



In a survey of more than 40,000 households, hearing loss was shown to negatively impact household income on average up to \$12,000 per year depending on the degree of hearing loss.

source: the Better Hearing Institute
www.betterhearing.org

Note: The Better Hearing Institute does not endorse specific products or companies.

Hearing is one of the five natural senses that allow us to enjoy life and the world around us. Music, radio, television, movies, theater – all become less accessible and enjoyable without the benefit of hearing. And the loss of sounds like sirens and alarms can actually endanger your life.

source: EPIC Hearing Health Care

SoundCare® hearing exam benefit

Would your clients appreciate an inexpensive way to boost the value of their benefits package? Our SoundCare exam benefit is a super-affordable add-on to introduce hearing care to your clients and their employees. That increases the value *you* provide as their benefits expert!

So many employers have invested substantial amounts of time and money into providing wellness programs at work. Now, through SoundCare, they can add a wellness benefit that helps protect something as essential as the ability to hear, yet costs next to nothing. The price tag can be as low as \$1.50 to \$2 per month per person for employers to add SoundCare exam coverage to their Ameritas Group or First Ameritas dental plan.

- Our flexible, affordable SoundCare exam benefit has no deductible and can be added to dental cases, even most voluntary plans, as small as 10 covered lives.
- More than 20 million working U.S. adults ages 18-64 endure hearing loss. If unrecognized and untreated, it affects their quality of life, and their ability to communicate and interact effectively with customers and coworkers.
- People usually name sight and hearing as the two senses they rely on most.
- Many people are showing signs of hearing loss early: in their 40s and 50s.

a sound addition to their benefits package

Regular hearing screenings are a valuable but often overlooked habit for good health. Simple and painless, they alert people to hearing changes early and allow them to take protective measures before problems become serious.

SoundCare helps people practice good hearing health habits, prevent problems and receive needed treatment. That's sound advice for a happy, healthy future.

Life's getting louder.® It's time to see a hearing professional when:

- you have trouble hearing on the phone or in environments with background noise, and others complain that your music or TV volume is too high.
- you often misunderstand what someone has said.
- you often ask others, especially women or children, to repeat themselves, and think other people mumble.
- you watch people's facial expressions to help you understand the conversation, and find yourself turning your head to hear what's said.
- you experience dizziness, ringing or pain in your ears.

Your Ameritas Group or First Ameritas representative can provide more information about our SoundCare exam benefit, or about SoundCare plans that include coverage for hearing aids and hearing aid maintenance.

EPIC hearing care providers *(SoundCare, continued)*

Our agreement with EPIC Hearing Health Care (www.epichearing.com) lets us provide information about EPIC's service offerings and the value of good hearing to SoundCare plan members.

EPIC offers a nationwide alliance of ear physicians and audiologists for expert hearing evaluations and treatments. People who want to take advantage of this resource have the option of speaking with a trained EPIC hearing care counselor for help in finding an alliance provider, scheduling an exam, receiving treatment, submitting their claim and more.

EPIC also maintains working relationships with major hearing device manufacturers to negotiate prices. The company's purchasing arrangements can result in substantial savings to augment Ameritas Group's insurance benefit, helping people afford the treatment they need.

eCert expanded to include existing business

We recently announced that our electronic certificate (eCert) program is our standard method of certificate delivery for new business.

This March, we transitioned our existing cases to eCert, too. With eCert, a group's certificate is available online. Members can view or print their own copy from our website. Or, benefits administrators can distribute a copy electronically or print out copies as needed. Plus, eCert helps us reduce waste and save money.

Policyholders can elect to opt out of the eCert program and continue receiving paper certificates. For more information, contact your Ameritas Group or First Ameritas representative.

an investment that saves in the long run

When times get tough, people can get stressed out and tend to narrow their focus to the problems and expenses that seem the most urgent right now. Investing time and money in preventive care and wellness benefits may seem like a low priority. But really it's an investment in the future, since many dental, vision and hearing problems – and other health issues that reveal themselves through symptoms in these areas – can be detected in their early stages.

One thing's true in any economy: It's cheaper to pay for preventive care than for the more costly care – expensive repairs, medical tests, surgery or other health care treatments – that can result from neglect. Like you, we're proud to work in a field that helps people receive the care they need. We appreciate your business!

Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI Company, offers group dental, eye care and hearing care products nationwide. In New York, products are offered through First Ameritas Life Insurance Corp. of New York (Suffern, N.Y.), a UNIFI Company. Some plan designs are not available in all areas.

Ameritas Life and First Ameritas are rated A (Excellent) for financial strength and operating performance by A.M. Best Company. This is the third-highest of Best's 15 ratings. Ameritas Life and First Ameritas are rated AA- (Very Strong) for insurer financial strength by Standard & Poor's. This is the fourth-highest of S&P's 21 ratings.

ameritasgroup.com
firstameritasgroup.com

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