

Dear Plan Participants,

The Board of Trustees is happy to announce we have partnered with Amplifon to offer you access to their hearing health discount program. The information explaining this program is attached.

We would also like to point out some additional information concerning Amplifon.

- **This is a discount program only.**
- Participants and/or their dependents are responsible for the payment of all claims for hearing health care services.
- Amplifon offers a 60-day risk free trial period.
- Amplifon offers a 40% discount on hearing testing and diagnostics.
- Includes 1 year follow up care and 2 years of free batteries.

Please contact Amplifon at 1-866-562-6297 or visit Pipe Trades dedicated site at www.amplifonusa.com/pthwplan for more information.

Statement Regarding Status as a Grandfathered Health Plan

This group health plan believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Sincerely yours,
Board of Trustees

P.O. BOX 3040 • TERRE HAUTE, INDIANA 47803-0040

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Your Hearing Health Discount Program



The Amplifon Hearing Health Care Package

Hearing aid low-price guarantee

If you find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5%*

Risk-free 60-day trial period

100% money-back guarantee if you're not completely satisfied. No restocking or return fees.

Aftercare program

1-year follow up care
2 years of free batteries
3-year warranty**

40% off

hearing testing and diagnostics

Plus your discount can be extended to family and friends

It's simple with Amplifon.

Step 1

Call Amplifon at **1-866-562-6297** and a Patient Care Advocate will assist you in finding a hearing care provider near you.

Step 2

Our advocate will explain the Amplifon process, request your mailing information, and assist you in making an appointment with a hearing care provider.

Step 3

Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon program is activated.

DID YOU KNOW?

An estimated 15% of American adults have hearing loss, but less than one-third of those who could benefit from hearing aids actually use them, in part because of cost. **Amplifon saves you an average of 62% off retail.**

Visit: www.amplifonusa.com/pthwplan
Call Today: 1-866-562-6297

*Amplifon offers a price match on most hearing devices. Some exclusions apply. Not available where prohibited by law. Visit amplifonusa.com or call for more details.

**Some exclusions apply. Limited to one-time claim for loss and damage. Deductibles may apply.

Hearing services are administered by Amplifon Hearing Health Care, Corp. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Pipe Trades Industry Health and Welfare Plan and Amplifon are independent, unaffiliated companies.


HEARING AID PROGRAM OVERVIEW




For more information, call or visit:
1-866-562-6297 or
www.amplifonusa.com/pthwplan

THE AMPLIFON HEARING HEALTH CARE PACKAGE

 **Custom hearing solutions** - we find the solution that best fits your lifestyle and your budget from one of the top brands.

 **Hearing aid low price guarantee*** - if you find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5%!

 **Risk-free 60-day trial** - 100% money-back guarantee if not completely satisfied.

 **Continuous Care** - 1-year free follow-up, 2 years of free batteries, and a 3-year warranty.**

DO HEARING AIDS REALLY WORK? WHICH BRAND IS BEST?

Hearing aids and the technology behind them have advanced considerably! They have bluetooth capabilities, automatic volume control, and can help reduce background noise to make sounds more clear. Did you know that **95% of people with hearing loss can be successfully treated with hearing aids?**

There is no one right brand, everyone is different. However, we do offer **discounts on the 10 top brands**. Each brand has a different level of technology for varying types of hearing loss. A hearing care professional can help you determine which option is right for you.

Types of Hearing Aids



Hearing Aid Brands



WHAT IF MY HEARING AID DOESN'T WORK?

That's ok! If you buy from Amplifon, you receive **1-year of free follow up care** to ensure the device can be adjusted to meet your needs. If adjustments are not working for you, we have a **60-day risk-free trial-period** with a full refund (no hidden restocking or return fees). Amplifon offers thousands of different products, the right one is out there waiting for you.

HOW DO I ACCESS MY DISCOUNT?

