

AlwaysHEARINGSM Savings Plan & Insured Rider

According to the National Institutes of Health, hearing loss is the third most common chronic disability in the United States, affecting over 32 million Americans.¹ The majority (65%) of Americans with hearing loss are below retirement age.¹ AlwaysCare is committed to the overall wellness of our Members and has partnered with EPIC Hearing Healthcare to offer hearing benefits and services often not covered by health plans.

NEW! AlwaysHearing SAVINGS PLAN

- Available at no cost to Members enrolled in any AlwaysCare group or individual product
- 30-60% discounts off all major name brand hearing instruments and accessories
- 40% savings on hearing aid batteries shipped directly to Members' homes
- On-call support for Member questions, managed by professional hearing counselors

AlwaysHearing INSURED RIDER

An optional fully insured hearing rider may also be added to any group dental or vision plan for a flat, low cost fee.* This rider provides an annual hearing screening and advanced testing for Members identified with hearing problems. A generous allowance toward the purchase of hearing aids (major brands with the most advanced technology and cosmetic details) is also included.

- Members may choose any qualified hearing professional. Enhanced benefits are available through a large national network of participating hearing physicians and audiologists.
- Members receive concierge-level services and significant discounts on additional materials such as assistive listening devices, customized musician and swim earplugs, ear protection, batteries and more.
- Customer care is managed by professional hearing counselors who are available to assist Members with scheduling appointments and purchasing hearing devices.

Covered Services with Insured Rider

Hearing Diagnostic Services (once every 12 months):	Hearing Device-Related (once every 60 months):
Hearing Screening	Hearing Aid Evaluation
Basic Comprehensive Audiometric Test	Selection and Fitting of Hearing Device
Tympanometry Test	Electroacoustic Analysis of Hearing Device
Acoustic Reflex Test	Aural Rehabilitation
Cerumen Removal (wax removal)	Hearing Aid Dispensing Fee

*If dental and vision plans are selected, the dental plan will be considered the "primary plan." All employees covered by the primary plan will receive the hearing rider on the same enrollment tier as the primary plan. Children covered by the primary plan will receive the hearing plan at no additional premium cost.

The Insured Rider is an optional feature available to groups with 10 or more enrolled employees. The rider is automatically included on the Materials Only Vision Plan.

¹National Institutes of Health 2009.



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Monday-Friday 7:30 a.m. to 8:30 p.m. (CST) • Saturday 9:00 a.m. to 3:00 p.m. (CST)

The AlwaysCare Hearing Benefit Rider is underwritten by National Guardian Life Insurance Company and administered by AlwaysCare Benefits, Inc. (a Starmount Life Insurance company). In California: Underwritten by National Guardian Life Insurance Company and administered by AlwaysCare Benefits Insurance Administrators (a Starmount Life Insurance company). National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian or Guardian Life. Products may not be available in all states.