



THE HEARING HEALTH BENEFIT



# Tuned Provides Hearing Health for the Workforce



# Hearing is the most common sensory problem in the US.

50,000,000



People suffer from hearing issues

60%



Are in the workforce (18–65)

# 1.5B



**The Headphone generation:** People ages 12–35 are at risk of permanent, avoidable noise-induced hearing loss

3



Hearing loss is the 3rd most common chronic physical condition

# 25%



of the population suffer from Tinnitus (ringing in the ears), a condition associated with hearing loss.

5



5 X more likely to have a slip-and fall, even with moderate hearing loss.

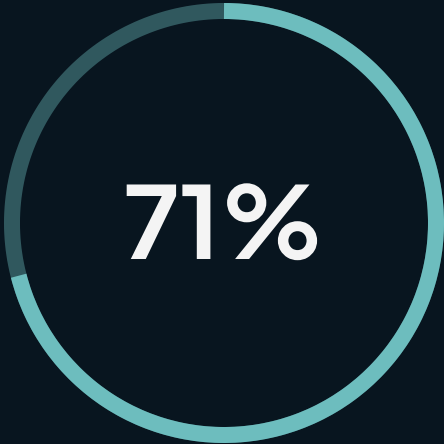


- ✘ Legacy hearing-aid "benefits" are hearing aid coupons.
- ✘ Might cover 20% of a \$6,000 device. The rest is out of pocket.

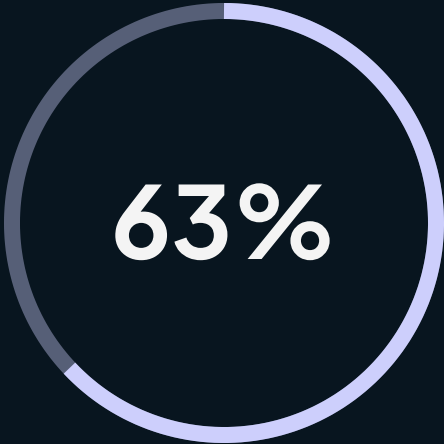
# A Glaring Gap in Coverage

- 1 | Nothing for Prevention
- 2 | Nothing for mild-to-moderate hearing loss
- 3 | Nothing For Tinnitus
- 4 | Nothing for Balance issues
- 5 | Prohibitive out-of-pocket costs for Rx devices

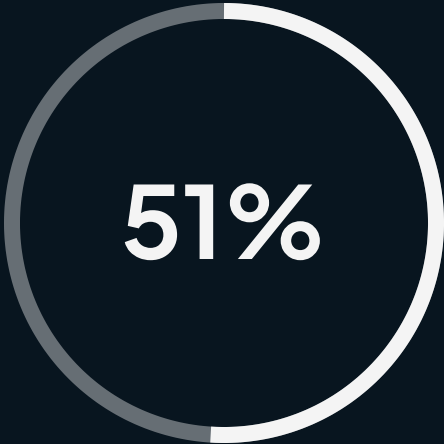
# Hearing is Massively Underserved Compared to Dental & Vision. Or even Pet Insurance.



