



TreatmentFi™

America's Most Affordable

Hearing Health Care Program



"Patients must be provided affordable treatment options when investing in the medical treatment of hearing loss & tinnitus."

– Dr. Keith N. Darrow



Dr. Keith Darrow, PhD, CCC-A

Hi,

As a practicing clinician and trained neuroscientist, I have come to understand the devastating impact that hearing loss can have on a person's emotional, social, physical and cognitive (brain) health. Hearing loss & tinnitus seem to infiltrate nearly every aspect of a person's life; isolating us away from our loved ones, decreased brain power, increase in the risk of falling, increasing the risk of developing dementia.

Nearly 42,000,000 people in our country idlily sit by and let their hearing erode not understanding exactly what this means for their health. And when asked '*why don't you do anything about it?*', the answer is almost always the same: '*because I can't afford it*'.

Well... NOT ANYMORE!

After 20 years of having to turn patients away because of the costs, I finally had enough! And then it hit me - ***THERE HAS TO BE A BETTER WAY TO MAKE HEARING HEALTH CARE MORE AFFORDABLE!*** After countless meetings with bankers, lawyers and other clinicians, we have finally solved the problem by offering a lower cost of entry that protects the patient: **SUBSCRIPTION!**

In the following report, I will lay out for you the '*Why*', '*How*' and '*What*' about TreatmentFi™, the #1 subscription program for treating hearing loss & tinnitus. In recent years, in the field of audiology there have been major advances in our understanding of the importance of the early treatment of hearing loss & tinnitus. In fact, in the past decade, multiple scientific studies have reported that treating hearing loss effectively increases quality of life, reduces tinnitus, improves brain function, may reduce the risk of falling, and slow the progression of dementia.

Wishing you and your family the best life has to offer.

Always 'Hear' For You,

Dr. Keith Darrow

Dr. Keith Darrow, PhD, CCC-A

M.I.T. and Harvard Medical Trained

Neuroscientist and Clinical Audiologist

Amazon #1 New Release & Best-Selling Author

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His publications and research cited over 650 times



Harvard-MIT
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BRIGHAM AND
WOMEN'S HOSPITAL



DR. KEITH N. DARROW, PHD

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Like most breakthroughs in medical technology and treatment, the **TreatmentFi™** subscription program was born out of necessity. The statistics are overwhelming: over 80% of people with hearing loss do nothing about it. In most cases, it comes down to the simple fact that treating hearing loss can have a hefty up-front price tag. While traditional financing options may be available to some patients, they typically have interest rates sometimes higher than 25% APR. We can do better, and we must do better.

The **TreatmentFi™** subscription program has been developed to ease the financial burden of hearing aids and hearing health care by eliminating up-front costs, removing interest, and creating a simple affordable solution for all. **And, although most health insurance plans do not cover the cost of treatment, TreatmentFi™ plans can be used with most insurance benefits.**

Why —

Why is subscription the best and most affordable way to access treatment for hearing loss?

Like other subscription plans that we have grown accustom to, i.e. Netflix, Apple, Dollar Shave Club, the gym, etc., the motivation behind offering a subscription is to lower the cost of entry for patients by only requiring a low **fixed** monthly payment. The ‘old way’ of having patients cover the large out-of-pocket costs up-front just isn’t cutting it!

The truth is, treating hearing loss costs money. While there are incredibly valid reasons that health insurance and Medicare **should** cover the costs, the reality is that too many people need help, and they can’t wait. With **TreatmentFi™** subscription plans, we have increased access to effective, proven treatment for millions of patients.

Hearing loss, a progressive degenerative medical disorder, requires the services and attention provided by doctors of audiology and gearing care specialists; and requires the right, custom-prescribed technology – and now everybody can afford it.



How —

How does subscription work? **TreatmentFi™**, the #1 subscription program in hearing health care, allows the patient to make low, fixed monthly payments while undergoing treatment.

TreatmentFi™ plans are **ALL INCLUSIVE** too! **TreatmentFi™**

includes NeuroTechnology™ hearing aids, all of the required services, supplies, **lifetime warranty**, follow-up testing, treatment appointments and anything else you need to hear your best and live your best!



What _____

What are **TreatmentFi™** subscription programs? **TreatmentFi™** is simplifying the way people treat their hearing loss. There are two ‘facts of life’ when it comes to hearing loss:

1. A patient’s hearing loss and cognitive needs will change over time.
2. Treatment technology and protocols significantly improve, on average, every 36-48 months.

The **TreatmentFi™** program protects each patient by ensuring that their hearing loss, tinnitus and cognitive needs are always treated with the best available technology and services. With **TreatmentFi™**, treating patients is the top priority!

TreatmentFi™ and Treating Your Hearing Loss:

Like most major medical procedures, the treatment of hearing loss and associated cognitive needs can be expensive, and much of it will not be covered by your insurance. Unfortunately, price is the most common reason that patients reject the medical treatment of hearing loss. And perhaps an additional problem is that expensive traditional hearing aids never really worked – thus there was little value in paying such a high price.

But **TreatmentFi™** subscription plans have changed the way treating hearing loss works! NeuroTechnology™, the most effective technology available to treat hearing loss, is designed to treat the cognitive aspects of hearing loss, and with **TreatmentFi™**, treatment is now affordable and designed for patients to begin treatment on day 1!

