glued to one ear and an iPod plugged in the other, and hearing loss is rapidly increasing among adults. The National Institutes of Health suggests that the next generation of young Americans will be the most impaired population since World War II.

Hearing loss is the third most common chronic disability in the United States. According to the National Institutes of Health, 20 million working adults (age 18-64) make up the largest number of hearing loss victims. The population of those with hearing loss is expected to increase from 31.5 million to 52.9 million by 2050.

## Detection and Treatment

How will employers handle this increasing trend of hearing loss among the workforce? They can start by including the enhanced hearing benefit options in their employee health plans to ensure early detection tests and treatments are available.

Insurance hearing benefit riders such as the one AlwaysCare provides with its partner, EPIC Hearing Healthcare, can be added to an existing dental or vision plan for as little as \$2 per month. Members have access to annual hearing screenings, high quality hearing physicians and audiologists, and allowances on hearing aids, among many other benefits. Screenings for children covered by the primary plan are free.

When it comes to hearing coverage, employers should stop and listen to the often unspoken needs of their employees. The following common questions and solutions may help employers better understand hearing loss and the benefits available to their employees.

## Tips on Hearing Loss

*What causes hearing loss?*

- Loud noises and noise exposure are the largest factors contributing to hearing loss. This is attributed to daily exposure to loud machinery and has also been linked to frequent use of headphones and cell phones. Chronic ear infections, otosclerosis (hardening of the bones), genetics, aging, and exposure to toxic drugs also play a role in hearing loss.

*What kinds of hearing loss are there?*

- Conductive hearing loss typically involves a problem in the outer or middle ear and requires medical intervention. It is generally very treatable. Ninety percent of hearing loss is sensorineural—a problem of nerve function in the inner ear that can be treated with hearing aids.

*How can employees find out if they have a hearing loss?*

- The only accurate way to determine hearing loss is to see an audiologist or ear physician and have your hearing proficiency documented. This can be done with a simple hearing test or can include a full evaluation and assessment.

*Does a hearing rider cover surgery and/or hearing aids?*

- If testing reveals that surgery is needed, major medical insurance takes over. If hearing aids are needed, then the hearing benefit provides an allowance toward the cost (most medical plans do not cover hearing aids).

*What can a hearing aid do?*

- A hearing aid is a tiny electronic device made up of a microphone(s), amplifier, and receiver that increases specific frequencies in order to amplify and deliver sound to the ear and assist in intelligibility and communication. Hearing aid amplification technology includes digital processing to give the best sound quality with the lowest distortion.
- Assisted listening devices may be an alternative or complement to hearing aids. They include hearing aid compatible cell phones, telephone amplification, and wireless television listening systems.

As employers are constantly looking for ways to improve employee productivity and satisfaction, the health and well being of your team should also be a top priority. It's never too early—or too late—to offer hearing benefits to improve efficiency among employees. Contact your insurance provider to find out what hearing benefits are available.

You'll hear the difference sooner than you think. **CDHC**

*AlwaysCare Benefits is a nationally licensed third-party administrator providing administration services for supplemental group benefit products, including dental, vision, life, and disability income plans. AlwaysCare Benefits recognizes the need for hearing loss treatments and is now offering the first, fully insured hearing benefit rider. For more information, visit [www.AlwaysCareBenefits.com](http://www.AlwaysCareBenefits.com) or call 888-729-5433 x5.*

