

# Always HEARING Insured Rider



**AlwaysCare Benefits** has always been committed to the health and well-being of its Dental and Vision Members. In addition to offering flexible dental and vision plan designs, AlwaysCare is pleased to offer employers the option of adding the **AlwaysCare Hearing Benefit Rider**.

The hearing rider, offered through a partnership between AlwaysCare and EPIC Hearing Healthcare, provides expedited access to hearing benefits often not covered by health plans. The program utilizes only degreed and certified Ear Physicians and Audiologists who have agreed to sell hearing-related products at fixed, low prices, adding additional value for the consumer. Customer care is managed by professional hearing counselors at EPIC who are available to assist plan members with scheduling appointments and purchasing hearing devices.

**WHY IS HEARING COVERAGE IMPORTANT?** Hearing loss is the third most common chronic disability in the United States, affecting over 31 million Americans. Over 20 million of those impacted with hearing loss are working adults ages 18-64.\*

**HOW IT WORKS:** The hearing benefit may be added to any dental or vision plan as a Rider to the plan for a flat, low cost 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.

#### **MEMBER ADVANTAGES:**

- Annual Hearing Screening
- Advanced testing for members who have been identified from the initial screening to have a hearing problem
- Generous allowance toward the purchase of hearing aids (major brands with the most advanced technology and cosmetic details)
- Members may choose any qualified hearing professional. Enhanced benefits are available with over 3,400 hearing physicians and audiologists participating in the AlwaysHearing program
- Receive "concierge" level services and significant discounts through EPIC on additional materials such as assistive listening devices, customized musician & swim earplugs, ear protection, batteries and more

#### **COVERED SERVICES \*\***

##### **HEARING DIAGNOSTIC SERVICES: (Once every 12 months)**

Hearing Screening  
Basic Comprehensive Audiometric Test  
Tympanometry Test  
Acoustic Reflex Test  
Cerumen Removal (wax removal)

##### **HEARING DEVICE-RELATED: (Once every 60 months)**

Hearing Aid Evaluation  
Selection and Fitting of Hearing Device  
Electroacoustic Analysis of Hearing Device  
Aural Rehabilitation  
Hearing Aid Dispensing Fee  
Hearing Aid Device

\*Source: National Institutes of Health

\*\*This is an optional feature available for 10 or more enrolled employees.

## **GLOSSARY OF TERMS:**

**Hearing Screening:** Provides a quick and cost effective way to determine if person needs an in-depth evaluation by an audiologist

**Basic Comprehensive Audiometric Test:** Tests the ability to hear sounds

**Tympanometry Test:** Detects disorders of the middle ear

**Acoustic Reflex Test:** Provides valuable information regarding the severity of your hearing loss and the possible cause of your hearing loss. It is also a valuable test in detecting problems in the auditory pathway.

**Cerumen Removal:** Ear wax removal

## **HEARING FAQ's:**

**What causes hearing loss?** Hearing loss has many sources. Loud noises and noise exposure are the biggest causes of hearing loss. Presbycusis and aging contribute to the deterioration of hearing as we age. Chronic ear infections, otosclerosis (hardening of the bones), genetics, and exposure to toxic drugs may play a role in hearing loss.

**What kinds of hearing loss are there?** There are two types of hearing loss: conductive and sensorineural. A conductive loss is usually a problem in the outer or middle ear. It requires medical intervention and is generally very treatable. A sensorineural loss is a problem of nerve function in the inner ear. Ninety percent of hearing loss is sensorineural and the majority of that is treated with hearing aids.

**How does a person know if they have a hearing loss?** There is a series of questions one can self survey regarding functionality in different situations. The only true way is to see an Audiologist or Ear Physician and have your hearing proficiency documented. This may be a simple hearing screening test, or may include a full evaluation and assessment.

**How do I know if I need hearing aids?** After an Audiologist or Ear Physician determines you have a hearing loss, (s)he may perform a Hearing Aid Evaluation to determine suitability and acceptability for hearing aids. The results of this evaluation, in conjunction with the results of the hearing diagnostic tests, will determine if you need and can wear hearing aids. Lifestyle and needs assessments are also performed to help determine the best direction for therapy.

**What does a hearing aid do?** A hearing aid is an electronic device designed to amplify and deliver sound to the ear. It consists of a microphone(s), amplifier, and receiver. Hearing aids do not correct the physical problem; they do assist by compensating for a hearing deficit. They can increase the ability to hear specific frequencies, and therefore assist in intelligibility and communication.

**What is a participating Audiologist or ENT Physician?** A participating Audiologist or ENT Physician is a professional who meets strict credentialing standards and accepts negotiated fees as payment-in-full for services rendered. Audiologists are hearing care professionals with advanced education and training in the diagnosis, evaluation, and rehabilitation of hearing loss. ENT Physicians (Otolaryngologists) are medical doctors with specialized training and focus in the ear, hearing problems, and related disorders.

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## **INDUSTRIES REQUIRING SPECIAL CONSIDERATION FROM UNDERWRITING:**

**Agriculture:** Crops & Forestry workers. SIC codes 100-199, 800-899

**Oil and gas, Mining, Metal Mining:** SIC codes 1000-1499

**Construction:** SIC codes 1500-1799

**Shipyards and shipbuilding:** SIC codes 3900-3999

**Sheet metal and any form of metal workers including steel, iron, etc.:** SIC codes 3300-3599

**Railroads:** SIC codes 4000-4099

**Aircraft:** SIC codes 4500-4599

### **Retiree Groups**

This program is not intended to replace mandatory worksite programs to meet OSHA requirements.

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. Form Series NDVGRP-HSR 07/07

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**1-888-729-5433, Ext. 2013**

Monday-Friday 7:30 a.m. to 8:30 p.m. (CST)

Saturday 9:00 a.m. to 3:00 p.m. (CST)

[www.AlwaysCareBenefits.com](http://www.AlwaysCareBenefits.com)