

## **Some advisers starting to listen to the benefits hearing riders offer their clients**

By Robert L. Whiddon

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The American workplace continues to gray, day-by-day and month-by-month. The average age of U.S. workers will continue to climb and with it will the incident of sensory-related medical care and productivity loss. The issue is compounded by continuous technology advancements.

Workers chained to computers are expected to drive spending on vision benefits, and the rise of the iPod and other audio devices has some experts predicting a similar spike in auditory medical needs in the coming decades. To deal with the expected rise, ancillary benefits provider AlwaysCare has introduced a hearing rider to its dental and vision programs. It's a program that some advisers are taking time to listen to.

Erich Sternberg, president of AlwaysCare Benefits points to the National Institutes of Health estimates that say hearing loss is the third most common chronic disability in the U.S. More than 21 million Americans suffer from it. Twenty million are working adults. Just seven million are actually being treated, according to Sternberg.

"The population is substantial and obviously the babyboomers aging is making it grow," he says.

"The other piece is all the loud music not to mention iPods, mp3 players and everything else.

There is a concern that today's kids ... are going to have more significant hearing issues as they age."

Dave Shymkus, VP of Columbus, Ind.-based Dunn & Associates Benefit Administrators, agrees.

"Hearing is where dental was probably 15 years, 20 years ago. Hearing is going to be a much needed benefit here in the next several years ... ," he says.

The carrier says its product is more substantial than a discount program. The hearing rider, which attaches to its vision or dental offering, offers access to EPIC Hearing Healthcare's network of audiologists and otologists.

One recent program for a 220 life group added two dollars per member per month to the employers dental and vision program. Under that program the recipients receive access to EPIC's network, which includes a call center. They receive an initial screening at no charge and a comprehensive examination with what Sternberg calls a "small" copay. The rider affords each member a \$250 allowance (per ear) towards the purchase of a hearing aid every five years.

Sternberg speaks from experience when detailing the benefits of access to a network of experienced providers.

"I had a child with serious vision issues. The pediatrician didn't catch it," he says. "There is only a certain amount a pediatrician can do. They are exceptionally good at their jobs. But when you deal with specialized needs, sometimes it's hard to know you have access to the specialized care that you need. If your pediatrician says you don't have an issue I think a lot of times people won't go beyond that."

Shymkus also appreciates the experts EPIC's network provides.

"That's real key," he says. "Typically somebody, if they need hearing aids or a hearing check, they'll go down the street. They don't always get the best quality exam and device." He also points to a broader benefit of the rider when negotiating plans with employer clients.

"During the renewal process you are always talking about rate increases or benefit takeaways. The hearing product is something that you can give back to the customer as a value added benefit," he says.

Shymkus admits that the response from employers has not been overwhelming. There is no clamor for the coverage at this point. It's also not going to drive substantial revenue, he says. Still, his clients have said they appreciate how it adds value to the employees' health plan.

The rider is in limited release right now but the plan is to roll it out nationally. Sternberg says it's a fit for all employer cases.

" We'll sell this all the way down to ... 10 lives," Sternberg says.

In addition to the planned national roll out, the company is also eyeing expanding the rider's coverage of children.

"We are contemplating for select accounts offering a more limited benefit that would be at no cost for kids," he says.