your SoundCare® benefits
For Cornell University employees and their families

2015 Plan Year - Applies to Plan A+

Regular hearing exams are an important habit for good health. Hearing loss is striking at younger ages than ever before: an estimated 65 percent of our hearing impaired population is below retirement age. That’s why Cornell University wants you to have access to a wellness benefit that helps protect and preserve your hearing.

**your plan covers:**

**Hearing Exam Benefit:** Members are eligible for up to a $75 allowance per benefit period for a comprehensive hearing exam.

**Hearing Aid Benefit:** The plan pays 50 percent of the hearing aid cost up to the maximum benefit amount. The benefit amount is progressive, rewarding loyal employees with an amount that increases over time based on the patient’s effective date.

### Hearing Aid Maximum Benefit

<table>
<thead>
<tr>
<th>Year</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3+</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$400 per ear</td>
<td>$600 per ear</td>
<td>$800 per ear</td>
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</table>

Once plan members use their hearing aid coverage at any level, they become re-eligible for the benefit, at the $800 per ear benefit maximum, after five years as long as there is no break in coverage. A reduced benefit is available after three years if a member’s hearing suffers deterioration the current aids can’t correct, as long as there is no break in coverage.

**Hearing aid maintenance benefit:** Members are eligible for up to a $40 allowance per benefit period. This benefit is designed to cover maintenance, batteries, service contracts, fittings, earmolds and repairs.

**SoundCare members pay no copay for hearing exams, hearing aids or hearing aid maintenance.**

toll-free customer service for SoundCare plan members: 877-359-8346
An Additional Resource

When you call us to use your SoundCare benefits, we’ll offer you the option of speaking with a trained EPIC Hearing Health Care counselor. If you choose to use this independent resource, it can help make finding and receiving hearing care easier.

EPIC offers a nationwide alliance of ear physicians, ENTs and audiologists for expert hearing evaluations and treatments. Their counselor will help you find an EPIC alliance provider, schedule an exam, receive treatment if needed, submit your claim and more. And, when assistive devices are needed, EPIC’s purchasing arrangements with major hearing device manufacturers can mean substantial cost savings for you.

**toll-free customer service for SoundCare plan members:**

877-359-8346

### how to submit a claim

1. Hearing Care claim forms can be obtained from your Employee Benefits & Work/Life Department or by visiting the Ameritas of New York website, www.ameritas.com, click on individual/families, dental, vision/hearing to find Ameritas of New York claim form.

2. Take the claim form with you to the provider of your choice.

3. You complete Part 1 of the claim form. Part 1 is information about you and your employer.

4. Your Hearing Care Provider completes Part 2. Part 2 identifies the services that were performed.

5. You or your Hearing Care Provider sends the claim form to:
   Ameritas Life Insurance Corp. of New York
   Group Claims Adjusters
   P.O. Box 82595
   Lincoln NE 68501

### how to use your SoundCare benefits

Your SoundCare benefits are the same whether you opt to use an EPIC provider or not. The advantage of seeking services through an EPIC provider is that they may be able to offer better pricing on hearing devices, and you don’t have to file any claim forms.

<table>
<thead>
<tr>
<th>Steps to take when selecting services from an EPIC provider</th>
<th>Steps to take when selecting services from a provider not affiliated with EPIC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Call Ameritas of New York to let them know you would like to speak with an EPIC hearing counselor.</td>
<td>Call Ameritas of New York if you have any questions about your SoundCare benefits.</td>
</tr>
<tr>
<td>An EPIC hearing counselor will work with you to locate an alliance provider in your area. EPIC will send you a packet of information.</td>
<td>Select a provider of your choice and make an appointment with them directly.</td>
</tr>
<tr>
<td>Once you are evaluated by the EPIC provider, the provider will coordinate your care directly with EPIC.</td>
<td>Once services are received, you will need to work with the provider regarding claims filing and any payment due to the provider in excess of what is covered under SoundCare benefits.*</td>
</tr>
<tr>
<td>Bills for any services provided including the ordering of hearing devices, will be submitted to Ameritas of New York for you.*</td>
<td></td>
</tr>
<tr>
<td>You are responsible for paying any remaining balance due directly to the EPIC provider after SoundCare benefits have been applied.</td>
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</tbody>
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* Insurance benefits for hearing aids are not payable until the expiration of a 45-day trial period. The trial period is required by state mandate unless the member signs a waiver stating they are satisfied with their hearing aids.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. of New York as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations or a complete list of covered procedures, contact your benefits administrator.

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