

HEARING CARE BENEFITS

Hearing care benefits are provided for Active Employees and their Dependent Children and Retirees by the Sheet Metal Workers Local 83 Insurance Fund under a plan which is self-insured and self-administered by the Fund.

Definitions

"Audiologist" means any person who:

1. holds a master's or doctorate degree in audiology or speech pathology from an accredited institution;
2. holds a Certificate of Clinical Competence in Audiology from the American Speech and Hearing Association; and
3. is licensed in the state in which the service is provided to conduct an Audiometric Examination and Hearing Aid evaluation test to measure hearing acuity and to determine and prescribe the type of Hearing Aid that would best improve the Covered Person's loss of hearing acuity.

"Audiometric Examination" means a procedure for measuring hearing acuity that includes tests relating to: aid conduction; bone conduction; speech reception threshold; and speech discrimination.

"Hearing Aid" means an electronic device worn on the person for the purpose of amplifying sound and aiding the physiologic process of hearing. It includes an ear mold, if necessary.

"Hearing Aid Evaluation Test" means a group of subjective and objective tests by which a Doctor, Audiologist, or Hearing Aid Dealer determines: which make and model of Hearing Aid will best compensate for the Covered Person's loss of hearing acuity; which make and model will therefore be prescribed; shall include one visit by the participant after obtaining the Hearing Aid for an assessment of its performance and an assessment of its compliance with the prescription.

"Doctor" means an Otolaryngologist; Otolaryngologist, or a licensed Doctor of medicine or osteopathy legally licensed to practice medicine who (within the scope of his/her license): performs a medical examination of the ear; determines whether the patient has a loss of hearing acuity; and whether the loss can be compensated for by a Hearing Aid.

"Dealer" means any person or organization that sells Hearing Aids after a medical examination of the ear by a Doctor or an Audiologist to improve hearing acuity in compliance with the laws or regulations governing such sales, if any, of the state in which the Hearing Aids are sold.

Maximum Benefit per Covered Person

The Fund will pay a maximum of \$1200.00 every 36 months, subject to \$50.00 deductible and 20% coinsurance, up to reasonable and customary charges.

Hearing Care Benefits Provided

1. Audiometric Examination performed by: a Doctor; or by an Audiologist when ordered by a Doctor; but only performed following or in conjunction with the most recent medical examination of the ear by a Doctor (but not including the medical examination of the ear).
2. Hearing Aid Evaluation Test performed by: a Doctor; Audiologist; or Hearing Aid Dealer. The test may include the trial and testing of various makes and models of Hearing Aids to assess which make and model will best compensate for the loss of hearing acuity.
3. Hearing Aids of the following functional design, but only if dispensed by a Dealer: in-the-ear; behind-the-ear (including aid conduction and bone conduction types); and on the body, but only if based upon the most recent Hearing Aid Evaluation Examination, and shall include any follow-up care for one year from the purchase date.

Limitations

If a participant has received: an Audiometric Examination; a Hearing Aid Evaluation Test; or a Hearing Aid for which benefits were provided under this Plan, benefits will be payable for each subsequent Audiometric Examination, Hearing Aid Evaluation Test or Hearing Aid only if received more than 36 months after receipt of the most recent previous: Audiometric Examination; Hearing Aid Evaluation Test; and Hearing Aid, respectively, for which benefits were payable under this Plan.

Exclusions

No benefits shall be provided for:

1. Audiometric Examinations by an Audiologist that are not ordered by a Doctor;
2. medical or surgical treatment;
3. drugs or other medication;
4. replacement of a lost, stolen, broken or damaged Hearing Aid, unless at the time of replacement you are otherwise entitled to benefits for the Hearing Aid;
5. Hearing Aids ordered while the participant is covered under this Plan but delivered more than 60 days after termination of coverage;
6. charges for Audiometric Examinations; Hearing Aid Evaluation Tests; and Hearing Aids for which no charge is made to the participant or for which no charge would be made in the absence of benefits provided under this Plan;
7. injury arising out of or in the course of employment; or which is compensable under any Workers' Compensation or Occupational Disease Act or Law;
8. Audiometric Examination; Hearing Aid Evaluation Test, or Hearing Aid required as a result of war or an act of war.

Procedure to Obtain Reimbursement

You must pay the provider and file a claim form with the Fund Office with receipt of payment for services rendered. Upon the receipt of the claim form, the Fund Office will process and reimburse you directly. Hearing Aid claim forms are available at the Fund Office or online.