

AlwaysHEARINGSM Insured Rider

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

FEATURES & OPTIONS

- Annual Hearing Screening and advanced testing for those identified 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 through a large national network of participating hearing physicians and audiologists.
- 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.

Services Covered	
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

AlwaysHearing SUMMARY

The insured 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.

Did you know?

- ✓ Over 20 million working adults (age 18-64) make up the largest number of hearing loss victims.¹
- ✓ Hearing loss is the third most common chronic disability in the United States.¹
- ✓ The National Institutes of Health suggests that the next generation of young Americans will be the most hearing impaired since World War II.

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

¹National Institutes of Health.



1-888-729-5433, Ext. 2013 • Fax 888-729-7827 • www.AlwaysCareBenefits.com
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.