



TruHearing® Hearing Benefit Frequently Asked Questions

What is changing?

Beginning May 1, 2019, your hearing aid benefit will be administered by TruHearing. Your hearing aid benefit is not changing, only the carrier administering the benefit.

Who is TruHearing?

TruHearing is the largest hearing aid administrator in the U.S. serving over 5,000,000 members.

Who is covered by TruHearing?

Beginning May 1, 2019, eligible UAW Trust members plans listed below **must use** TruHearing to receive hearing aid benefits:

BCBS Extended Care PPO (ECP)
BCBS Traditional Care Network (TCN) – Medicare
BCBS Medicare Advantage Plan
Aetna Medicare Advantage Plan

Can I use TruHearing if I'm not enrolled in one of these plans?

No. Members enrolled in other plans, such as HMOs, have hearing coverage provided under their medical plan. Those members should contact their medical plan (the number is on the back of the medical ID card) or call Retiree Health Care Connect at 866-637-7555 for assistance in understanding their hearing coverage.

I think hearing aids will help with my hearing loss. What do I do next?

If you think hearing aids will help you with your hearing loss, contact TruHearing at TBD. A TruHearing representative will help you understand your coverage and the types of hearing aids that are available. Additionally, the TruHearing will help you find a provider near you and will help you schedule an appointment. Before your appointment a reminder letter will be sent to you.

Will I receive a Hearing Benefit Reference Card?

Yes, you will be receiving a Reference card from TruHearing prior to May 1, 2019.

What is the hearing benefit under TruHearing?

As mentioned above, your hearing aid benefit is not changing. UAW Trust members will receive one (1) hearing assessment and two (2) mid-level standard digital hearing aids covered in full, every 36 months using an audiologist-based provider.

What types of hearing aids are covered?

Mid-Level standard digital hearing aids in various styles and models are covered in full. Over 60% of UAW Trust members needing hearing aids have purchased mid-level hearing aids at no cost. Members can choose to purchase an upgraded product but will be responsible for out-of-pocket costs above the cost of the covered mid-level standard digital hearing aids. Cost varies depending on style and model of upgraded product.

Level	Copayment per Hearing Aid
Mid	\$0
Mid-High	\$250
Advanced	\$500
Flagship	\$650

Other items such as additional exams, ear molds, warranties, etc. may have some coverage. Please refer to your Evidence of Coverage for additional information.

Do I have to use a TruHearing provider?

You **must use** a TruHearing provider to receive the benefits. TruHearing has contracted with providers to ensure that quality and cost standards are consistent across the program. Only Audiologists and Ear, Nose and Throat Specialists (ENTS) are providers in the network. You must contact TruHearing at TBD to find a provider and schedule an appointment.

What if I do not use an in-network provider?

If you live within 25 miles of a TruHearing network provider, you must obtain hearing aid services in-network. You must contact TruHearing to find a provider and schedule your appointment. If you choose to obtain services from a non-participating provider, you will have **no coverage**. We encourage you to contact TruHearing prior to seeking services to determine if your provider participates in the TruHearing network.

If there isn't a TruHearing provider within 25 miles, TruHearing will work to add a provider to the network that is within 25 miles. If that is not possible, then TruHearing will assist you with the Out-of-Network reimbursement process.

What should the I expect from a TruHearing provider?

The provider will conduct a comprehensive hearing exam and make recommendations based on your hearing needs. If you choose to purchase hearing aids, the provider will order them for you. If you purchase a hearing aid above the Mid-Level, the full amount of the copayment is due at the time of order. After hearing aids are delivered to the provider's office, you will attend a fitting appointment where the provider will program the hearing aids and train you

on the care and use of the new aids. Follow-up visits can be scheduled to assist with programming, fit, and training at no cost for the first six months after purchase. After six months a \$20 copayment will apply to additional follow-up visits.

I purchased a hearing aid within the last 36 months under the previous hearing program. When can I begin utilizing the new benefit through TruHearing?

