Introduction to the EPIC Hearing Service Plan (HSP)

The EPIC Hearing Service Plan is the nation’s first specialty care plan devoted to hearing care and hearing aids. Founded in 1997, Ear Professionals International Corporation (EPIC) was formed to promote the vital sense of hearing and to provide high quality hearing care at the best value. The EPIC Hearing Service Plan (HSP) provides a comprehensive program for hearing care and hearing aids, which assures access to quality providers with defined standards of care, at fixed and pre-negotiated rates. We believe everyone deserves the opportunity, and the affordability, to hear better, live fully.

### Hearing Service Plan Summary

- Hearing Aid evaluation & fittings by Audiologists and ENT’s
- Open hearing aid selection including all of the latest technology
- Preset published pricing representing substantial savings (between 30% and 60%) on name brand hearing aids and products
- Single payment to EPIC—no balance billing or office co-pays
- Hearing counselors available to provide support
- Extended warranties covering repair, damage, and one time loss*
- Servicing of hearing aids for one year*
- One Year supply of hearing aid batteries with purchase*

*Portions of the Hearing Service Plan are fully insured by Fidelity Security Life Insurance Company, Kansas City, MO

*Applies to all Standard, Advanced, and Premium Technology
Plan Design

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); or provided by a Hearing Aid Dispenser; required by an employer as a condition of employment; or not prescribed by a Physician or Audiologist; for Hearing Aid batteries, cleaning supplies or accessories; or for ear protection devices or plugs; for Assistive Listening Devices; for replacement due to loss, theft or damage to the Hearing Aid.

Termination of Coverage:
The Insured's insurance will cease 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.

Additional Discounts*
The EPIC Hearing Service Plan gives access to name brand hearing aid technology at reduced prices 30-60% off the manufacturers suggested retail price. All standard, advanced, and premium level hearing aid purchases will come with a 1 year supply of batteries and an extended 3 year warranty, complimentary. EPIC also makes a discount battery program available with pricing 35-50% lower than traditional retail pricing. (Orders may be placed over the phone and shipped directly to your home— not subject to shipping charges.)

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Underwritten by Fidelity Security Life Insurance Company
Policy #HC-107 Form #M-9091

<table>
<thead>
<tr>
<th>Coverage</th>
<th>In-Network</th>
<th>Out-of-Network Reimbursement</th>
<th>Frequency</th>
</tr>
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<tbody>
<tr>
<td>Hearing Exam</td>
<td>$0 Copay</td>
<td>$70</td>
<td>Once every 2 years</td>
</tr>
<tr>
<td>Hearing Aid(s)</td>
<td>$500 Per Ear*</td>
<td>$500 Per Ear</td>
<td>Every 5 years</td>
</tr>
</tbody>
</table>
Hearing Aid Selection, Technology & Pricing

SELECTION
The exact choice of product technology is a result of evaluation, discussion, and agreement between you, the patient, and the hearing professional. Your EPIC provider will walk you through the technology choices to assure the best match for your hearing problem. Providers may contact us for pricing on additional Hearing Aid options.

TECHNOLOGY
Digital technology is the most progressive technology available in the market today. Digital hearing aids utilize flexible and sophisticated processors that analyze and respond to specific sounds in diverse environments.

Your Price booklet displays pricing by classification levels: Standard, Advanced and Premium Digital Technology. These categories offer guidelines based on the circuit, features, characteristics, processing capabilities and additional options offered in the hearing aids.

PRICING
Pricing is for a single (monaural) Digital hearing aid through the EPIC program. Binaural fittings (two hearing aids) are the same as the single price times two. Ear molds are included in the hearing aid price for Behind-The-Ear (BTE) products. Your provider will discuss with you the style and technology that best fits your hearing needs and lifestyle.

PAYMENTS
All payments for hearing aids (which exceed the insurance coverage) are made directly to EPIC and not the hearing care professional. Payments accepted are typically Visa, MasterCard, and check. Patient financing is available offering low interest plans for purchase of hearing aids (on approved credit).

TRIAL PERIOD
For all hearing aids there is a 45 day trial period. During this time, adjustments and follow up care may be needed. This is directly with your provider. In the event you decide to return your hearing aid within the 45 day trial period, you will receive a refund for the amount you paid for the hearing aid less a $175.00 professional administration fee.

WARRANTY
All hearing aids come with an extended warranty which covers repair, damage, and one time loss for three years. (Basic level hearing aids carry a 1 year warranty.) Should you lose your hearing aid during the standard manufacturer warranty period, a service/replacement fee may apply. Completion of an EPIC Loss and Damage Form is required for all hearing aids lost during this warranty period. Contact EPIC at 866-956-5400 if your hearing aid is lost, damaged or in need of repair.

BATTERIES
The purchase of the hearing aid(s) also includes a one year supply of hearing aid batteries at no additional cost (48 cells per aid). These batteries are mailed directly to your home after your hearing aid trial period is completed with your provider.

