Have you heard the good news?

We offer access to quality hearing care at affordable prices.



Hearing issues are especially common among older adults. These problems can affect balance and lead to falls that could cause recurring pain and long-term injuries. Hearing loss can also make interactions with other people more difficult and lower self-confidence. That's why we work hard to provide benefits that can protect your retirees from hearing disorders and address these problems.

We work with Hearing Care Solutions (HCS) to offer hearing benefits that are affordable and easy to administer. These plans can help lower health premiums and still give your retirees quality hearing care benefits that help them enjoy a better quality of life.

What HCS hearing plans cover

As Empire members, your retirees' benefits include:

- A comprehensive hearing exam and hearing aid evaluation
- Hearing aid benefit available every 12, 24 or 36 months (depending on plan type)
- A hearing aid fitting at no charge
- A three-year supply of hearing aid batteries

In addition, our partnership with HCS also provides:

- A wide selection of fully digital instruments with a choice of up to nine major manufacturers of hearing devices
- State-of-the-art digital hearing aid technology (inner and outer ear), including Bluetooth and smartphone compatible products
- Access to HCS doctors of audiology and product specialists who can answer questions and make recommendations
- A choice of more than 4,300 HCS locations nationwide
- One year of follow-up care with the original provider
- A three-year manufacturer's warranty for loss, damage and repair
- 12-month interest-free financing for qualified applicants

Check out the plan details

See the next page for more or reach out to your Empire sales representative with any questions.



An Anthem Company

Empire BlueCross BlueShield is an HMD and an LPPO plan with a Medicare contract. Empire BlueCross BlueShield Retiree Solutions is the trade name of Anthem Insurance Companies, Inc. Enrollment in Empire BlueCross BlueShield and Empire BlueCross BlueShield Retiree Solutions depends on contract renewal. Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., dba Empire BlueCross BlueShield. Empire BlueCross BlueShield Retiree Solutions depends on contract renewal. Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., dba Empire BlueCross BlueShield. Empire BlueCross BlueShield Retiree Solutions is the trade name of Anthem Insurance Companies, Inc. Independent licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. 118723WYENEBS 09/19

Plan details

We offer a variety of plans with different levels of benefits to meet your unique needs. All of them include one hearing exam per year, with no out-of-pocket cost when using in-network providers.*

Below is a table showing hearing aid benefits. All the plans have \$0 copay when a member uses an in-network provider.

Plan	Hearing aid allowance	Every months	Out-of-network coinsurance or copay
HMO HEARING			
HCSH500X12	\$500	12	n/a
HCSH500X24	\$500	24	n/a
HCSH500X36	\$500	36	n/a
HCSH1000X12	\$1,000	12	n/a
HCSH1000X24	\$1,000	24	n/a
HCSH1000X36	\$1,000	36	n/a
HCSH1500X12	\$1,500	12	n/a
HCSH1500X24	\$1,500	24	n/a
HCSH1500X36	\$1,500	36	n/a
LPPO HEARING			
HCSPP500X12	\$500	12	\$0
HCSPP500X24	\$500	24	\$0
HCSPP500X36	\$500	36	\$0
HCSPP1000X12	\$1,000	12	\$0
HCSPP1000X24	\$1,000	24	\$0
HCSPP1000X36	\$1,000	36	\$0
HCSPP1500X12	\$1,500	12	\$0
HCSPP1500X24	\$1,500	24	\$0
HCSPP1500X36	\$1,500	36	\$0
HCSP500X12	\$500	12	70%
HCSP500X24	\$500	24	70%
HCSP500X36	\$500	36	70%
HCSP1000X12	\$1,000	12	70%
HCSP1000X24	\$1,000	24	70%
HCSP1000X36	\$1,000	36	70%
HCSP1500X12	\$1,500	12	70%
HCSP1500X24	\$1,500	24	70%
HCSP1500X36	\$1,500	36	70%

* When using out-of-network providers, members may have an out-of-pocket cost if the exam is more than \$70.