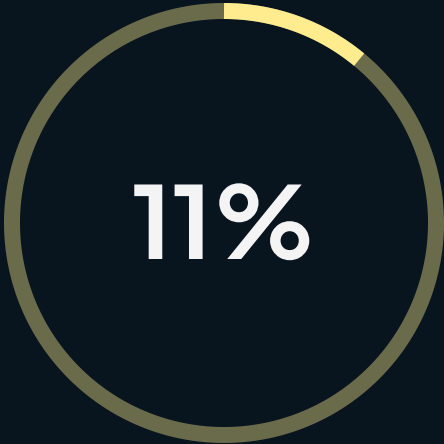
Dental



Vision



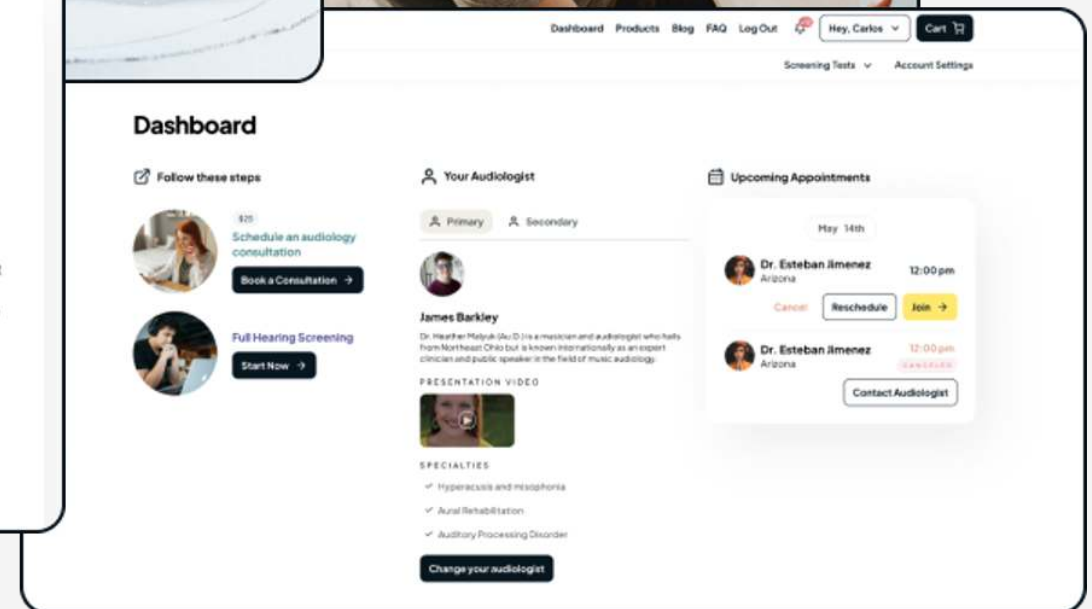
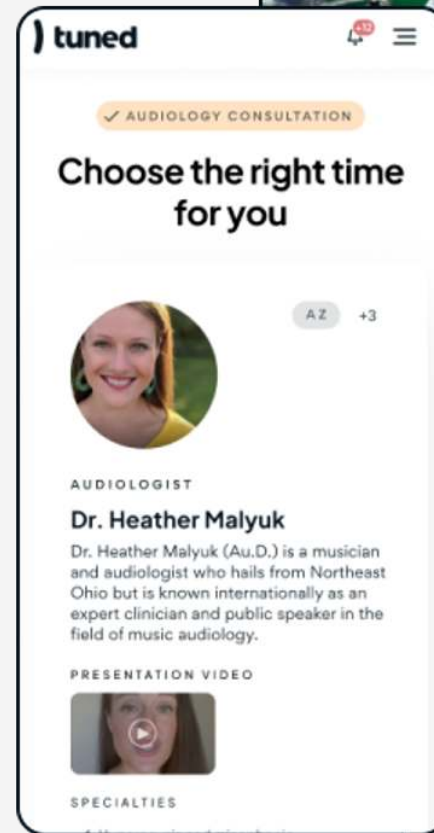
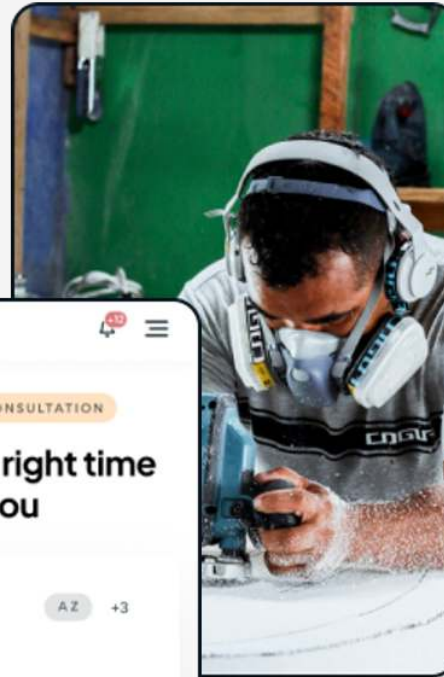
Pet



