



PIPEFITTERS LOCAL 636
FRINGE BENEFIT FUNDS
P.O. BOX 278
TROY, MICHIGAN 48099-0278
(248) 641-4936 (888) 646-8920



TO: Pipefitters Local 636 Retiree Insurance Fund Participants

FROM: The Board of Trustees of the Pipefitters Local 636 Retiree Insurance Fund

RE: Summary of Material Modification - KEEP WITH YOUR SUMMARY PLAN DESCRIPTION

DATE: June 2024

Please read this Notice carefully as it contains important information about changes to the Pipefitters Local 636 Retiree Insurance Fund Plan document (the Plan). This Notice should be read carefully and attached to your Pipefitters Local 636 Retiree Insurance Fund Summary Plan Document (SPD). Please contact the Fund Office if you have any questions about the changes described in this Notice.

Bariatric Surgery Coverage – Pre-Medicare Retirees

The Plan has been amended to provide that effective for surgeries on or after October 1, 2023, bariatric surgery will be covered the same as other surgeries under the Plan.

Hearing Benefit – Pre-Medicare and Medicare Retirees

Effective July 1, 2024, TruHearing's discount program will replace the NationsHearing discount program. In other words, effective July 1, 2024, hearing benefits will be provided exclusively through TruHearing. This is a hearing discount program, which will allow you to purchase hearing aids at little to no out-of-pocket cost.

For information about the terms and conditions of the discounts and services available through TruHearing, please visit <https://www.truhearing.com/ua636/> or consult the summaries and/or brochures provided by TruHearing, enclosed.

Your maximum hearing benefit will not change – it remains \$3,000.00 every three years.

**PLEASE CALL THE FUND OFFICE IF YOU HAVE ANY QUESTIONS ABOUT THE
INFORMATION CONTAINED IN THIS NOTICE.**

W2732626v2



TruHearing®

1-855-739-8049 | TTY: 711

Address your hearing loss for less.

Thanks to Pipefitters Local 636 Retiree Insurance Fund you have access to tremendous savings through TruHearing®. This includes a hearing exam (\$0 copay) and a hearing aid allowance up to \$3,000 every 3 years.

Rob is wearing a Signia® Active Pro hearing aid.

Hearing aid tier	Average retail price/aid	TruHearing price	Fund allowance	Member cost
Premium	\$3,330	\$1,799	\$1,500	\$299
Advanced	\$2,750	\$1,399	\$1,399	\$0
Standard	\$2,150	\$999	\$999	\$0
Basic	\$2,000	\$699	\$699	\$0
Value	\$1,900	\$499	\$499	\$0
TruHearing Premium	\$3,250	\$1,449	\$1,449	\$0
TruHearing Advanced	\$2,720	\$1,149	\$1,149	\$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.

 **1-855-739-8049** | TTY: 711

Hours: 8am–8pm, Monday–Friday



PIPEFITTERS LOCAL 636
FRINGE BENEFIT FUNDS
P.O. BOX 278
TROY, MICHIGAN 48099-0278
(248) 641-4936 (888) 646-8920



Dear member,

At Pipefitters Local 636 Retiree Insurance 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 July 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 **1-855-739-8049**
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 Pipefitters Local 636 Retiree Insurance 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,

Pipefitters Local 636 Retiree Insurance Fund
Board of Trustees

All content ©2024 TruHearing, Inc. All rights Reserved. TruHearing® is a registered trademark of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners. Follow-up provider visits included for one year following hearing aid purchase. Free battery offer is not applicable to the purchase of rechargeable hearing aid models. Three-year warranty includes repairs and one-time loss and damage replacement. Hearing aid repairs and replacements are subject to provider and manufacturer fees. For questions regarding fees, contact a TruHearing Hearing Consultant. 516264-2_0424



TruHearing®

1-855-739-8049 | TTY: 711

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
1-855-739-8049 | TTY: 711

Hours: 8am–8pm, Monday–Friday



Learn more
TruHearing.com/UA636

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

¹ Must be performed by a TruHearing provider.

