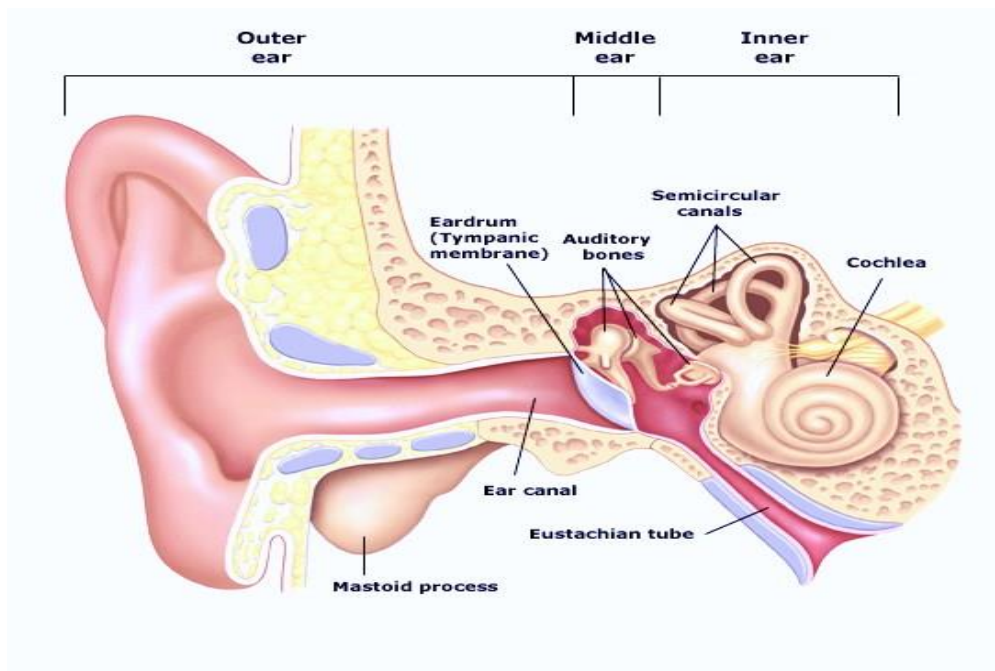


Hearing – Tips and Helpful Information Guide

Causes of Hearing Loss

As 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

Treatment 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 findings, 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, as applicable.

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

There 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; sounds that come in louder from one ear and softer from the other ear makes understanding more difficult.

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 a less important consideration, as all major manufacturers have technology that is far better than anything available just a few years ago. The most important factor for 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

If a physician recommends that an individual be fitted for a hearing aid, they should go to 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 for you to adapt, the instrument typically 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 once an evaluation is conducted to screen for medical issues, someone could discover that the actual cause of the hearing problem is earwax, an ear infection, or even a tumor. As a result, they would waste money and delay important medical treatment by purchasing hearing aids through mail order or online.

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 are not covered by Medicare, most Supplemental Medicare Plans, and 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 is prudent to check into purchasing them through a discount program. Discount programs are available through organizations like AARP, and the Chevron Retirees Association, in collaboration with the Chevron Employees Recreation Association (CERA / ChevRec / BenefitHub). The latter

program is made available through Hear In America ("HIA"). HIA is an independent organization; it is not affiliated with any health insurance provider. 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 four million members.

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 are approximately \$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 12-month interest-free financing (up to five years with interest) for those who qualify.

There is no enrollment fee or premium if you should decide to use HIA. Also, there is no a charge for their services. They are paid through their discount arrangements with the manufacturers. Services and visits to hearing centers near your home are arranged by HIA. They also coordinate and monitor the activities of the center. Finally, they offer second opinions and consultative advice.

To enroll in the Discount Program with HIA, please phone 1-800-286-6149 or visit their website, 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, or through the Chevron Recreation website, chevrec@chevron.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. CRA Members can enroll themselves and their family members (including spouses, parents, in-laws, adult children, and siblings) when they contact HIA.

What to Expect After Purchasing a Hearing Aid

Though 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%).

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

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/>

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 / ChevRec / BenefitHub) to offer advice. You should consult with, and be guided by, the recommendations of your physician or hearing professional.