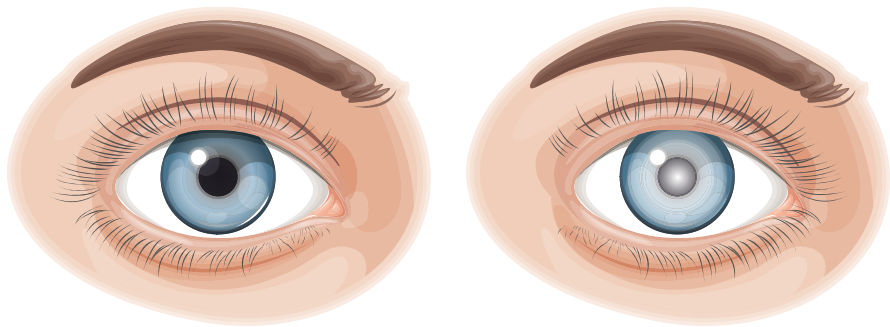




## Clouds Ahead

Cataracts occur when proteins break down and cloud up the natural lenses in our eyes. Because cataracts interfere with light passing through our eyes correctly, they can cause multiple vision problems, including:



Healthy Eye

Eye with Cataract

- Cloudy vision
- Seeing double
- Brown/yellow tint to vision
- Light sensitivity, especially at night
- Night driving issues and [more](#)

The most common cause of cataracts is age. Other risk factors include, drinking alcohol or smoking excessively, eye injury, diabetes, and genetics. Another key contributor is UV damage from the sun. Protecting your eyes by wearing UV-blocking sunglasses or even regular glasses with added tint is one of the best ways to prevent cataracts.

While cataracts are problematic, they can be treated. If your symptoms are mild or don't interfere dangerously with daily life, a stronger contact or eyeglass prescription may help. If cataracts are hindering your eyesight badly, they can be surgically removed, quickly and safely.

## Stronger Every Day

In strength training, you use your body weight or equipment (i.e., dumbbells and resistance bands) to build muscle mass, strength, and endurance. Strengthening your muscles helps you perform everyday activities, protect your body from injury, boost your [metabolic rate](#), and help protect your bones from osteoporosis.

The main [types](#) of strength training include:

- **Muscular hypertrophy:** Using moderate-to-heavy weights to stimulate muscle growth.
- **Muscular endurance:** Using light weights or body weight with high repetitions to encourage longer periods of exercise.
- **Circuit training:** This form of full-body conditioning involves cycling through various exercises with little to no rest between them.
- **Maximum muscular strength:** This advanced type of exercise involves low reps (usually 2–6) and heavy weights to improve your overall strength.
- **Explosive Power:** This training combines power and speed to improve your power output.

If you need help getting started, a personal trainer can help you reach your goals. If your company offers a [Lifestyle Savings Account](#), it is likely you can use those funds toward a gym membership and a trainer.



## BENEFIT SPOTLIGHT

### What Is Balance Billing?

Simply put, balance billing is when a medical provider sends you a bill for the remainder of an invoice that your insurance provider did not cover. This happens commonly with out-of-network providers – medical providers who are not under any contracts with your insurance provider and who will cost more to see.

For example, say you have an emergency appendectomy. Depending on the situation, you probably don't have time to find out whether everyone involved in the surgery is in-network – you're concerned with getting to the emergency room as fast as you can. If the anesthesiologist, the hospital, or someone else involved with the procedure is out of network, you may receive an unexpected bill in the mail after the procedure.

The good news is that as of 2022 with the No Surprises Act, you have some protection against these kinds of bills if you receive emergency care, non-emergency care from out-of-network providers in an in-network facility (e.g., if your theoretical anesthesiologist was out of network even though the hospital itself is in network), or air ambulance services from an out-of-network provider.



LDBLIFESTYLEBENEFITS.COM

**BONUS ARTICLE: Dementia and Women**

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.  
© 2023 Lockton, Inc. All Rights Reserved.