

TruHearing® Hearing Benefit Frequently Asked Questions

About TruHearing

Who is TruHearing?

TruHearing is the largest hearing aid administrator in the U.S. serving over 8 million members.

How does the TruHearing program work?

If you think hearing aids will help you with your hearing loss, contact TruHearing at 1-844-394-5420. A TruHearing Hearing Consultant will answer questions, contact a provider conveniently located near you, and schedule the initial hearing exam. TruHearing will collect your information and verify your benefits prior to the appointment. An appointment reminder also will be sent to you.

Benefits

What is the hearing benefit under TruHearing?

Your hearing aid benefits are not changing. UAW Trust members will continue to receive one (1) hearing assessment and two (2) mid-level standard digital hearing aids covered in full, every 36 months when using an audiologist in TruHearing’s network.

What types of hearing aids are covered?

Mid-level standard digital hearing aids in various styles and models are covered in full. More than 60 percent of UAW Trust members who need hearing aids have purchased mid-level hearing aids at no cost. You can also choose to purchase an upgraded product by paying the applicable copayment, which varies depending on the level of hearing aid selected.

Level	Copayment (per hearing aid)
Mid	\$0
Mid-High	\$250
Advanced	\$500
Flagship	\$650

Other items such as additional exams, ear molds, warranties, etc. may have some coverage. Please refer to the Summary of Benefits for additional information.

I purchased a hearing aid within the last 36 months. When can I utilize the benefit through TruHearing?

You can begin using this benefit 36 months after the date of service of your last hearing aid purchase. That means, if you got hearing aids in May 2019, you will be eligible for new hearing aids through TruHearing in May 2022.

Do I have coverage for maintenance visits after I purchase hearing aids?

Yes. Maintenance visits during the first twelve (12) months after hearing aids are dispensed are free. Follow up appointments after the first twelve (12) months are subject to the \$20 copay. You should return to the same provider where the hearing aids were purchased. If you are traveling and there is an emergency, contact TruHearing for assistance.

Eligibility

Who is covered by TruHearing?

Eligible UAW Trust members enrolled in the medical plans listed below **must use** TruHearing to receive hearing aid benefits covered under the plan:

BCBS Enhanced Care PPO (ECP) – Non-Medicare
BCBS Traditional Care Network (TCN) – Medicare
BCBS Medicare Advantage PPO Plan
UHC

Can I use TruHearing if I’m not enrolled in one of these plans?

No. Members enrolled in other plans, such as HMOs, have hearing coverage provided under their medical plan. Those members should contact their medical plan (the number is on the back of the medical ID card) or call Retiree Health Care Connect (RHCC) at 866-637-7555 for assistance in understanding their hearing coverage.

Network

Do I have to use a TruHearing provider?

You **must use** a TruHearing provider to receive the benefits. TruHearing has contracted with providers to ensure that quality and cost standards are consistent across the program. All in-network providers are audiologists or ear, nose and throat specialists. You must contact TruHearing at 1-844-394-5420 to find a provider and schedule an appointment.

What if there isn’t an in-network provider in my area?

If you live within 25 miles of a TruHearing network provider, you must obtain hearing aid services in-network. You must contact TruHearing to find a provider and schedule your appointment. If you choose to obtain services from a non-participating provider, you will have **no coverage and you will be responsible for all out-of-pocket costs**. We encourage you to contact TruHearing prior to seeking services to determine if your provider participates in the TruHearing network.

If there isn't a TruHearing provider within 25 miles, TruHearing will work to add a provider to the network that is within 25 miles. If that is not possible, TruHearing will assist you with the out-of-network reimbursement process.

What should I expect from a TruHearing provider?

The provider will conduct a comprehensive hearing exam and make recommendations based on your hearing needs. If necessary, the provider will order hearing aids. You should expect to pay any applicable copays at the time of order based on the copayment level of the hearing aid. After hearing aids are delivered to the provider's office, you will attend a fitting appointment where the provider will program the hearing aids and train you on the care and use of the new aids. Follow-up visits can be scheduled to assist with programming, fit, and training at no cost for the first twelve months after purchase. After twelve months, a \$20 copayment will apply for any follow-up visits.

General

Will I receive a member ID card?

You will receive a reference card, either when you are a new TruHearing member, or you received a card in May of 2019, which includes instructions on how to set up an appointment with a TruHearing provider.

I think hearing aids will help with my hearing loss. What do I do next?

