

## NOVEMBER 2022



### THE BUZZ ON CBD

CBD is an ingredient in cannabis (marijuana) that many claim has health benefits. However, unlike THC (the substance in marijuana that can get you “high”), CBD is not psychoactive or intoxicating. It is also legal to varying extents in all 50 states. These are potential positive medical effects of CBD that have been suggested by small scientific studies:

- CBD is said to help with anxiety, and one small study indicates that a certain measured dose of CBD oil can do just that.
- Directly related, some small studies have indicated that CBD may help ease the effects of post-traumatic stress disorder when coupled with therapy.
- Other small studies show that topical application of CBD may help reduce physical pain, particularly for people suffering chronic, non-cancer pain.
- The best-studied and scientifically established use of CBD is to treat certain kinds of epileptic seizures. The FDA approved the first medication to include cannabinoids in 2018.

CBD can have side effects including liver injury, fatigue, and irritability. It can also interact with other medications, so talk to your doctor to make sure it is a safe and healthy choice for you.

### EARLY INTERVENTION: LEARNING DISABILITIES

Sometimes kids have trouble learning and need a little extra help to get on track. There are multiple kinds of childhood learning disabilities, but the following are three of the most common.

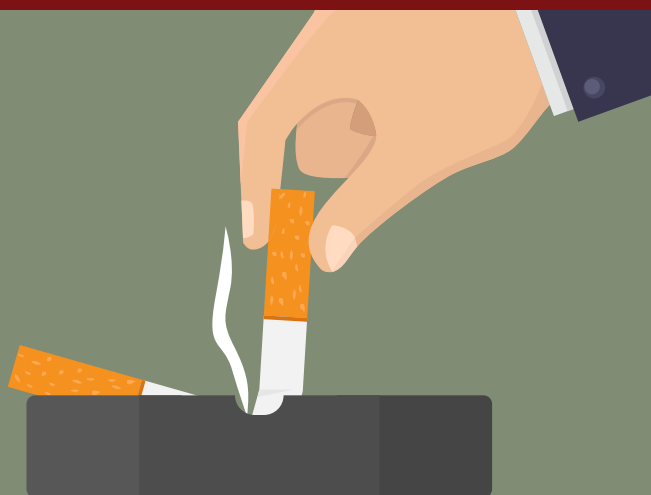
**Dysgraphia** is a disability in which kids have trouble writing letters or numbers clearly and legibly. This can impact a child’s ability to learn to read, write, or do math.

**Dyslexia** is a similar condition in which children struggle to recognize words or spell correctly, which can impact a child’s reading ability.

**Dyscalculia** affects a child’s ability to understand and recognize numbers and mathematical concepts. This makes learning advanced math later in school very difficult for children.

If your child is struggling with reading, writing, or math, it is important to address this sooner than later. You can raise your concerns with your child’s doctor. Tutors and specialists can help your child learn techniques to work with their learning disability. If your child is school-aged, talk to their teachers about getting an IEP, or Individualized Educational Program, to help set learning goals and strategies. Occupational therapy may also be useful.

### BENEFIT SPOTLIGHT



The CDC estimates that smoking-related illness costs more than \$300 billion dollars annually in the U.S.

### TOBACCO SURCHARGES BURN

You may have noticed a line item in your medical benefits page that reads “Tobacco Surcharge.” The Affordable Care Act allows group health plans and self-insured employers can **upcharge tobacco users up to 50% for their health insurance premiums.** (Tobacco use in this case includes smoking, vaping, and chewing tobacco.)

Tobacco is responsible for nearly half a million deaths in the US each year and is the leading preventable cause of disease and death. Tobacco use is also expensive. Group health plans and employers include this surcharge both to help cover tobacco-related medical expenses and to encourage people to quit using tobacco products.

However, if an employer plan implements a tobacco surcharge, it must also provide a tobacco cessation program. If you are a tobacco user and want to quit and to avoid the surcharge, you can sign up for a tobacco cessation program, or, in some cases, submit confirmation of being under a physician’s care for tobacco or nicotine use to HR. To find out exactly what you need to do, talk to your Human Resources Department.



**BONUS ARTICLE: BREAK THE CYCLE: MANAGING OCD**  
**LDBLIFESTYLEBENEFITS.COM**