You can begin using this benefit 36 months after your last hearing aids were purchased based on date of service for your hearing exam and date of delivery for your hearing aids.

What is the warranty on my hearing aid?

There is a three-year repair warranty including three years of Loss and Damage (L&D) coverage. This coverage allows for a one-time replacement of a lost or irreparably damaged hearing aid for a \$225 fee per aid. You need to return to the same provider for any warranty services. If an emergency occurs when you are traveling and/or out of the service area, you can call TruHearing and they will attempt to find a provider in the area that will assist you.

Do I have coverage for maintenance visits after I purchase hearing aids?

Yes. Maintenance visits during the first six (6) months after the hearing aids are dispensed are available with a \$0 copayment. You should return to the same provider where the hearing aid(s) was purchased. If you are traveling and there is an emergency, contact TruHearing for assistance.

Can I return my hearing aids if I don't like them?

Yes. You may return or exchange hearing aids within 45 days from the date of dispensing. Payment amounts, if any, made by you toward the purchase of hearing aids will be refunded.

What do I do if I purchased hearing aids through the previous Carrier (AudioNet) and now need service on my hearing aids?

You should contact TruHearing for assistance. TruHearing will determine if your current provider is in their network. If so, they will assist you in scheduling an appointment. If your hearing aid provider is not in the TruHearing Network, they will work with your current provider to enroll them in their network or assist you in finding a new provider to service your hearing aids.

Are hearing aid batteries covered under the program?

48 batteries per hearing aid will be provided for non-rechargeable hearing aid models when you purchase your hearing aids. Once you use those batteries, you will need to purchase additional batteries.

How often will I need to replace my batteries in my hearing aids?

Hearing aid batteries typically last 5-7 days, so the 48 batteries provided for each non-rechargeable hearing aid will last approximately 9-12 months. Additional batteries may be purchased from TruHearing for \$39 for 120 batteries. The \$39 battery offer is available for all members and is not dependent on their hearing aids being purchased from TruHearing.

For rechargeable battery care information, visit www.TruHearing.com/rechargeable

What do I do if my claim for benefits is denied?

If you have a concern about a benefit payment or denial, we suggest that you call TruHearing and discuss your concerns with a TruHearing Member Services Representative. Most issues can be resolved or fully explained by a Member Services Representative.

If your claim is denied in whole or in part, you will receive an Explanation of Benefits (EOB) describing the reason for the denial and the amounts at issue. Following receipt of an EOB, you may file a written appeal with TruHearing within 180 days of the date of denial. TruHearing must then respond in writing within 60 days of receipt of the appeal. If your claim remains denied in whole or in part after this process, you have the right to bring a civil action under section 502(a) of the Employee Retirement Income Security Act (ERISA) of 1974, as amended. Also, you or your authorized representatives have the right to use the UAW Retiree Medical Benefits Trust Voluntary Review Process. Contact Retiree Health Care Connect at **1-866-637-7555** for more information on the Voluntary Appeal Process.

Does TruHearing have a special telephone number for hearing-impaired members to contact them?

Yes, telecommunications access for the hearing-impaired members using a Text Telephone (TTY) is available by dialing 711 and providing the number to TruHearing. The TTY is a special device that lets people who are deaf, hard of hearing, or speech-impaired use the telephone to communicate by allowing them to type messages back and forth to one another instead of talking and listening.

Can you recommend websites for members to learn more about hearing, hearing loss, and hearing aids?

The following websites have valuable information that may be useful to members:

- TruHearing’s website at www.truhearing.com/XXXXX
- National Institute on Deafness and Other Communications Disorders at www.nidcd.nih.gov
- Mayo Clinic at www.mayoclinic.com
- Healthy Hearing at www.healthyhearing.com
- Hearing Loss Association of America at www.hearingloss.org
- Better Hearing Institute at www.betterhearing.org