

Hearing Aid Benefit

Reference Document



Frequently Asked Questions

1. Does ONEOK Health Plan cover hearing aids?

Yes, ONEOK has a hearing aid benefit.

2. Where do I go to get a hearing test?

Use the UnitedHealthcare [Hearing Aid Program](#) to search for an in-network licensed hearing care professional in your area.

3. How do I order hearing aids?

Hearing aids are prescribed, ordered and dispensed by a licensed audiologist. Visit uhchearing.com/prescription for more information. For low-to-moderate hearing loss, over-the-counter (OTC) devices may be an option. Visit uhchearing.com/otc for more information.

4. Do I have to order hearing aids through the UnitedHealthcare Hearing Aid Program?

No*, any licensed audiologist can prescribe and order hearing aids but to get the most cost-effective option, you must go through the UnitedHealthcare Hearing Program. [Click here](#) to learn more.

*You may be subject to balance billing if you go directly to an audiologist without utilizing the UnitedHealthcare Hearing Program.

5. How much will hearing aids cost me?

The chart below outlines the in-network health plan coverage for prescribed hearing aids.

Contact [UnitedHealthcare Hearing Program](#) or call 1-866-926-6632 TTY 711 to speak to a customer care agent to answer any questions you have and to help find the most cost-effective options.

Member Responsibilities	Preferred Provider Organization (PPO)	High Deductible Health Plan (HDHP)
	In Network	In Network
Deductible	\$500	\$1,700 (\$3,300 if enrolled in family coverage)
Coinsurance	20% up to the out-of-pocket maximum	15% up to the out-of-pocket maximum

Quick Facts

- Hearing aids are limited to one hearing aid per ear per person every 48 months with no age limitation.
- Ear molds are limited to four per calendar year per person up to 2 years of age.
- Repair or replacement is limited to once every four years and \$2,500 per ear. Repairs and replacements are covered only if your hearing aids malfunction.

One cochlear implant or bone-anchored hearing aid will be covered* only if:

- Can't use wearable hearing aids because of unusual facial bones or no ear canals.
- Have hearing loss that can't be fixed by a wearable hearing aid.

*Prior authorization is required at least five days before services are received. Only one implant is covered through the health plan.

If more than one type of hearing aid can meet your functional needs, Benefits are available only for the hearing aid that meets the minimum specifications for your needs. If you purchase a hearing aid that exceeds these minimum specifications, the Plan will pay only the amount that the Plan would have paid for the hearing aid that meets the minimum specifications. You will be responsible for paying any difference in cost. Be sure to start with the UnitedHealthcare Hearing Program to get the best benefit available to you with the least out of pocket cost.

This content highlights some of the features of ONEOK benefits. It is not a promise or guarantee of benefits or of any level or amount of benefits, nor is it a promise or guarantee of employment. Your eligibility and benefits will be determined in accordance with, and subject to, the official plan document. This guide is not a plan, plan amendment, summary plan description (SPD) or contract to provide the benefits described. This guide is intended primarily to be an overview of the benefits in which you may utilize in 2025. Any benefits provided by any of the plans are governed by the formal written plan documents adopted by ONEOK. While every effort is taken to report your benefits accurately, discrepancies or errors are always possible. In the event of any conflict between this information and the written plan document, the written plan document will govern. This information does not constitute tax advice or an employment contract or guarantee to continue employment for any period of time. ONEOK reserves the right to change the plans' provisions, in whole or in part, at any time for any reason.