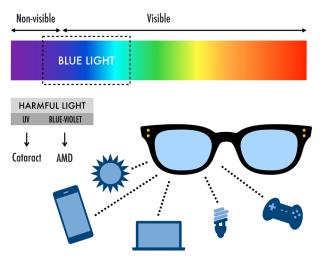


TOO BRIGHT! BLUE LIGHT CONCERNS

In the last few years, you've probably encountered ads for blue light glasses or blue light filters. They are supposed to protect your eyes from the harmful effects of a certain kind of blue light created primarily by the sun, but also by fluorescent lights, LED TVs, and most device screens. Our eyes are not good at filtering blue light naturally, so most of it passes through the front of the eye to the retina (the part of the eye that helps the brain process



what we see).

Some studies indicate that constant, ongoing exposure to blue light could eventually cause problems such as macular degeneration. However, these studies are not conclusive, and there

is some evidence that blue-light blocking lenses do not actually protect your retinal health.

While blue light might not damage your retinas, it can still be harmful to you in other ways. Too much blue light can reduce your body's production of melatonin, which disrupts your sleep cycle. A simple fix is to limit your screen time before bed so your body knows it's time to go to sleep.

CHANGING TIMES: MENOPAUSE

Menopause is a natural part of aging, marking the time in which a person with a uterus stops menstruating. It typically occurs

between the ages of 45-55, but can happen earlier, for example, if someone had a hysterectomy or suffered chemotherapy damage to their ovaries.



The menopausal transition lasts on average 7-14 years

during a period called perimenopause. Its length depends on many factors such as smoking, current age, race, and ethnicity. Menopause involves reductions in hormonal levels, specifically estrogen and progesterone, which can cause multiple symptoms:

- Hot flashes
- Emotional changes/mood
- Fatigue
- Weight gain swings
- Depression
- Changes in libido
- And more

These symptoms can be treated hormonally or non-hormonally. Hormonal treatments involve taking low doses of estrogen or estrogen-progesterone, while non-hormonal treatments involve changing one's diet, exercising, and other prescription medications. If you are experiencing any of the symptoms above, have a uterus, and are over 40, you may want to talk to your doctor to learn how to best minimize your symptoms during this transition.

BENEFIT SPOTLIGHT



DOC ON RETAINER: CONCIERGE MEDICINE

Having trouble getting a timely doctor's appointment? Due to a growing shortage of primary care physicians, Americans are having to wait significantly longer to see doctors than we used to. An alternative to these long waits is concierge medicine, or its cousin, direct primary care (DPC). To access this kind of care, you'll pay an annual or monthly fee that gets you direct physician access. Each practice will vary, but generally you can expect to receive the following benefits:

- Guaranteed access to care 24/7
- Same-day or next-day appointments
- Coverage of standard care like blood work, preventive screenings, and physicals
- No copays or deductibles for office visits
- More personalized care; on average, twice as much time with your doctor per visit

There are drawbacks, of course. DPC practices typically do not accept insurance and are entirely fee-based, while some concierge systems do accept insurance. You'll also still need regular health insurance to cover hospitalization and specialists. Annual fees can run from \$1,200 to \$10,000.



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DISCLAIMER: The information contained herein is intended to serve as a general guide. Please consult your physician, insurance company and/or tax advisor for information specific to your individual needs.

BONUS ARTICLE: PRACTICAL SELF-CARE

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