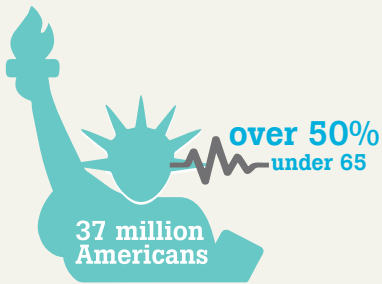


Power up your benefits

Hearing savings plan

DID YOU KNOW?



- › Hearing trouble affects more than **37 million** adult Americans, and over **50%** are ages 18-64.¹
- › Untreated hearing loss can contribute to a wide range of physical and emotional conditions including: depression, sleep disruption, social isolation and cognitive decline.²
- › **Nearly 95%** of people with a sensorineural hearing loss can be helped with hearing aids.³



We are committed to your overall wellness and have partnered with EPIC Hearing Healthcare to offer savings on hearing instruments and accessories — often not covered by health plans!

Benefits for the entire family


- › Available at no additional cost to Unum Dental and Vision members with enrollment in any group or individual product.
- › 30-60% discounts off major name brand hearing instruments and accessories.
- › 40% savings on hearing aid batteries shipped directly to your home.
- › On-call support for questions, managed by professional hearing counselors.

Hearing device cost comparisons

The EPIC process provides extensive diagnostic information to assure appropriate therapy and treatment, resulting in favorable prices and lower costs. The example below illustrates the potential cost savings and price advantages of the Unum Hearing Savings Plan for hearing aids.

Average price for hearing aid ⁴	
Standard retail price for basic hearing aid	\$1,400 - \$1,600
Hearing Savings Plan price	\$495
Average member savings	\$1,005

MORE

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1. National Center for Health Statistics, *Summary Health Statistics: National Health Interview Survey*, 2015.
 2. Centers for Disease Control and Prevention, *Measuring the Impact of Hearing Loss on Quality of Life*, 2016.
 3. Better Hearing Institute, *Why People Delay a Solution*, 2017.
 4. EPIC Hearing Healthcare, *Hear Better, Live Well*, 2016.

Hearing Savings Plan is not an insured benefit. This is not a contract of insurance and is subject to change.

Hearing Savings Plans are marketed by Unum, offered by EPIC and administered by Starmount Life Insurance Company.

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