



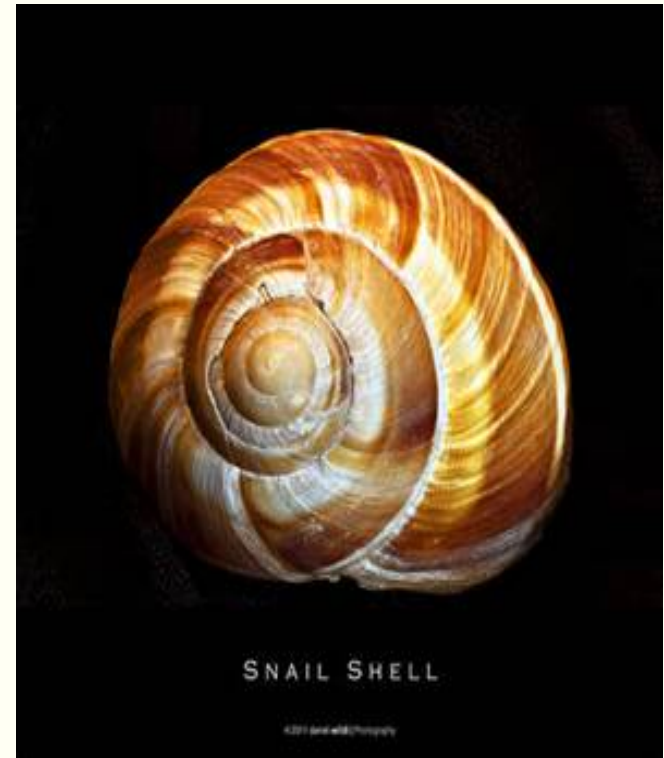
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# HEARING - TIPS AND HELPFUL INFORMATION

CHEVRON RETIREES ASSOCIATION

HEAR IN AMERICA



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The Chevron Retirees Association is pleased to make available to our members a discount hearing aid program which is being provided through Hear In America. The material contained in this booklet was prepared for the purpose of informing CRA members about the program and providing background information about hearing aids and the process of hearing.

### *Symptoms of Hearing Loss*

Hearing loss is one of the most common health problems in our country – as well as one of the most under-diagnosed and undertreated. Common symptoms include:

- TV and radio need to be louder for understanding.
- Repeatedly asking “What?” or just tuning out in conversations (commonly joked about as “selective hearing”).
- More difficulty understanding in noisy places like restaurants and social gatherings.
- More difficulty understanding people from another room, or over the phone, or when the speaker can’t be seen.

About 25% of America’s older adults have undiagnosed and untreated hearing loss and most of them don’t recognize the wide effects on their quality of life. Another thing most people don’t know is that the longer a hearing loss goes untreated, there is a greater chance of permanent damage – individuals who delay obtaining hearing aids “as long as possible” will not achieve optimum results. Most persons who

acquire hearing aids when they first become aware of their hearing difficulties experience the best results.

### *Consequences of Hearing Loss*

Where a loss of hearing is related to age, generally individuals who are over age 60 have a high chance of experiencing any of the following conditions:

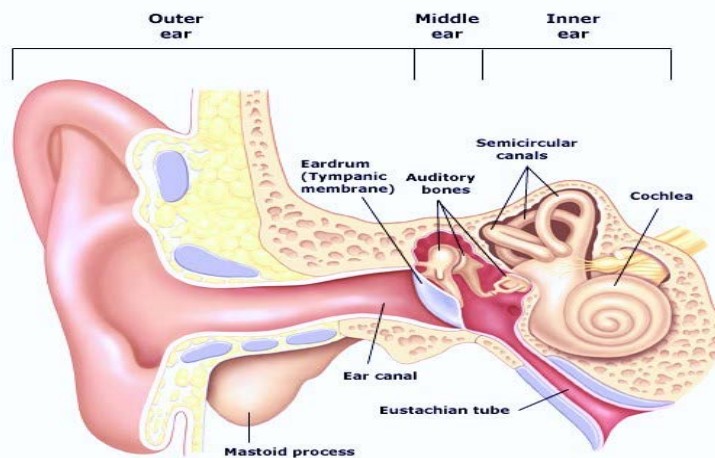
- irritability and anger,
- social rejection and loneliness,
- diminished psychological and overall health,
- impaired memory and ability to learn,
- depression,
- reduced alertness and an increased risk of personal safety, and
- possibly a higher risk of developing dementia and Alzheimer’s Disease.

Loss of hearing can also significantly affect an individual’s quality of life in interacting with others by restricting communications, damaging relationships, causing misunderstandings, delaying one’s awareness of important alerting sounds, preventing one from understanding vital information, heightening one’s

level of stress, and causing unnecessary fatigue. It can also be dangerous in emergency situations.