If you think hearing aids will help you with your hearing loss, contact TruHearing at 1-844-394-5420. A TruHearing representative will help you understand your coverage and the types of hearing aids that are available under the Trust plan. Additionally, a TruHearing Hearing Consultant will help you find a provider near you and help you schedule an appointment.

What is the warranty on my hearing aid?

All hearing aids come with a three-year (3) warranty that covers loss and damage. This warranty allows for a one-time replacement of a lost or irreparably damaged hearing aid for a \$225 fee per aid. You need to return to the same provider for any warranty services. If an emergency occurs when you are traveling and/or out of the service area, you can call TruHearing and they will attempt to find a provider in the area that will assist you. All hearing aids also have a three-year manufacturer defect warranty that covers hearing aid repair or replacement due to manufacturer defect at no cost to you.

If your hearing aid provider is no longer in the TruHearing network, TruHearing will work with your current provider to enroll them in their network or assist you in finding a new provider to service your hearing aids. Any applicable copays must be paid at the time of service.

Can I return my hearing aids if I don't like them?

Yes. You may return or exchange hearing aids within 60 days from the date of dispensing. Payment amounts, if any, made by you toward the purchase of hearing aids will be refunded.

What do I do if I purchased hearing aids and now need service on my hearing aids?

You should contact TruHearing for assistance. TruHearing will determine if your current provider is in their network. If so, they will assist you in scheduling an appointment. If your hearing aid provider is not in the TruHearing network, they will work with your current provider to enroll them in their network or assist you in finding a new provider to service your hearing aids. Any applicable copays must be paid at the time of service.

Are Over-the-Counter Hearing Aids covered under the program?

Any products not listed on the approved product list, including, but not limited to, over-the-counter hearing aids are not covered under the TruHearing program. If you choose to purchase over-the-counter hearing aids, you will have **no coverage** and you will be **responsible for all out-of-pocket costs**.

Are hearing aid batteries covered under the program?

Yes, you will receive 80 batteries per hearing aid for non-rechargeable hearing aid models when you purchase your hearing aids. You will be responsible for the purchase of any additional batteries.

How often will I need to replace my batteries in my hearing aids?

Hearing aid batteries typically last 5 to 7 days. Additional batteries may be purchased from TruHearing for \$39 for 120 batteries. The \$39 battery offer is available for all members and is not dependent on hearing aids being purchased from TruHearing.

For rechargeable battery care information, visit www.TruHearing.com/rechargeable

What do I do if my claim for benefits is denied?

If you have a concern about a benefit payment or denial, we suggest that you call TruHearing and discuss your concerns with a TruHearing Hearing Consultant. Most issues can be resolved or fully explained by a TruHearing Hearing Consultant.

If your claim is denied in whole or in part, you will receive an Explanation of Benefits (EOB) describing the reason for the denial and the amounts at issue. Following receipt of an EOB, you may file a written appeal with TruHearing within 180 days of the date of denial. TruHearing must then respond in writing within 60 days of receipt of the appeal. If your claim remains denied in whole or in part after this process, you have the right to bring a civil action under section 502(a) of the Employee Retirement Income Security Act (ERISA) of 1974, as amended. Also, you or your authorized representatives have the right to use the UAW Retiree Medical Benefits Trust Voluntary Review Process. Contact Retiree Health Care Connect (RHCC) at 1-866-637-7555 for more information on the Voluntary Appeal Process.

Does TruHearing have a special telephone number for hearing-impaired members to contact them?

Yes, telecommunications access for the hearing-impaired members using a Text Telephone (TTY) is available by dialing 711 and providing the phone number for TruHearing, 1-844-394-5420.

What can I expect from TruHearing after I purchase hearing aids?

TruHearing is happy to help with any questions you may have or support you may need after your hearing aid purchase. You can refer to www.truhearing.com/getstarted to learn more. You will receive additional batteries per hearing aid after the 60-day trial period, for a total of 80 batteries, for non-rechargeable aids. You will also receive newsletters and information regarding hearing health and, approximately 35 months after you receive your hearing aids, a warranty expiration notice.

Can you recommend additional resources to learn more about hearing, hearing loss, and hearing aids?

The following websites have valuable information that may be useful to members:

- TruHearing’s Trust website at www.truhearing.com/UAWTrust
- National Institute on Deafness and Other Communications Disorders at www.nidcd.nih.gov
- Mayo Clinic at <https://www.mayoclinic.org/diseases-conditions/hearing-loss/symptoms-causes/syc-20373072>
- Healthy Hearing at www.healthyhearing.com
- Hearing Loss Association of America at www.hearingloss.org
- Better Hearing Institute at www.betterhearing.org