² MarkeTrak 2022.

All content ©2024 TruHearing, Inc. All Rights Reserved. TruHearing® is a registered trademark of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners. Hearing aid pricing based on a February 2024 survey of national average hearing aid prices. Follow-up provider visits included for one year following hearing aid purchase. Free battery offer is not applicable to the purchase of rechargeable hearing aid models. Three-year warranty includes repairs and one-time loss and damage replacement. Hearing aid repairs and replacements are subject to provider and manufacturer fees. For questions regarding fees, contact a TruHearing Hearing Consultant.
516264-1_2024_UA636_Union_C_A_AS05+2T_Union_0424



TruHearing®

1-855-739-8052

Check your hearing

(Re)®Connect with all you've been missing.

No one expects to experience hearing loss, but it happens to hundreds of thousands of Americans every year.

As part of your Pipefitters Local 636 Insurance Fund you have a hearing aid benefit available through TruHearing®. We are with you at every step of your journey to treat hearing loss—so you can reclaim your life, reconnect with loved ones, and rediscover the world around you.

William is wearing a Signia® Active Pro hearing aid.



Your hearing care program.

There's never been a better time to address your hearing loss. Pipefitters Local 636 Insurance Fund provides you a hearing program through TruHearing which will allow you to see substantial savings on top-of-the-line hearing aids and professional care.



Example pricing per aid.

Pipefitters Local 636 Insurance Fund provides a \$3,000 total allowance every 3 years.

Hearing aid tier	Retail price	TruHearing price	Your allowance	Member cost (1 aid)	Member cost (2 aids)
Premium	\$3,330	\$1,799	\$1,500	\$0	\$598
Advanced	\$2,750	\$1,399	\$1,399	\$0	\$0
Standard	\$2,150	\$999	\$999	\$0	\$0
Basic	\$2,000	\$699	\$699	\$0	\$0
Value	\$1,900	\$499	\$499	\$0	\$0
TruHearing Premium	\$3,250	\$1,449	\$1,449	\$0	\$0
TruHearing Advanced	\$2,720	\$1,149	\$1,149	\$0	\$0

Call now!

Talk to one of our Hearing Consultants for more information.

1-855-739-8052

3 steps to better hearing.

Getting the care you need for your hearing loss is simple with TruHearing.
Here's how to get started.



Give us a call.

Your dedicated Hearing Consultant will answer any questions you might have, check your coverage, and schedule an appointment with a TruHearing provider¹ 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.

To receive TruHearing's cost savings and concierge care, you must **call TruHearing at 1-855-739-8052** and have a Hearing Consultant book your appointment.

The TruHearing difference.

TruHearing gives you more than affordable hearing aids. From start to finish, you get complete hearing care!



Top-quality products

We offer the latest hearing aids in models **packed with the latest technology**. No matter your lifestyle, budget, or level of hearing loss, we have options for you.



Lower out-of-pocket costs

Your **TruHearing hearing program can save you thousands out-of-pocket** compared to treating your hearing loss on your own. To further reduce cost, non-rechargeable aids come with **80 free batteries**.



Local providers

Finding a qualified hearing professional is no problem. **85% of members live within 10 miles of a TruHearing provider**.¹ Your provider takes care of your hearing test and will **prescribe and order the best hearing aids** for your needs.



Ongoing support

We help you successfully adjust to your hearing aids by including **one year of follow-up visits with your provider** for fitting and adjustments. You'll also get educational information sent directly to you.



Full warranty coverage

Your hearing aids come with a **60-day no-risk trial period** and full support from TruHearing. In addition, every TruHearing purchase includes the full protection of a **3-year manufacturer warranty**.



Struggling to hear?

Find out if you might have hearing loss.

