



SoundCare[®]

Life's getting louder.[®] Thanks to the cranked-up volume of modern life, hearing loss is becoming a major health problem. It's striking at younger ages than ever before.



15 percent of kids ages 6-19 have measurable hearing loss in at least one ear
 Source: Center for Hearing and Communication 2010

60%

percent of people with hearing loss are either in the workforce or an educational setting

Source: Hearing Loss Association of America, Johns Hopkins Medicine 2011

Your Ameritas SoundCare benefits can help you protect and preserve your ability to hear. Untreated hearing damage can be a barrier to success at work, at school and in social situations.

Increasing Benefits

Hearing Aid Maximum Benefit per ear*

| Year 1 | Year 2 | Year 3+ |
|--------|--------|---------|
| \$200 | \$375 | \$500 |

Things to Know

No Network: SoundCare is not tied to a network; you can seek services from any doctor at any facility. If you choose to use an EPIC provider you may receive better pricing on hearing devices, and you won't have to file any claim forms.

Hearing Exam Benefit: You are eligible for up to a \$75.00 allowance per 12-month period for a comprehensive hearing exam.

Hearing Aid Benefit: The amount of your coverage for a hearing aid device depends on the number of years you have been a participant in the Oregon Homecare Workers Benefit Trust—the longer you participate in the Trust, the higher your benefit will be. Ameritas will pay 50% of the hearing aid cost, up to the applicable maximum benefit amount.

Hearing aid maintenance benefit: You are eligible for up to a \$40.00 allowance per benefit period. This benefit is designed to cover maintenance, batteries, service contracts, fittings, ear molds, and repairs.

No Deductible: you pay no deductible for hearing exams, hearing aids or hearing aid maintenance.

*Once you use your hearing aid coverage at any level, you become re-eligible for the benefit, at the top level, after five years as long as there is no break in coverage. A reduced benefit is available after three years if your hearing suffers deterioration the current aids can't correct, as long as there is no break in coverage.



An Additional Resource

When you call us to use your SoundCare benefits, we'll offer you the option of speaking with a trained EPIC Hearing Health Care counselor. If you choose to use this independent resource, it can help make finding and receiving hearing care easier.

EPIC offers a nationwide alliance of ear physicians, ENTs and audiologists for expert hearing evaluations and treatments. Their counselor will help you find an EPIC alliance provider, schedule an exam, receive treatment if needed, submit your claim and more. And, when assistive devices are needed, EPIC's purchasing arrangements with major hearing device manufacturers can mean substantial cost savings for you.

More Information

Call 877-359-8346 to speak to a SoundCare customer service representative who can answer your questions.

How to use your SoundCare Benefits

Your SoundCare benefits are the same whether you opt to use an EPIC provider or not. The advantage of seeking services through an EPIC provider is that they may be able to offer better pricing on hearing devices, and you don't have to file any claim forms.

How to Submit a Claim

1. Visit ameritas.com to obtain a claim form.
 - click on the Individuals and Families tab
 - click on Forms under Existing Customers, Dental/Vision/Hearing
 - you will find the Hearing GC393 form within the Claim Forms dropdown menu
2. Take the claim form with you to the provider of your choice.
3. You complete Part 1 of the claim form and your hearing provider completes Part 2.
5. You or your hearing Provider sends the claim form to:

Ameritas Life Insurance Corp.
Claims Office P.O. Box 82520
Lincoln, NE 68501
Fax 402-467-7336

Steps to take when selecting services from an EPIC provider

- Call Ameritas to let them know you would like to speak with an EPIC hearing counselor.
- An EPIC hearing counselor will work with you to locate an alliance provider in your area. EPIC will send you a packet of information.
- Once you are evaluated by the EPIC provider, the provider will coordinate your care directly with EPIC.
- Bills for any services provided including the ordering of hearing devices, will be submitted to Ameritas.*
- You are responsible for paying any remaining balance due directly to the EPIC provider after SoundCare benefits have been applied.

Steps to take when selecting services from a provider not affiliated with EPIC

- Call Ameritas if you have any questions about your SoundCare benefits.
- Select a provider of your choice and make an appointment with them directly.
- Once services are received, you will need to work with the provider regarding claims filing and any payment due to the provider in excess of what is covered under SoundCare benefits.*

* Insurance benefits for hearing aids are not payable until the expiration of a 45-day trial period. The trial period is required by state mandate unless the member signs a waiver stating they are satisfied with their hearing aids.



This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) and individual dental and vision products (Indiv. 9000 Rev. 07-16) are issued by Ameritas Life.

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