### *How We Hear*

**S**ound is converted into nerve signals that are transmitted to the brain. The ear consists of three major areas: the outer ear, the middle ear and the inner ear. The eardrum and the three bones of the middle ear amplify sounds (vibrations) as they travel to the inner ear. The amplified sounds then pass through fluid in the cochlea, a snail shaped structure in the inner ear about the size of an aspirin tablet. Within the cochlea there are tens of thousands of tiny hairs (cilia) that help translate sound vibrations into electrical signals that are then transmitted to the brain.



### *Causes of Hearing Loss*

**A**s part of the aging process most individuals experience a gradual loss of hearing due to damage to the hairs (cilia) in the cochlea. This type of loss is known as sensorineural hearing loss, or nerve damage. The degree of loss can also be influenced by:

- genetic makeup,
- occupational noises,
- recreational noises (e.g. personal music players, firearms, etc.),
- some medications (e.g. certain antibiotics, certain chemotherapy drugs, etc.), and
- some illnesses (e.g. diabetes, meningitis, high fevers, etc.).

Hearing loss can also be caused by mechanical damage to the ear, including wax buildup, ear infections, abnormal bone growth or tumors, head injuries, and ruptured eardrums.

### *Treatment of Hearing Loss*

**T**reatment varies based on the reason for loss of hearing. However, in most cases an individual should start by consulting their physician about the difficulties they are experiencing. Based on the doctor's finding the individual could be referred to an otolaryngologist (ear, nose and throat specialist) or other medical

professional for further testing and evaluation. The visits to the medical professionals plus any subsequent medical treatment should be covered by Medicare, most Medicare Supplemental Plans and most other forms of medical coverage.

If the medical professionals do not find any medical reason for the hearing loss but the individual is still experiencing quality of life issues that appear to be related to their hearing they may wish to consult a licensed hearing instrument specialist for further evaluation. Doctors are not always familiar with the far-reaching effects of untreated hearing loss.

### *Types of Hearing Aids*

**T**here are essentially two types of hearing aids – one type is worn in the ear (ITE) and the other type is worn behind the ear (BTE). Within each type there are different styles of hearing aids. In the case of ITE hearing aids there are several different styles that vary in how they fit in the ear; they are more or less visible and have varying options for control of the instrument. With respect to BTE instruments, there are two styles – an open-fit (barely visible) and a traditional BTE with an ear mold (most visible). The type of instrument that is best for an individual is dependent upon the degree of hearing loss, any special features that would benefit that person, and the controls that they need to operate the instrument.

In general, the more options that are available with the instrument the more costly it will be, i.e. directional microphone, telephone adapter, Bluetooth technology and remote control.



Hearing aid selection should always be guided by a trained and experienced professional. In addition to the degree of hearing loss a dispenser will take into account the individual's style of living and their budget in selecting a hearing aid.

Also, most people with hearing loss will require two hearing aids. The brain uses information that comes from both ears to interpret environmental sounds and speech: if some sounds come in louder from one ear and softer from the other ear that makes it more difficult to understand.

Hearing aid manufacturers mainly produce digital hearing aids which are programmed by computer to meet the specific needs of the individual. The brand of instrument is less important to be concerned with, all major manufacturers have technology that is far better than anything available just a few years ago: the most important factor to success with hearing aids is working with a skilled professional. Most hearing aid dispensers specialize in one or two brands, which enables them to develop a great deal of expertise in

those brands: this is usually an advantage to the consumer compared to a hearing aid center that works with all brands.

### *Purchasing a Hearing Aid*

**I**f a physician recommends that an individual be fitted for a hearing aid they should purchase it from a reputable hearing center. The aim of hearing aids is to optimize improvement in an individual's hearing. Bear in mind that a hearing aid will improve hearing; it will not restore normal hearing. At this point nobody can "fix" a damaged cochlea, the best that a professional can do is change the sound that goes into the ear to help compensate for the hearing loss. Modern hearing aids are very sophisticated, and can do a lot to make hearing easier and more enjoyable. Since a hearing aid will generally take time to adapt to typically the instrument comes with a trial period. If it turns out that the hearing aid wearer isn't doing well with the first instruments chosen, then they can be exchanged for a different set before the end of the trial period.

Mail order or online hearing aid purchases are not in the consumer's best interest for many reasons. There is no guarantee that an appropriate evaluation is conducted to screen for medical issues: someone may buy hearing aids when the cause of their hearing problem is earwax or an ear infection or even a tumor; and therefore they are wasting money and delaying

important medical treatment. Hearing aids are complex and a trained professional will help make the most appropriate selection of aids for a person, including considering the shape of their ear (that nobody can see over the phone or online) and their dexterity. Plus there is nobody available to help the person learn to handle or adjust the aid (by the way, very often the best hearing aids for a person's needs are the ones that don't need to be adjusted) or to provide maintenance to make sure the aids continue working well for many years.