Accessing your discount is as **easy as 1-2-3!** Simply follow these steps:

- 1** Call Amplifon at **1-866-562-6297** and a Patient Care Advocate will assist you in finding a hearing care provider near you.
- 2** Our advocate will explain the Amplifon process and help you schedule an appointment.
- 3** We'll send information to you and your hearing care provider to ensure your discounts are activated.

Hearing aids cannot restore natural hearing. Your experience will depend on the severity of your hearing loss, accuracy of evaluation, proper fit and ability to adapt to amplification.

*Amplifon offers a price match on most hearing devices. Some exclusions apply. Not available where prohibited by law. Visit amplifonusa.com or call for more details.

**Some exclusions apply. Limited to one-time claim for loss and damage. Deductibles may apply.

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PIPE TRADES INDUSTRY
Health and Welfare Plan

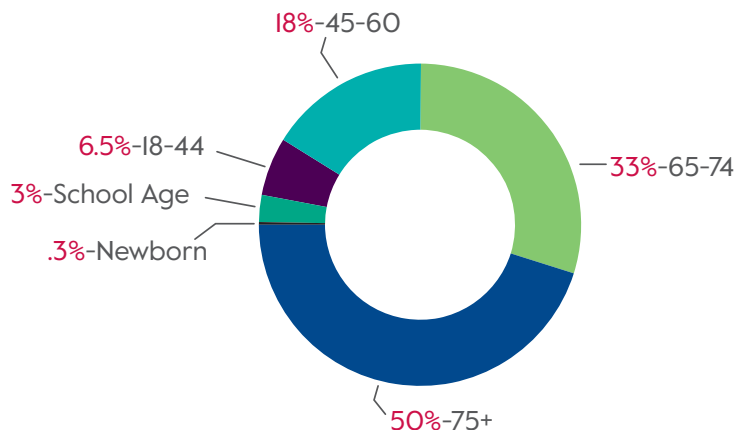


WHAT CAUSES HEARING LOSS?

- Excessive **noise exposure** is the leading cause of hearing loss in the United States in adults
- **Ototoxic drugs** can cause hearing loss, tinnitus or balance disorders. There are over 200 known medications including: NSAIDS, antibiotics, diuretics, some cardiac medicine, and more.
- **Aging** is also a cause of hearing loss. Over time, our ears change and the tiny hair cells that help us hear become damaged and cannot re-grow.
- Various **illnesses and diseases** can be associated with hearing loss. Some include Meningitis, Heart Disease, Diabetes, Ménière's disease and Alzheimer's, among others.
- **Other factors** can lead to a higher risk of hearing loss as well, such as obesity, birth defects, head injuries, family history, smoking, and more

HOW COMMON IS HEARING LOSS?

Hearing loss affects people of all ages. The graphic below shows percentages of hearing loss by age.



HOW CAN I PREVENT HEARING LOSS?

Simple tips to protect your hearing:

- **Wear hearing protection** and limit the time you're exposed to noise
- **Turn down the volume** – keep music and TV volume at 50% or less
- **Maintain a healthy lifestyle** to avoid conditions such as high blood pressure and diabetes which contribute to hearing loss
- **Avoid ototoxic medications** – talk to your healthcare professional when drugs are prescribed

WHEN SHOULD I GET MY HEARING CHECKED?

Hearing loss can come on gradually. You may not even notice it's happening. As a rule of thumb, if your hearing test reports your hearing is OK, stick to once every three to five years. You should test your hearing annually if you are 55 or older or are experiencing any of the following:

- **Consistent exposure** to loud noises
- **Difficulty understanding** in noisy environments or in groups
- **Hearing mumbling** or feeling as though people are not speaking clearly
- **ringing** in your ears

DO I REALLY NEED HEARING AIDS?

My hearing isn't THAT bad...

Even mild hearing loss can negatively affect key areas of your life, including: mental health, physical health and income. Additionally, untreated hearing loss is usually more noticeable to other people than the actual hearing aids.