

Health Net Life Insurance Company

INDIVIDUAL MEDICARE SUPPLEMENT PLANS OPTIONAL SUPPLEMENTAL BENEFIT PACKAGES 1 & 2 HEARING CARE BENEFITS

This Health Net Life Insurance Company (Health Net Life) Hearing Care Benefits Rider (the "Rider") contains details on hearing care benefits that are provided through an agreement with Hearing Care Solutions, Inc. for Individual Medicare Supplement Plans.

HEALTH NET LIFE MEMBER SERVICES:

For help or information, please call Health Net Life Member Services, Monday through Friday, 8:00 a.m. to 6:00 p.m., except holidays. Calls to this number are free: **1-800-926-4178** (TTY users should call 711.)



Health Net[®]
LIFE INSURANCE COMPANY

HEARING CARE

NOTE: These benefits are available to Health Net Life Individual Medicare Supplement Plan members who have purchased the Optional Supplemental Benefits Package 1 or 2.

HEARING CARE COVERAGE

Medicare-covered hearing exams are a covered benefit through your Medicare Supplement Medical Plan.

Annual hearing exams and hearing aids are provided to you by Hearing Care Solutions, Inc. as part of the **Optional Supplemental Benefits Package 1 or 2 offered with your** Medicare Supplement Medical Plan.

WHAT IS COVERED BY THIS PLAN?

- Annual hearing exam.
- Two hearing aids (one pair) every three years¹ when determined to be medically necessary based on a hearing exam:
 - All sizes and styles offered through multiple major manufacturers.
 - Three technology levels to choose from – Premium, Advanced or Value.
 - All instruments are fully digital.
- Hearing aid fitting exam.

HOW MUCH DO YOU PAY?

- \$0 copayment for an annual hearing exam.
- There is a \$1,000 coverage limit for two hearing aids (one pair) or \$500 coverage limit for one hearing aid every 3 years. **You pay any remaining balance over the coverage limit.**
- \$0 copayment for the hearing aid fitting exam.

HOW TO GET HEARING CARE COVERED BY THIS PLAN

Appointments must be made directly with Hearing Care Solutions. To schedule an appointment with a Hearing Care Solutions provider near you, call Hearing Care Solutions at **1-866-344-7756**, 5:00 a.m. to 5:00 p.m., Pacific time (TTY users should call **711**), and tell them you are a Health Net Medicare Supplement member who has purchased either Optional Supplemental Benefits Package 1 or 2.

Hearing Care Solutions will send you a patient guide before your appointment with detailed information on hearing loss, hearing aids and what to expect during your first appointment.

ADDITIONAL BENEFITS

All hearing aids through Hearing Care Solutions also include:

- Three-year manufacturer's warranty on hearing aids, including coverage for loss and damage of hearing aid.
- One-year supply of batteries (up to 64 cells per hearing aid).
- Routine in-office service for one year, with original provider, at no additional cost. Includes:
 - Office visits and in-office repairs.
 - Hearing aid adaptation counseling.
 - Reprogramming, tube changes, instrument checks, cleaning, battery door replacement.

¹Multi-year benefits may not be available in subsequent years.

HEARING CARE EXCLUSIONS AND LIMITATIONS

- No more than one pair of hearing aids during a three-year period.
- There is a \$1,000 benefit maximum for two hearing aids or a \$500 benefit maximum for one hearing aid every three years.
- Services or supplies provided by a provider other than a Hearing Care Solutions provider are not covered.
- Manufacturer's warranty on hearing aids is limited to a one-time replacement and is subject to a manufacturer's deductible fee, based on technology level of instrument not to exceed \$315 per instrument.
- Options, earmolds and accessories such as remote controls may entail an additional cost.

QUESTIONS?

Please contact Hearing Care Solutions at **1-866-344-7756**, 5:00 a.m. to 5:00 p.m., Pacific time (TTY users should call **711**).

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