

Iron Workers St. Louis District Council Trust Funds

P.O. Box 1096 • Maryland Heights, MO 63043 • Phone 314.656.1091 • Toll Free 877.597.8704 • Fax 314.739.1105

WELFARE TRUST FUND

Announcing a New EXCLUSIVE Hearing Aid Benefit Partnership with TruHearing Effective December 12, 2020

Date: December 2020

To: Active and Retired Members Participating in the Iron Workers St. Louis District Council Welfare Trust Fund (Other than Participants Enrolled in the Medicare Advantage Prescription Drug Plan (MAPD) Offered by UnitedHealthcare)

From: The Board of Trustees

The Board of Trustees of the Iron Workers St. Louis District Council Welfare Trust Fund (the Fund) is pleased to announce a new EXCLUSIVE partnership with TruHearing for hearing aid benefits offered by the Fund. Please read this Summary of Material Modification (SMM) carefully and share it with your family. You should keep it with your Summary Plan Description (“SPD”) and other SMMs. The changes explained in this notice are effective December 12, 2020.

Switch to TruHearing Effective December 12, 2020

This new exclusive partnership with TruHearing means that any EPIC Hearing in-network and out-of-network claims will only be eligible through the date of service of December 11, 2020. Beginning December 12, 2020, only in-network TruHearing providers will be covered by the Fund.

As an eligible participant, you have access to high-quality hearing healthcare coverage through TruHearing®. It includes personalized guidance from a TruHearing Hearing Consultant, a free comprehensive hearing exam each year from a local, accredited provider, and brand-name hearing aids. Eligible participants may receive a pair of hearing aids every two years. A \$250 deductible will apply to the purchase of a pair of hearing aids. The Fund pays TruHearing for the remaining balance of your hearing aids.

On the retail market, hearing aids can cost \$1,400–3,500 per aid, but at low costs to you, you can get a wide variety of the latest-generation hearing aid models, styles and technologies. These include:

- The latest chips and algorithms that combine to make speech clearer, even in the most challenging environments
- Advanced sensors that automatically adjust to the noise around you for better clarity and natural sound
- Sound enhancement technology that makes your own voice less noticeable and natural sounding

Your hearing aid program also includes:

- 3 follow-up visits with the provider for fitting and adjustments
- 45-day risk free trial
- 3-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 batteries per hearing aid included with non-rechargeable models

Please be aware that out-of-network claims will no longer be covered by the Fund beginning December 12, 2020. (Only Claims submitted by TruHearing will be accepted by the Fund.)

Iron Workers St. Louis District Council Trust Funds

P.O. Box 1096 • Maryland Heights, MO 63043 • Phone 314.656.1091 • Toll Free 877.597.8704 • Fax 314.739.1105

If you or your eligible family member is interested in scheduling an appointment you MUST contact TruHearing at 1-855-202-8119. This is a designated number for the Fund. A TruHearing Hearing Consultant will explain the program, answer all your questions, and schedule an appointment for you with a provider in your area. The provider will assess your hearing and recommend the right hearing aid for you. Because this benefit is fulfilled through TruHearing, **all appointments must be scheduled through TruHearing.**

Most people aren't aware that treating hearing loss can improve their quality of life. In fact, 70% of people don't treat their hearing loss¹. But it's important to treat for many reasons including improving cognitive function, keeping you connected with loved ones, and decreasing loneliness².

You can also find additional information and a free online hearing screening tool at IWSTLDC-HS.TruHearing.com.

If you have any questions about this new benefit, please contact the Fund Office at (877) 597-8704.

Sincerely,

Board of Trustees

¹ "Hearing Loss Prevalence in the United States." *Archives of Internal Medicine*. Nov 2011.

² Quantifying the Obvious: The Impact of Hearing Instruments on Quality of Life." *The Hearing Review*. Kochkin and Rogin. Jan 2000.

This announcement highlights certain features of the Iron Workers St. Louis District Council Welfare Trust Fund. Full details are contained in the documents (Summary Plan Description, Plan Document, etc.) that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.