TreatmentFi™ programs are up and running in nearly all 50 states. Each Excellence in Audiology member-clinic offers this new **TreatmentFi™** program as a significant benefit for their patients. In addition to removing the barrier for new patients to invest in proper hearing health care, this program also tackles another major issue: patients who have traditional hearing aids but are worried about the cost of upgrading treatment with NeuroTechnology™. This is why **TreatmentFi™** is designed to include no-cost changes to technology every 3.5 to 4 years based on changes to the patient’s hearing and cognitive needs.

The benefits of treating your hearing loss with the exclusive **TreatmentFi™** program are exceptional and unlike any other treatment plans available to patients.



Your TreatmentFi™ Program Includes:

- ✓ a pair of adaptive NeuroTechnology™ designed to address the cognitive aspects of hearing loss
- ✓ lifetime hearing loss coverage with affordable fixed monthly treatment plan costs
- ✓ lifetime warranty (including a one-time loss)
- ✓ automatic technology upgrades every 48 months (or less)
- ✓ access to discounted technology accessories including rechargeable batteries, smartphone and TV adaptor
- ✓ all office visits included
- ✓ hearing technology supplies included: batteries, cleaning accessories, etc.

The standard cost of **TreatmentFi™** can be customized depending on hearing and cognitive needs, insurance benefits, and financial situation. Your treatment team will develop a plan that is right for you!

The medical treatment of hearing loss is associated with a number of physical and cognitive benefits, including improvements in quality of life, enhancements in cognitive function, memory recall and attention, and reducing the risk of developing dementia. Additionally, recent reports indicate that the treatment of hearing loss may even slow the progression of dementia. It is our obligation to patients to make this treatment accessible, and **TreatmentFi™** helps more people make the right decision to treat their hearing loss today.

And don't forget – there are NO HIDDEN COSTS in this program. You pay one low monthly fee. Period.

How to Offset the Costs

Use of the **TreatmentFi™** program can be customized to meet each patient's needs. One way that many of my patients cover the low monthly cost is by using their Flexible Spending Account (FSA), using their tax returns, and even 'writing off' the cost of treatment as a medical expense benefit on their tax returns (warning—this is not considered 'tax advice', so always ask your accountant how to best proceed with all tax matters).

TreatmentFi™ and Your Flex-Spending Account (FSA)

Flexible spending accounts are accessible through your employer benefit package that allows you to set aside a certain amount of money per year, TAX-FREE, to be used towards medical expenses. NeuroTechnology™ and the medical treatment of hearing loss is a medical expense.



1

Step Sign Up Early!

Perhaps you already follow the “5 P’s to Success,” (Proper Planning Prevents Poor Performance!) but in case you don’t, this is one thing you want to plan early for so you can maximize the benefit. Many employees set higher limits than you think on the amount of flexible spending dollars you can contribute and access.

I have seen employees with as much as \$2,500.00 and some with even \$5,000.00 in flex-spending dollars available to them. Failure to sign up early could cost you more in out-of-pocket medical expenses, especially if your plan is not up and ready before you or a loved one needs to treat his or her hearing loss. If you have a new plan, work with your human resource contact to sign up early for next year in order to maximize your savings.

2

Step Notify Your Employer of Family Status Change.

Different employers have different sign-up deadlines for the flexible spending plans, but typically at the beginning of the year your employer asks how much money you want to contribute for the year.

The problem with making annual decisions about health care coverage is obvious—life happens and sometimes it’s nearly impossible to plan ahead that far! You may apply for a Family Status Change for changes such as marriage, birth, divorce, or loss of a spouse’s insurance. These are opportunities to add more coverage for hearing loss treatment expenses.

3

Step Choose Wisely!

Finally, give some thought to calculating how much money to contribute to your flexible plan at work this year and every year. If you are considering hearing loss treatment for you or a family member, visit your local Excellence In Audiology member-clinic to learn about **TreatmentFi™** during initial consultation.

Your patient care coordinator(s) can help you plan exactly how much money you should contribute to help reduce your out-of-pocket costs when it is time to pay for and receive your NeuroTechnology™.

4

Step Use It or Lose It.

Here’s something you may not know (and frankly, has always puzzled me!): if you put more money into your flex spending account than you need or use, by law, you lose the money! Yikes!

BUT...you have three months after the end of the calendar year to submit claims for eligible medical expenses from the previous calendar year. Any money left in your account after this three-month period is forfeited.

TreatmentFi™ and Insurance Benefits

While many patients in America do not have '**the treatment of hearing loss**' as a covered benefit, some people do. As an example, there are several states that have a mandated benefit for state employees; there are even certain federal employees (i.e. postal workers) that have a set benefit that can be used once every certain number of years. One thing for sure, is that an insurance plan that will cover the **total** cost of treatment is like 'winning the lottery' and a very rare find. Thus, ultimately, even with insurance the patient will most often still have an out-of-pocket cost. Attempting to determine which health insurance programs do and do not offer a benefit is an insurmountable task, especially considering the constant changes to health insurance programs.

For those few who do have insurance benefits that will contribute to the cost of treatment and hearing devices, the good news is that you can combine your benefit with a TreatmentFi™ subscription program to even further reduce your low fixed monthly payment. If your local Excellence In Audiology member-clinic accepts the benefit provided by your insurance plan, they can easily integrate the benefit; thus, adjusting your subscription plan to a lower monthly cost.





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