For all questions regarding the Hearing Service Plan, contact EPIC at: 1-866-956-5400

The above items pertain to the EPIC Hearing Service Plan and do not relate to Fidelity Security Life Insurance policies.
# Hearing Aid Styles

**Latest Digital Technology Available in all Styles**

<table>
<thead>
<tr>
<th>Style</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BTE (Behind-The-Ear)</strong></td>
<td>Rests behind the ear and attaches to a custom made ear mold. Extremely durable and powerful. Compatible with wireless FM systems. Fits full range of hearing needs (mild to profound).</td>
</tr>
<tr>
<td><strong>Open Fit or Receiver In-the-Ear (RITE)</strong></td>
<td>Incorporates a very small unit practically invisible, micro tube, receiver in the ear or earmold.</td>
</tr>
<tr>
<td><strong>ITE (In-The-Ear)</strong></td>
<td>Attractive, and easy to use. Extremely flexible operation. Offers solutions for mild to severe hearing loss.</td>
</tr>
<tr>
<td><strong>ITC (In-The-Canal)</strong></td>
<td>Most popular style. Precise and discreet appearance. Fits broad range of hearing needs (mild to severe).</td>
</tr>
<tr>
<td><strong>CIC (Completely-in-the-Canal)</strong></td>
<td>Smallest and most discreet style. Fits deep within the ear canal, includes extended wear, deep insertion hearing aid. Offers solutions for a range of hearing loss.</td>
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### Hearing Aid Pricing per Technology Level

Pricing does not include $500 per ear hearing aid benefit

<table>
<thead>
<tr>
<th>HSP LEVELS</th>
<th>Degree of Hearing Loss</th>
<th>Typical MSRP</th>
<th>EPIC Pricing Member Pays</th>
<th>Member Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>BASIC</td>
<td>Mild To Moderate</td>
<td>$1,400 - $1,600</td>
<td>$495</td>
<td>$905 - $1,105</td>
</tr>
<tr>
<td>STANDARD</td>
<td>Moderate</td>
<td>$1,601 - $2,300</td>
<td>$849 - $1,499</td>
<td>$752 - $801</td>
</tr>
<tr>
<td>ADVANCED</td>
<td>Moderate to Severe</td>
<td>$2,301 - $3,000</td>
<td>$1,500 - $2,090</td>
<td>$801 - $910</td>
</tr>
<tr>
<td>PREMIUM</td>
<td>Moderate to Severe</td>
<td>$3,001 - $4,000</td>
<td>$2,100 - $2,599</td>
<td>$901 - $1,401</td>
</tr>
</tbody>
</table>

Note:

All makes/models from all major manufacturers are available through the Hearing Service Plan including the following manufacturers: Phonak, Unitron, Lyric, Resound, Starkey, Siemens, Widex, Sonic Innovations, Rexton.
Contact EPIC to initiate your hearing plan and follow these steps:

**Important Note:** To take advantage of your insurance benefit contact EPIC directly for a referral to a participating provider.

1. EPIC will notify the provider near you that you will be calling to schedule an appointment.

2. Upon receipt of your referral information, schedule an appointment with the specified provider on your Referral Activation form. EPIC can assist you with scheduling your appointment.

3. Your EPIC provider will fax your hearing aid recommendation to EPIC.

4. EPIC will contact you to review your recommendation, and collect any out of pocket payment if applicable. **No payments are made to the provider.**

5. EPIC authorizes your provider to order your hearing aids or other recommended products. Your provider will follow the standard protocol to fit and program your hearing aids.

6. You have a 45 day trial period with the hearing aids and during that time you may need adjustments and follow up care. You work directly with your provider.

7. EPIC will follow up with you after 60 days to make sure your process has been completed.

Contact EPIC at 1-866-956-5400 at any time for assistance, advice and information.

The above items pertain to the EPIC Hearing Service Plan and do not relate to Fidelity Security Life Insurance policies.
How often should a person have their hearing checked?

Hearing tests should be a part of your regular health maintenance plan, see chart below for details:

- **Children 5-18:** Every Two Years
- **Ages 20-55:** Every Two Years
- **After age 55:** Annually
- **EVERYONE:** Anytime you have a concern

How does a person know if they have a hearing loss?

There are a series of questions one can self survey regarding functionality in different situations. (See next page) The only true way is to see an Audiologist or an Otolaryngologist (ENT) and have your hearing proficiency documented. This may be a simple hearing screening test, or may include a full evaluation and assessment.

How do I know if I need hearing aids?

After an Audiologist or Otolaryngologist (ENT) determines you have a hearing loss, he or she may perform a Hearing Aid Evaluation to determine suitability and acceptability for hearing aids. The results of this evaluation, in conjunction with the results of the hearing diagnostic tests, will determine if you need and can wear hearing aids. Needs assessment and lifestyle are performed to determine optimal therapy and treatment.

What does a hearing aid do?

A hearing aid is an electronic device designed to amplify and deliver sound to the ear. It consists of a microphone (s), an amplifier, a receiver, and a battery. Hearing aids do not correct the physical problem; they do assist by compensating for a hearing deficit. They can increase the ability to hear specific frequencies, and therefore assist in intelligibility and communication.

This short checklist will help you determine whether you are experiencing specific hearing problems.

**SELF SURVEY QUESTIONS**

When watching television with others, do you need to set the volume higher than they would to hear what is being said?

- **YES**
- **NO**

Do you often need to ask people to repeat what they have said?

- **YES**
- **NO**

Do you often have trouble understanding a conversation when there is background noise or other people are talking at the same time?

- **YES**
- **NO**

Have family members, colleagues, or friends asked you if you have a hearing problem?

- **YES**
- **NO**

During conversations in a car, restaurant, or another noisy place, do you often misunderstand what is being said?

- **YES**
- **NO**

Do you feel stressed or tired when you have had to talk or listen for extended periods?

- **YES**
- **NO**

Do you need to sit close to the speakers at meetings, religious services, or at the dinner table in order to understand?

- **YES**
- **NO**

Do you often experience problems hearing and understanding what other people are saying when you do not have eye contact?

- **YES**
- **NO**

Do you often find it hard to localize the source of sounds?

- **YES**
- **NO**

If you have answered yes to any of these questions, please call EPIC at 1-866-956-5400 to assess your need and start the process towards healthy hearing.
Hearing Service Plan Toll Free: 1-866.956.5400
hear@epichearing.com

www.epichearing.com/healthcarepartners