



80%
Hearing Rider Benefit Summary

This Rider pays 80% of the maximum plan allowance for covered hearing examinations, testing, and hearing hardware. This benefit is not subject to the Plan's deductible or annual out-of-pocket maximum.

Benefit Prerequisites:

You must be examined by a licensed physician (M.D. or D.O.) before obtaining a hearing aid. You must purchase a hearing aid device to qualify for this benefit. The plan covers expenses up to a maximum of \$800 in a three year period.

SERVICES AND SUPPLIES	BENEFIT
One otological (ear) exam by a physician or surgeon	80%
One audiological (hearing) exam and evaluation by a certified or licensed audiologist, including a follow-up consultation	80%
A hearing aid (monaural or binaural) prescribed as a result of the examination	80%
Ear molds	80%
Hearing aid instruments	80%
Initial batteries, cords and other necessary supplementary equipment	80%
A warranty	80%
Follow-up consultation within 30 days following delivery of the hearing aid	80%
Repairs, servicing, or alteration of the hearing aid equipment	80%

LIMITATIONS

The benefit maximum is provided once every three years beginning with the date of the otological examination.

EXCEPTIONS

We will not pay for:

- * Replacement of a hearing aid, for any reason, more than once in a three-year period;
- * Batteries or other supplementary equipment other than those obtained upon purchase of the hearing aid;
- * A hearing aid exceeding the specifications prescribed for correction of hearing loss;
- * Expenses incurred after coverage ends, unless you order a hearing aid before the termination and receive it within 90 days of the end date;
- * Services and supplies that are payable under a workers' compensation or occupational disease law;
- * Any expense that results from an act of declared or undeclared war or armed aggression;
- * Any expense that is in excess of the maximum plan allowance;
- * Any expense you or your dependents do not have to pay;
- * Any expense paid in whole or in part by any other provision of the Group Health Insurance Plan provided by the Policy holder.

HOW TO USE YOUR HEARING RIDER

The plan allows you to choose any licensed physician, audiologist, or surgeon.

Visit our website at www.odsalaska.com

This is a benefit summary only. For a complete description of benefits, refer to your member handbook.

Insurance products provided by ODS Health Plan, Inc.

Revised 8/8/07