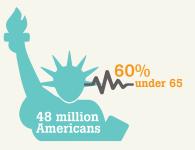


Power up your benefits Hearing savings plan

DID YOU KNOW?



- Hearing loss affects more than 48 million Americans, and 60% are younger than 65.1
- Studies have linked untreated hearing loss to a wide range of physical and emotional conditions including: stress, fatigue, depression, reduced alertness, reduced job performance and diminished psychological and overall health.2
- **90 to 95**% of people with hearing loss can be helped with hearing aids and their quality of life significantly

improved. 2

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 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 ³	
\$1,400 - \$1,600	
\$495	
\$1,005	

Offered through:



To learn more call (888) 400-9304

- 1. Hearing Loss Association of America (2016).
- 2. Better Hearing Institute, Your Guide to Better Hearing.
- 3. 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.

unum.com

©2017 Unum Group. All rights reserved. Unum and Starmount Life are the registered trademarks and marketing brands of Unum Group and its insuring subsidiaries. All other third-party trademarks, logos and brand names are the property of, and are used with the consent of, their respective owners. The underlying insurer and/or administrator for each policy and/or plan is identified in each applicable policy, plan document and other supporting material.