HEARING



Why Have a Hearing Plan?

Hearing loss is more common than you may think – in fact, 48 million Americans have some degree of hearing loss. Hearing is also an important part of your overall health and well-being. Not only does it keep you connected to the people and activities you love, it helps preserve important connections in your brain that can help keep you sharp as you age. A hearing aid may help.

If you've noticed a change in your hearing, you're not alone and there are ways to help regain many of the sounds you've been missing. Your coverage through EPIC Hearing Healthcare can help you save on hearing exams, hearing aids, and follow-up care.

With EPIC, You'll Have Access to:

- Expansive network with 7,000 hearing care professional locations nationwide.
- Thousands of name-brands and private-labeled hearing aids from the industry's top brands, including Relate®, Beltone™, Oticon, Phonak, ReSound, Signia, Starkey®, Unitron™ and Widex®.
- A wide selection of advanced technology, including recharging capabilities, remote adjustments, connection to 2 Bluetooth® devices, tap control and other advanced features.
- Charging case or extra batteries included with purchase.
- 3 in-person follow-up visits included after hearing aid purchase.*
- 60-day trial period.
- 3-year extended warranty covers repair and 1-time loss/ damage replacement.**

How to Get Started

1. Visit EPICHearing.com/FBMC or call EPIC at 1-866-956-5400 to request an appointment. Reference hearing plan name: State of West Virginia (Active Employees).
2. Have eligibility validated, discuss product and service options, receive provider consult letter.
3. Visit an EPIC provider for hearing exam and consultation.
4. Your provider will help you choose from a broad array of hearing aids based on your unique hearing needs.
5. Receive hearing aids, fitting and follow-up care.

Hearing Aids are More Advanced Than Ever

Today's hearing aids are cutting edge, discreet and use advanced technology to mimic natural hearing. With a wide variety of styles that feature the latest technology such as recharging capabilities, connection to Bluetooth® devices, the ability to automatically adapt to new listening environments, and more, hearing aids can become a natural part of your daily life.

*Hearing aids purchased in the Silver technology level will receive 1 follow-up visit.
**One-time professional fee may apply.

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When to Call EPIC

If you or a family member experience any of the following, you may have a hearing problem that could be helped by a hearing health professional:

- Difficulty understanding voices and words (especially those of women and children).
- Occasional ringing in one or both ears.
- Itching in the ear canals.
- Difficulty understanding in noisy situations.
- Turning up the television volume to understand the dialogue.

In addition, some more serious symptoms merit immediate attention by a physician:

- A sudden hearing loss.
- Spinning and dizziness with vomiting.
- Persistent ringing in one ear.
- Blood or fluid draining from one or both ears.
- Persistent pain in one or both ears.

Underwritten by Fidelity Security Life Insurance Company®, Kansas City, MO Policy Form #M-9091.
Policy Number HC-111.

FEATURE	BENEFIT AMOUNT	FREQUENCY
Examination		
Adults Children	$70 $70	Adults: Once every year Children: Once every year
Hearing Aid Device		
Adults Children	$500 per ear device benefit $500 per ear device benefit	Adults: Once every 5 years Children: Once every 2 years

For more information on EPIC or your hearing aid benefit, call 1-866-956-5400, 9 a.m. - 9 p.m. ET, Monday - Friday and reference hearing plan name: State of West Virginia (Active Employees), or visit EPICHearing.com/FBMC.

Fully Insured Exclusions: No benefits will be paid for services or materials: provided free of charge in the absence of insurance; payable under any Workers' Compensation law or similar statutory authority; payable under any governmental plan or program whether Federal, state or subdivisions thereof, except for medical assistance benefits under Title XIX of the Social Security Act (Medicaid); for the medical and/or surgical treatment of the internal or external structures of the ear(s); provided by a Hearing Aid Dispenser; required by an employer as a condition of employment; not prescribed by a Physician or Audiologist; for Hearing Aid batteries, cleaning supplies or accessories; for ear protection devices or plugs; for Assistive Listening Devices; or for replacement due to loss, theft of or damage to the Hearing Aid.

Termination of Coverage: The Insured's insurance coverage will cease on the earliest of the following dates: on the date the Policy ends; the end of the last period for which any required premium has been made; or the date the Insured is no longer eligible for insurance.

Your Hearing Rates

	10-PAY	12-PAY	18-PAY	20-PAY	21-PAY	22-PAY	24-PAY	26-PAY
Employee Only	$2.18	$1.82	$1.21	$1.09	$1.04	$0.99	$0.91	$0.84
Employee + Spouse	$4.33	$3.61	$2.41	$2.17	$2.06	$1.97	$1.81	$1.67
Employee + Children	$3.20	$2.67	$1.78	$1.60	$1.53	$1.46	$1.34	$1.23
Employee + Family	$5.34	$4.45	$2.97	$2.67	$2.54	$2.43	$2.23	$2.05

If there is any discrepancy between the plan details in this benefits guide and the official plan documents, the language in the official plan documents shall prevail as accurate.