



Indiana/Kentucky/Ohio Regional Council of Carpenters' Fringe Benefit Funds

P.O. Box 969, Troy, MI 48099-0969
Phone: (800) 700-6756

April 2024

To: Participants of the Indiana/Kentucky/Ohio Regional Council of Carpenters' Welfare Plan

From: Board of Trustees of the Indiana/Kentucky/Ohio Regional Council of Carpenters' Welfare Plan

Please read this Notice carefully. It contains important information about changes to the Indiana/Kentucky/Ohio Regional Council of Carpenters' Welfare Plan (Plan). Please keep this notice with your Indiana/Kentucky/Ohio Regional Council of Carpenters' Welfare Fund Summary Plan Description (SPD).

PLAN CHANGES

1. HEARING AID BENEFIT EFFECTIVE MAY 1, 2024

Currently, the Plan provides self-insured hearing aid benefits without any specific network as follows:

Hearing Benefit	In-Network	Out-of-network
Exam (once every three years; maximum exam benefit \$100)	75% UCR	75% UCR
Hearing Aid (once every three years per Covered Person; maximum \$1,500)	75% UCR	75% UCR

Effective May 1, 2024, the Trustees are pleased to announce that hearing benefits will be provided through TruHearing, and the benefits will be as follows:

Hearing Benefit	In-Network	Out-of-network
Exam (once every three years; maximum exam benefit \$100)	100%	No coverage.
Hearing Aid (once every three years per Covered Person; maximum \$3,000)	100% up to Maximum Benefit	No coverage.



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A list of TruHearing Providers is available at www.truhearing.com. Coverage will only be provided through a TruHearing Provider. Hearing aids and services will not be covered if obtained from out-of-network providers. You are encouraged to use a TruHearing Provider to save your money!

2. **REMINDER REGARDING MONTHLY PREMIUM AND BANKING THRESHOLD**

As a reminder, the following are the rates that are currently in effect:

<u>Monthly Rates for Actives:</u>	<u>Rate</u>
Active Bargained Premium* (Single or Family)	\$1,050.00
Active Bargained (Single or Family) Banking Threshold**	\$1,200.00

*Previously referred to as the monthly Cost of Coverage.

**Monthly contributions received above the Banking Threshold are credited to a Participant's Dollar Bank.

3. **REMINDER REGARDING INITIAL ELIBILITY**

As a reminder, initial eligibility will begin the first day of the second month following the date an Employee's Dollar Bank equals one month's Premium provided such amount was accumulated in a 12 consecutive-month period.

**IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT THE FUND OFFICE AT
800-700-6756.**

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TruHearing®

Dear member,

At Indiana/Kentucky/Ohio Regional Council of Carpenters' Welfare Fund, we're always looking to help improve your health and well-being. That's why we're pleased to let you know about TruHearing®, our new exclusive vendor and a leading provider of hearing health benefits that will allow you to purchase hearing aids at little to no out-of-pocket cost to you.

Effective May 1, 2024, you'll have access to hearing health services including a comprehensive hearing exam (\$0 copay), plus the latest hearing aid models, styles, and technologies through TruHearing. Your benefit allowance provides \$3,000 total every 3 years.

In addition to high-quality hearing aids featuring top-of-the-line technology from the six leading manufacturers, this program also includes the following:

- 60-day, risk-free trial
- 1 year of follow-up visits
- 80 free batteries per non-rechargeable hearing aid
- 3-year manufacturer warranty

Here's how to get started if you're interested in learning more or scheduling an appointment.

1. Call TruHearing at **1-877-653-8881**
2. A Hearing Consultant will answer your questions and schedule an appointment with a TruHearing provider near you
3. TruHearing will ensure you're taken care of at every step of the way

Because this is a special, exclusive offer for Indiana/Kentucky/Ohio Regional Council of Carpenters' Welfare Fund members, all appointments must be made through TruHearing. Please see the enclosed flyer for more details.

We hope you will be able to take advantage of this additional benefit to improve your hearing and overall health.

Sincerely,

Indiana/Kentucky/Ohio Regional Council of Carpenters' Welfare Fund members
Board of Trustees

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TruHearing®

1-877-653-8881 | TTY: 711

Address your hearing loss for less.

Thanks to Indiana/Kentucky/Ohio Regional Council of Carpenters' Welfare Fund you have access to tremendous savings through TruHearing®. This includes a hearing exam (\$0 copay¹) and a hearing aid allowance up to \$3,000 total every 3 years.

Rob is wearing a Signia® Active Pro hearing aid.

Hearing aid tier	Average retail price/aid	TruHearing price	Member cost (1 aid)	Member cost (2 aids)
Premium	\$3,330	\$1,799	\$0	\$598
Advanced	\$2,750	\$1,399	\$0	\$0
Standard	\$2,150	\$999	\$0	\$0
Basic	\$2,000	\$699	\$0	\$0
Value	\$1,900	\$499	\$0	\$0
TruHearing Premium	\$3,250	\$1,449	\$0	\$0
TruHearing Advanced	\$2,720	\$1,149	\$0	\$0

Your hearing aid purchase includes



Risk-free **60-day** trial period



1 year of follow-up visits



80 free batteries per non-rechargeable hearing aid



Full **3-year manufacturer** warranty



Call TruHearing to get started.

 **1-877-653-8881** | TTY: 711

Hours: 8am–8pm, Monday–Friday



The right hearing aids can change your life.

Research shows that addressing hearing loss can impact your overall health and well-being, including improvements in²



Mental and emotional health



Relationship with spouse or partner



Work performance



Sarah is wearing TruHearing Advanced RIC hearing aids.

The best tech for less.

Enhanced speech clarity

to understand voices above background noise

Bluetooth® streaming

from your phone for convenient calls, music, movies, and more

Potential tinnitus relief

since treating your hearing loss may be an effective tinnitus treatment



Give us a call.

Your dedicated Hearing Consultant will answer any questions you might have, check your coverage with the fund, and schedule an appointment with a TruHearing provider near you. (Teleaudiology options may also be available.)



Go to your appointment.

Your local hearing health provider will perform a hearing exam and, if needed, recommend hearing aids that best fit your hearing loss, budget, and lifestyle.



Get the support you need.

Follow-up care from your provider ensures your hearing aids feel right and perform properly, and ongoing support from TruHearing will help you get comfortable with your new hearing aids.



Schedule an appointment

1-877-653-8881 | TTY: 711

Hours: 8am–8pm, Monday–Friday



Learn more

TruHearing.com/IndianaCarpenters

These hearing benefits are subject to change at the fund's discretion.

¹ Must be performed by a TruHearing provider.

² MarkeTrak 2022.

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