



**Carpenters Health & Welfare Fund of Philadelphia & Vicinity**  
**Exhibit 1 - Summary of Benefits**  
**Effective July 1, 2019**

Service	<u>Obtained at a Participating Provider</u> <i>Participating Provider means a physician or audiologist who participates in the AudioNet America Hearing Aid Program.</i>	Frequency
Audiometric Examination	Covered in Full	Once every 24 months
Hearing Aid Evaluation Test	Covered in Full per ear	Once every 24 months
Conformity Evaluation	Covered in Full per ear	Once every 24 months
Digital Hearing Aids	<p>Mid-Level standard digital hearing devices will be covered with a <b>\$450 monaural /\$850 binaural member co-payment.</b></p> <p>Mid-High Level standard digital hearing devices will be covered with a <b>\$700 monaural /\$1,350 binaural member co-payment.</b></p> <p>Advanced Level standard digital hearing devices will be covered with a <b>\$950 monaural /\$1,850 binaural member co-payment.</b></p> <p>Flagship Level standard digital hearing devices will be covered with a <b>\$1,100 monaural /\$2,150 binaural member co-payment.</b></p>	<p>Once every 24 months</p> <p>Two-year repair warranty and two-year loss and damage warranty (one-time replacement)</p>
Dispensing Fee	Covered in Full per ear	Once every 24 months
Replacement Ear Molds (For children up to age 7)	Up to four (4) replacement ear molds annually are covered in full for children up to age 3. Up to two (2) replacement ear molds annually are covered in full for children ages 3-7. Additional molds are charged to member.	<p>No more than four (4) replacement ear molds annually for children up to age 3.</p> <p>No more than two (2) replacement ear molds annually for children ages 3-7.</p> <p>Any additional molds are not covered.</p>
Ear Molds (Enrollees over age 7)	First is covered in full. Additional molds are charged to member.	First is included with initial hearing aid. Any additional molds are not covered.
Accessories	Not Covered	
Maintenance / Fittings / Follow-Up Visits	Covered in Full within first 6 months, \$20 copay thereafter for the remaining eighteen months.	

**Out of Network Benefits:** If an eligible member lives within 25 miles of a Network provider, a Network provider **must be** utilized in order to receive coverage. If an eligible member lives within 25 miles of a Network provider and receives hearing aid services and materials from a Non-Network provider, there is **no coverage**. If an eligible member lives more than 25 miles from the closest In-Network provider, the member will be reimbursed at the in-network provider fee level. **However, members must contact AudioNet prior to seeking service with a Non-Network provider in order to qualify for reimbursement.**