If hearing aids are recommended, the costs would not be covered by Medicare, most Supplemental Medicare Plans or most other forms of medical coverage. (Chevron's Medical Plans do not cover the cost of hearing aids.) If an individual is a veteran, they may wish to contact their nearest Veterans Affairs facility to determine if they qualify to receive a hearing aid. The full cost of a hearing aid can be as much as \$5,000 per ear.

Since hearing aids are expensive it would be prudent to check into purchasing it through a discount program. Discount programs are available through organizations like AARP and, now, a discount program is available through the Chevron Retirees Association, in collaboration with the Chevron Employees Recreation Association. In the case of CRA and CERA the program is made available through Hear In America ("HIA"). Discounts under the HIA Program

typically range between 30% and 50% for top of the line, state of the art hearing aids. (The discounted prices range from \$750 to \$2,775.) These hearing aids are produced by nine major U.S. manufacturers - GN Resound, Widex, Oticon, Phonak, Rexton, Siemens, Starkey, Sonic Innovations and Unitron. In addition to the discounts, HIA provide other services and supplies: free hearing screening; 45 day trial period; three year warranties; three year supply of batteries; free cleanings, adjustments and retesting for the life of the hearing aid; and twelve month interest free financing (up to 5 years with interest) for those who qualify. HIA is an independent organization; it is not affiliated with any health insurance provider.

There isn't an enrollment fee or premium if you should decide to use HIA. Also, there isn't a charge for their services. They are paid through their discount arrangements with the manufacturers. CRA Members can enroll themselves and their family members (including spouses, parents, in-laws, adult children and siblings) when they contact HIA.

Services and visits to hearing centers are arranged by HIA with a center near your home. They also liaise with and monitor the activities of the center. Finally, they offer second opinions and consultative advice.

HIA has been in business since 1995; and their staff includes licensed and experienced hearing instrument specialists that provide personalized attention.

Currently, they represent 34 associations with 4 million members.

To enroll in the Discount Program with HIA please phone 1-800-286-6149 or visit their website, [www.hearinamerica.com](http://www.hearinamerica.com). Their hours are 9:00 AM to 5:15 PM, ET, Monday through Friday. Alternatively, you will be able to access them through the Chevron Retirees Association website, [www.chevronretirees.org](http://www.chevronretirees.org) or through the Chevron Recreation website, [chevrec.mybigcommerce.com](http://chevrec.mybigcommerce.com). When you contact HIA, mention that you are a Member of the Chevron Retirees Association or an employee of Chevron Corporation. The Program is available to employees, retirees, surviving spouses and their families.

### *What to Expect After Purchasing a Hearing Aid*

**T**hough most people will be able to tell an immediate difference when they put their hearing aids in for the first time, with practice the results will get even better. It takes some time for the brain to learn how to interpret the "new" sounds. Your hearing aid dispenser will advise you on the results you can expect based on the type of hearing damage you have.

Getting the greatest benefit out of hearing aids can take several weeks or months. The more it is worn the more quickly an individual will adjust to its amplified sounds. Also, an individual should try using the



hearing aid in different environments. To help in getting accustomed to the instrument an individual should also make periodic appointments with the hearing center for regular maintenance. The key to any hearing aid is perseverance. By being persistent an individual's listening skills generally improve over time.

A 1999 NCOA survey on hearing loss and older adults found that when people began to use hearing aids, many saw improvements in their lives, including their family relationships (66%), feelings about self (50%), relationships with children/grandchildren (40%), mental health (36%), sense of safety (34%), and social life (34%).

For additional information you may wish to visit the following websites:

- <http://www.ncoa.org/press-room/press-release/ncoa-urges-older-adults-to.html#sthash.xFcj41Mb.dpuf>
- <http://www.audiology.org/resources/documentlibrary/Pages/UntreatedHearingLoss.aspx>
- <http://www.betterhearing.org/>
- <http://www.hearingloss.org/>

Please try to remember that by wearing your hearing aid regularly and by persevering you should experience a significant improvement in the quality of your life.

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The reference sources used in preparing this pamphlet are from the National Council on Aging, Better Hearing Institute, Mayo Clinic, Medicare, United Healthcare, Hear In America and Consumer Reports.

***The information contained in this document is for information purposes only. It is not the intent of the Chevron Retirees Association (CRA) or the Chevron Employees Recreation Association (CERA) to offer advice. You should consult with and be guided by your physician's recommendations.***