



Hearing Services Plan

Hear the Difference

THIS IS NOT INSURANCE COVERAGE

What Is Companion Life Insurance Company's Hearing Services Plan?

It's a hearing care program combining unlimited choice with quality and value. And it is provided at no additional cost to all employees enrolled in any Companion Life dental insurance plan. The hearing services plan (HSP) may be extended to any family member.

Why Have a Hearing Services Plan?

With the Companion Life HSP, you can get assistance, protection and treatment for your hearing. Brought to you by Companion Life and EPIC Hearing Health Care, this plan provides access to a national network of thousands of hearing health professionals — primarily physicians and audiologists — who can help you achieve your maximum hearing potential throughout your life. The plan is a negotiated benefit. You pay nothing to join and get reduced rates for most fees and costs associated with your hearing health care under the plan.

What Does the Plan Do for You?

The Companion Life HSP identifies and screens qualified experts — physicians and audiologists in your neighborhood. We also research and evaluate hearing aid technology to ensure that the latest and most effective options are available to you. We negotiate the best prices for all treatments, including hearing aids. Prices you get from EPIC may be as much as 50 percent below manufacturers' suggested retail price and up to 35 percent lower than most discount offers. We also coordinate the coverage with your existing health insurance plans.

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How Does Someone Know When to Call?

Hearing loss usually occurs gradually and without pain, discomfort or deformity. But indicators like these should prompt an evaluation:

- 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 the TV volume up to understand the dialogue

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

- Sudden hearing loss
- Dizziness with vomiting
- Persistent ringing in one ear
- Blood or fluid draining from one or both ears
- Persistent pain in one or both ears

Getting Started

To activate your Companion Life HSP benefits, call EPIC Hearing Health Care at 866-956-5400. EPIC will send you a card with all the information you need to access your benefits, including referrals to providers near you and activation forms to access them. You'll get a booklet outlining all the plan benefits, including detailed pricing. And you will get a personal EPIC phone contact who can answer any questions you may have.

Then you will follow through with an appointment, examination and treatment. All payments should be made to EPIC HSP. No other billing or payments should occur. You can contact EPIC at any time for assistance, advice and information.

Summary of Benefits and Savings

The Companion Life HSP benefits and savings are:

- Hearing tests
- Hearing aids
- Hearing aid batteries
- Ear protection
- Swim plugs
- Musician earplugs
- Hearing aid cleaning supplies and accessories
- Assistive listening devices
- TV ears (amplifies and clarifies television sound)
- Alerting and signaling devices

To get more information about the Companion Life Hearing Services Plan, visit www.epichearing.com, email hear@epichearing.com or call Customer Service at 866-956-5400.



About the EPIC organization: EPIC (Ear Professionals International Corporation) is a national coalition of hearing health care physicians and audiologists. EPIC physicians pioneered and developed many of the current treatments and are recognized nationally as leaders in professional education, hearing diagnostics and interventions.



Companion Life Insurance Company | 800-753-0404 | Clife.Marketing.Services@CompanionGroup.com

Companion Life has an AM Best rating of A+ (Superior). Rating as of Dec. 10, 2019. For the latest rating, access www.ambest.com. The rating represents an independent opinion from the leading provider of insurer ratings of a company's financial strength and ability to meet its obligations to policyholders.

Education industries excluded. Some products not available in all states.