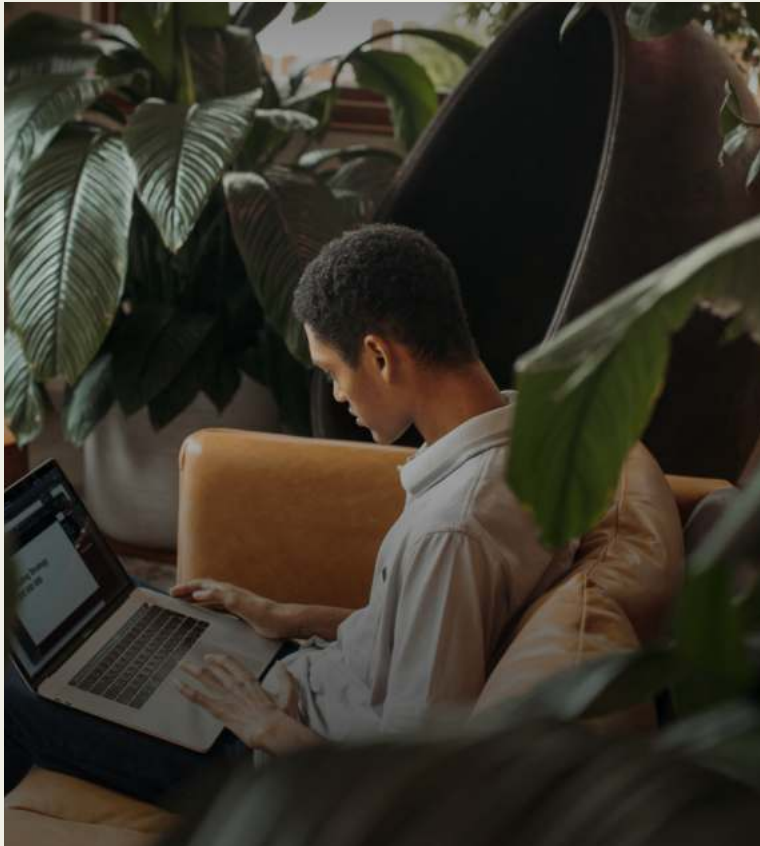
Hearing

# Tuned

The first employer-paid hearing health benefit that covers the entire continuum of hearing care, from prevention to intervention.