[Start screening](#)

Understanding hearing aid technology.

Today's hearing aids fall into different levels of technology. Each level offers a unique range of features and connectivity, and each is best suited to different listening environments.

Your benefit gives you access to the latest hearing aid models, styles, colors, and technology—while offering significant out-of-pocket savings.



Value

Limited styles available



Natural sound level

Hear and understand conversation better without all the bells and whistles at a great price.

Basic

Up to 8 channels

Limited styles available



Natural sound level

Basic hearing aids are for people with mild to moderate hearing loss and have a quiet, less active lifestyle.

Key features:

- Limited noise reduction
- Basic feedback cancellation

Standard

Up to 16 channels

Many styles available



Natural sound level

Standard hearing aids work well for people who spend most of their time in predictable environments.

Key features:

- Manual digital processing
- Adjustable speech enhancement
- Adjustable feedback cancellation
- Noise reduction
- Wireless connectivity

Advanced

Up to 32 channels

Most styles available



Natural sound level

Advanced hearing aids work for those with an active lifestyle and spend time in challenging environments.

Key features:

- Advanced automated digital processing
- Adjustable speech enhancement
- Adjustable feedback cancellation
- Noise reduction
- Wireless connectivity
- Artificial intelligence technology
- Rechargeability

Premium

Up to 48 channels

All styles available



Natural sound level

Premium hearing aids support you in the most challenging environments, like restaurants or large groups of people.

Key features:

- Premium automated digital processing
- Adjustable speech enhancement
- Adjustable feedback cancellation
- Adaptive directional microphones
- Wind noise management
- Automatic noise reduction
- Wireless connectivity
- Artificial intelligence technology
- Rechargeability
- Extended bandwidth for better sound perception
- Impulse sound management

(Re)Claim the life you want.



Connect deeply.

Better hearing makes it easier to communicate, be socially active, and connect with ones you love.



Live happily.

Improved hearing can reduce feelings of loneliness and isolation.²



Stay healthy.

Treating your hearing loss can reduce the risk of serious health risks like falls³ and dementia.⁴

Still not sure? Learn more about the importance of hearing health.



Hearing Aid Benefits

5 ways hearing aid benefits matter to your hearing health

If you've used a hearing aid benefit to buy hearing aids, you already know how instrumental it was in helping you afford your first set

[Read more](#)



Hearing Exams

What to expect at your hearing exam

A hearing evaluation is about more than listening to beeps through a pair of headphones. A full hearing evaluation performed by an audiologist or hearing

[Read more](#)



Hearing Health

Noise Induced Hearing Loss Is Bigger Than You Think

Lawnmowers, leafblowers, snowblowers, power trimmers are equally to blame as industrial machinery, construction work, or large concerts. Noise induced hearing loss (NIHL) occurs when we

[Read more](#)

Call now!

Talk to one of our Hearing Consultants for more information.

1-855-739-8052

TruHearing

1 Must be performed by a TruHearing network provider. 2 Internal analysis of TruHearing's provider network, 2023 3 https://pubs.asha.org/doi/10.1044/2015_AJA-15-0055 4 <https://www.ncbi.nlm.nih.gov/pubmed/25346316> 5 <https://onlinelibrary.wiley.com/doi/epdf/10.1111/jgs.15363> Follow-up provider visits included for one year following hearing aid purchase. Free battery offer is not applicable to the purchase of rechargeable hearing aid models. Three-year warranty includes repairs and one-time loss and damage replacement. Hearing aid repairs and replacements are subject to provider and manufacturer fees. For questions regarding fees, contact a TruHearing hearing consultant. Retail pricing based on prices for comparable aids. TruHearing, Inc. 12936 Frontrunner Blvd #100, Draper, UT 84020 THIS IS NOT INSURANCE. All content ©2024 TruHearing, Inc. All Rights Reserved. TruHearing® and (Re)® are registered trademarks of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners.

Live Chat