



WESTERN STATES HEALTH & WELFARE TRUST OF THE OPEIU HEARING AID SUMMARY OF BENEFITS

This summary provides highlights of the hearing aid benefit plan administered by the Trust for Regence BlueCross BlueShield of Oregon and Kaiser Permanente medical plan members.

Important Information about the Plan

- Available to all eligible active employees and dependents regardless which medical plan they are covered under.
- This benefit is not available to retirees.
- The Plan will pay 80% of the usual and customary charges (not to exceed actual charges) up to a maximum of \$400 in a period of three (3) consecutive calendar years for a hearing evaluation, examination, and hearing aid device.
- An examination must be made by a physician before obtaining a hearing aid. The physician must provide a written certificate stating that hearing may be improved with the use of a hearing aid. Benefits will not be provided without this certificate.
- In conjunction with the purchase of a hearing aid, benefits will be paid for:
 - 1) An otologic examination by a physician;
 - 2) An audiologic examination and hearing evaluation by a certified or licensed audiologist including a follow-up consultation; and
 - 3) The hearing aid (monaural or binaural) prescribed as a result of such examination, which shall include:
 - a) Ear molds
 - b) the hearing aid instrument
 - c) the initial batteries, cords, and other necessary ancillary equipment
 - d) a warranty, and
 - e) follow-up consultation within 30 days following delivery of the hearing aid.

Plan Exclusions and Limitations

The Plan will not pay benefits for:

1. Any examination without a hearing aid being obtained (these examinations will be considered under physician benefits for Home and Office Calls).
2. The replacement of a hearing aid for any reason more than once in a three consecutive calendar year period.
3. Batteries or other ancillary equipment other than that obtained upon purchase of the hearing aid.
4. Repairs, servicing, or alteration of hearing aid equipment.
5. A hearing aid which exceeds the specifications prescribed for correction of hearing loss.
6. Expenses incurred after termination of coverage under the Plan except expenses for a hearing aid which was ordered prior to termination and was delivered within 30 days after the date of termination.
7. Occupational injuries and any injury or illness caused by the act or omission of a third party (please refer to the Third Party Recovery Section of the SPD).