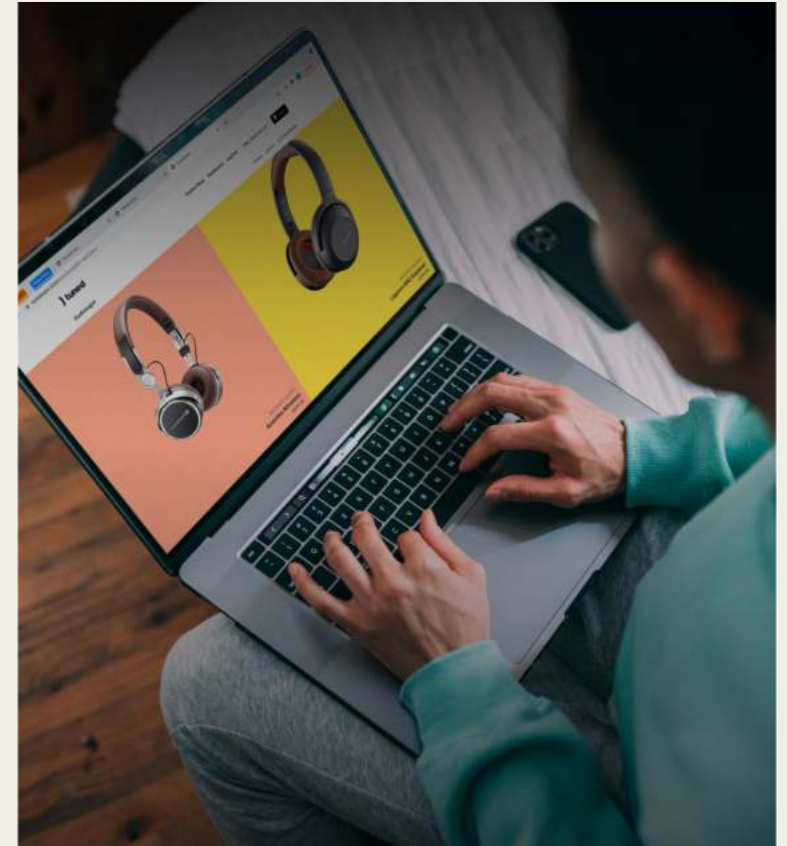
# The Tuned Telehealth Platform



SCREENINGS



CONSULTATIONS



SOLUTIONS

# FDA Approved OTC Hearing Devices



Jabra Enhance

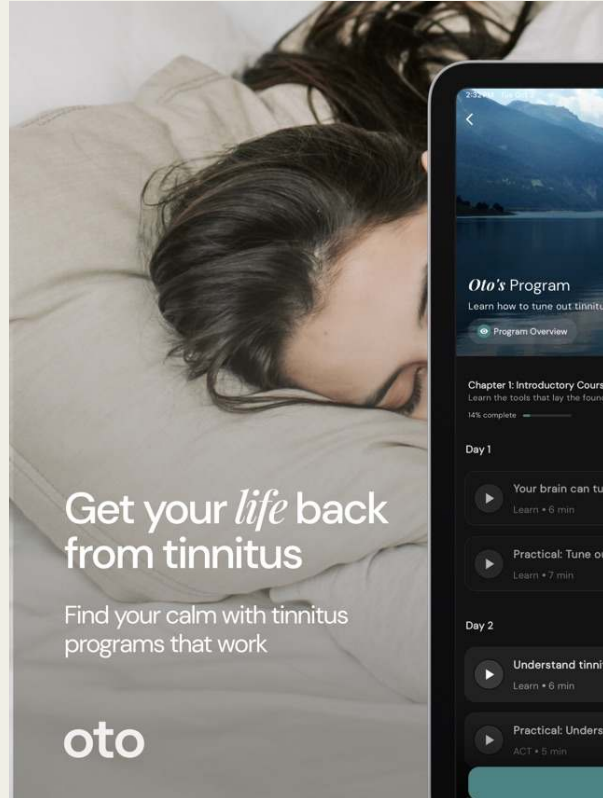


Zepp Clarity

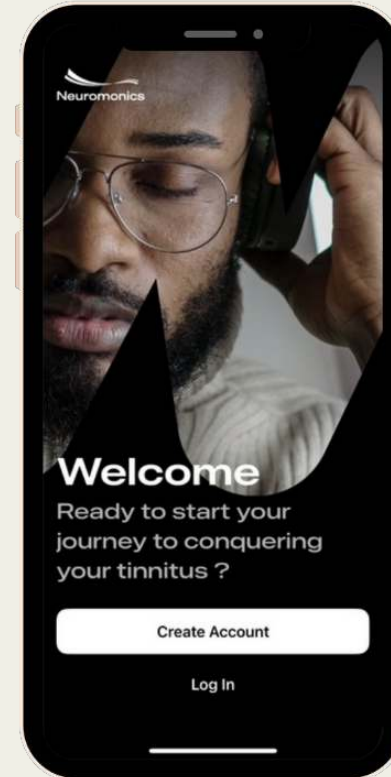


AirPods Pro 2/3 Programming

# Tinnitus Apps



Oto



Neuromonics

# Hearing Protection



Etymotic ER20s XS Pro Earplugs



Howard Leight VeriShield VS130

# Prescription Hearing Aids



Widex



Signia



Phonak



Starkey

*A valid clinical hearing test (audiogram) is necessary to receive prescription hearing aids and must be obtained by the member at their PCP, ENT or Aud. A copay or deductible may apply, depending on the member's plan*



# Surround

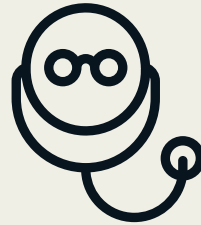
Employer Paid

\$1 PEPM/ \$12 Per Year

\*Enroll anytime

\*No exclusion for pre-existing conditions

\*No waiting period



Unlimited hearing screenings and up to 3 annual consults



**Includes** the full cost of Rx hearing aids\*\*, hearing protection, OTC devices, Tinnitus apps

\*Florida law does not allow prescription hearing aids to be shipped by mail. Florida members will purchase Rx hearing aids in person at a local clinic or Costco and be fully reimbursed by Tuned. All other Tuned services remain unchanged.

\*\*A valid clinical hearing test (audiogram) is necessary to receive prescription hearing aids and must be obtained by the member at their PCP, ENT or Aud. A small copay or deductible may apply, depending on the member's plan

# Colonial Life will fully fund the first year of Tuned for employer groups 10–499.

## Colonial Life 1 Year Free Offer:

### Implementation

Contract signed and employee census uploaded through self-service link.

### Contract Term

2-year agreement: Year 1 funded by Colonial Life, Year 2 auto-renews with 30-day opt-out.

### Renewal Rate

\$1 per employee/month (\$12/year).

### Cost Example:

40 employees = \$480/year in Year 2.

## All Other Clients:

### Implementation

Tuned collects your employee census and launches within 1 week.

### Contract Term

Minimum 2-year agreement.

### Renewal

Automatically renews after 2 years.

EMPLOYER  
GROUPS LOVE  
TUNED

>95 NPS  
<0.1% Churn

*Employees only, first year fully funded, second year at the same pricing*

*New clients and clients with new lines of coverage are pre-approved.*

*Underwriting approval required for clients above 499 employees.*

*Dependents under 18: Tuned provides guidance on hearing loss and care navigation but does not dispense hearing aids for individuals under 18, which are generally covered by major medical.*

*Florida law does not allow prescription hearing aids to be shipped by mail. Florida members will purchase Rx hearing aids in person at a local clinic or Costco and be fully reimbursed by Tuned. All other Tuned services remain unchanged.*

*A valid clinical hearing test (audiogram) is necessary to receive prescription hearing aids and must be obtained by the member at their PCP, ENT or Aud. A copay or deductible may apply, depending on the member's plan.*

# The Colonial Life Advantage

## Standard Tuned Offering

1. Minimum 100 employees (groups below 100 pay the full annual fee)
2. Two year contract (no opt out)
3. \$1.50 PEPM = \$18 PEPY
4. Total cost to employer: \$3,600 for 2 years

## Colonial Life Example Group

1. Example: 100 employees
2. Two year contract (no opt out)
3. \$1 PEPM = \$12 PEPY
4. Total cost to employer: \$2,400 for 2 years per 100 employees
5. Colonial Life discount: 33%

## Colonial Life 1 Year Free Offer

1. Pre-approved for 10-499 employees
2. First year fully funded by CL. Two year contract (but can opt out year 2).
3. \$1 PEPM = \$12 PEPY
4. Total cost to employer: \$1,200 in year 2 per 100 employees
5. Colonial Life discount: 66%



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