

# ADDING HEARING BENEFITS TO YOUR TOOL BOX



by David S. Shymkus, HIA, FLMI, MHP  
Vice President, Dunn & Associates Benefit Administrators, Inc.  
Columbus, IN

I'm sure, like me, many of you spent your formative years at concerts listening to bands like The Who, Led Zeppelin and The Eagles. I was generally the one clambering to get up front so I could hear the guitar solos. Today I am paying the price for those good seats, since I can't hear a simple conversation with my family at our local Chili's restaurant.

As a baby boomer and insurance agent for 20-plus years, I have learned the importance of bringing value to clients. Since health insurance continues to evolve, solidifying client relationships through promoting added value is critical to our survival. I have also learned the necessity to be able to hear your client's wants and wishes. I'm not talking about proper listening; all good agents know how to do that. I am inferring that many of us just plain can't hear!

Hearing loss is now the third most prevalent chronic health problem in the U.S., and most of it is treatable. It affects over 32 million of us, including yours truly, and it is estimated that this number will double in the next 15 years. How about that young kid who stops at a light next to you with his car stereo booming? The noise resembles that of sticking your head in the engine of a 747. He's probably going to be a candidate for hearing loss when he hits the ripe old age of 35. So it's not going to be just an age-related problem in the very near future.

The most common treatment for hearing loss is hearing aids but, in most cases, insurance plans do not cover them or the visit to the audiologist (a professional who diagnoses, treats and manages individuals with hearing loss). In addition, seniors, who represent the largest population of hearing health needs, are not covered under Medicare. Hearing devices are expensive, which is an obstacle for many individuals with hearing loss. As technology improves, those devices get more expensive.

As trusted insurance advisors, we have recognized this gap in an unmet need by partnering with EPIC (Ear Professionals

International Corporation) Hearing Healthcare. EPIC is a national alliance of independent ear physicians and audiologists committed to high-quality hearing health care. Its Hearing Services Plan is a benefit that agents can add to groups and individuals at no cost to the employer or employee. This is a great program to demonstrate to your clients the value you bring as a health insurance professional. I generally discuss the Hearing Service Plan during a renewal or quarterly meeting with my clients and it is received with very positive results.

### Here's How the Program Works

The enrollment process is quite simple. EPIC Hearing Healthcare has a one-page application with relative contact information for the group. Once the group is enrolled, EPIC will send the company a welcome letter and brochure outlining the steps to take in seeking care. When employees call EPIC, they will first be advised to go to their physician to be confident there are no medical issues (wax buildup, punctured eardrum, etc.) related to the ear. If medical issues are not present, EPIC sends the client an activation packet including upfront pricing and the nearest audiologist who can perform an exam.

Though the client incurs the cost (if there is not an allocated benefit through major medical), EPIC negotiates the best prices for treatment, including hearing aids. These prices may be as much as 50% below retail price and up to 35% lower than most discount offers. In addition

to the coverage for the employee, EPIC extends coverage to all family members (spouses, children, parents and grandparents). How's that for presenting value to your client?

The City of Warsaw, Indiana, has had the EPIC Hearing Services Plan in place for over a year. Jennifer Whitaker, Warsaw's human resource director, remarked, "With rising health cost, the EPIC program is an excellent touchy-feely benefit provided to our city employees at no cost."

So don't underestimate the value of good hearing. Listen to your family and friends when they tell you, "You can't hear!" But also don't underestimate the value you bring to your clients when you add new and innovative benefits to your "tool box." ■



NAHU member David Shymkus has been involved in medical insurance for over 20 years. He is currently a vice president at Dunn & Associates Benefit Administrators in Columbus, Indiana. He is a multiyear qualifier for the Leading Producers Round Table and a graduate of Indiana University. He received his Fellow, Life Management Institute designation from the Life Office Management Association and the HIA and MHP designations from America's Health Insurance Plans. David can be contacted at 812-378-9960 or david\_shymkus@yahoo.com.





## Saying **NO** is what we do best!

No networks. No waiting periods. No Bull.



Congratulations to Tom Mayer for winning the NAHU Recruiter of the Year award with 49 new members!

- **NO** networks – 90% U&C – choose your own dentist
- **NO** participation requirements for voluntary dental down to 2
- **NO** waiting periods – even for major and ortho services

For individuals, seniors or groups of 2 or more.

For plan brochures and rates, Email [tride@directbenefits.com](mailto:tride@directbenefits.com) or visit us at [www.directbenefits.com](http://www.directbenefits.com).

Insured by: **Security Life**  
INSURANCE COMPANY OF AMERICA  
or  
**SYMETRA**  
FINANCIAL

Distributed by:  
**DIRECT BENEFITS**  
INC.

Your Source for Dental, Disability, Life, and Vision Benefits  
800.670.5010 • 651.649.3503  
Product not available in New York.  
© 2007 DIRECT BENEFITS