

There has been a lot in the news recently about hearing aids, so here is an overview to help you with your decision-making if you are looking for a hearing loss solution.

- ✚ If you have slight hearing loss, there are over-the-counter options available via many drugstores and online. Keep in mind that these will not be covered by medical insurance but are FSA-eligible.
- ✚ Your other options are:
 - If you belong to Costco or Sam's Club, check their pricing.
 - If you have dental insurance through Delta Dental, see their Amplifon discount below.
 - If you have medical insurance, compare the new hearing aid benefit VPCBC added to the medical plan as of January 1, 2023 versus the Anthem standard discount programs.

AMPLIFON DISCOUNT

- Available if you have coverage from Delta Dental
- Up to 66% off retail pricing
- 145 provider sites in Virginia
- 60-day trial of the hearing aid, battery support/charging station, and 3-year warranty
- Visit www.amplifonusa.com/lp/deltadentalva or call 877-593-0051

ANTHEM STANDARD DISCOUNT

Anthem offers many discounts (hearing services, vision care, fitness etc). For more information about the hearing discounts log into your Anthem.com account and select Discounts.

ANTHEM MEDICAL HEARING AID COVERAGE

VPCBC recently initiated additional hearing aid coverage with Anthem. VPCBC medical plans will now cover Medically Necessary hearing aids including bone-anchored hearing aids (BAHA). BAHAs require medical review and approval. Standard hearing aids do not require medical review and approval. Medically necessary services to assess, select, adjust or fit the hearing aid are included. You can get covered services from a licensed audiologist or a licensed instrument specialist. Search Anthem.com for an audiologist in your area.

For reference, the primary method to address hearing loss is air conduction—amplified sound waves in the ear canal. When there is damage to the eardrum or with middle ear issues, then bone conduction can be used, and this is where BAHAs come into use. For those with damage to the cochlea, that solution involves direct electrical stimulation of the cochlea (cochlear implant), not to be confused with a BAHA. Cochlear implants are already covered under the medical plan and require medical review and approval and are subject to the plan deductible and out of pocket maximum.

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The additional Anthem coverage is an allowance of \$2,500 per ear every 36 months, **SUBJECT TO YOUR PLAN AND DEDUCTIBLE.**

For comparison on costs to members, here are scenarios based on the following assumption:

- **1 hearing aid at a cost of \$5,000 (member has no accumulation towards medical deductible or out-of-pocket)**

PLAN	COST TO MEMBER
PPO Plan 7 <i>(High Deductible Plan)</i>	\$3,000 cost to member
HMO Plan 9 <i>(Open Access)</i>	\$2,500 cost to member
PPO Plan 4 <i>(Traditional PPO Plan)</i>	\$2,500 cost to member

FOR FURTHER ASSISTANCE

- For Anthem coverage only: Anthem Health Guides at 833-597-2358
- For Delta Dental/Amplifon discount: www.amplifonusa.com/lp/deltadentalva
- For comparison across the various programs: Health Advocate at 866-695-8622