

# HEARING BENEFIT

Benefits will be provided at constant 80 percent of the eligible charge for the hearing services below. The maximum benefit is \$1,250 in a period of three consecutive calendar years.

In order to receive your hearing benefit:

- You must be examined by a licensed physician (M.D. or D.O.) before obtaining a hearing aid. You also must provide us with a written certificate from the examining physician stating that you are suffering a hearing loss that may be lessened by the use of a hearing aid;
- Such written certification must be obtained within a three-month period prior to the purchase of a hearing aid;
- You must purchase a hearing aid device; and
- The physician certification and your claim for the hearing aid device must be submitted to us together. Benefits will not be provided without this certification. (This requirement will be waived if you replace a hearing aid that was originally provided under this benefit.)

## Covered Services And Supplies

Covered services and supplies include only the following:

- One otologic (ear) examination by a physician licensed as a doctor of medicine (M.D.) or a doctor of osteopathy (D.O.).
- One audiologic (hearing) examination and hearing evaluation by a certified or licensed audiologist, including a follow-up consultation within 30 days following delivery of the hearing aid.
- The hearing aid (monoaural or binaural) prescribed as a result of the examinations.
- Hearing aid rental while the primary unit is being repaired.
- Ear mold(s).
- The hearing aid instrument.
- The initial batteries, cords, and other necessary ancillary equipment.
- A warranty.

In the event that an enrollee elects to return the hearing aid before actual purchase, this program will pay a constant 80 percent of the eligible rental charges for the use of the instrument for a period of up to but not to exceed 30 days.

## Limitations

**In addition to the "General Limitations And Exclusions," the following limitations will apply to this benefit:**

- Any examination when no hearing aid is purchased or rented.
- Replacement of a hearing aid for any reason more often than once in three consecutive calendar years.
- Batteries or other ancillary equipment other than that obtained upon purchase of the hearing aid.
- Repairs, servicing or alteration of hearing aid equipment.
- A hearing aid which exceeds the specifications prescribed for correction of hearing loss.
- Expenses incurred after your coverage ends under this program unless a hearing aid was ordered prior to that date and was delivered within 90 days after the day your coverage ended.
- Hearing aid charges in excess of the hearing aid benefit are not eligible for the comprehensive major medical benefit.
- Hearing aids purchased prior to your effective date of coverage on this program.