

FREE GUIDE

# THE GREAT HEARING AID RIP-OFF

THIS GUIDE CAN SAVE YOU THOUSANDS OF DOLLARS



Free Guide by Alastair Bacon  
Hearing Professional with over 30 years experience

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# THE GREAT AUSSIE HEARING AID RIP OFF

**WHISTLEBLOWER blows the lid on  
14 shocking insider secrets  
the hearing aid industry does not want you to know**



My name is Alastair Bacon, and I have worked as a hearing professional in Australia for over 30 years. In that time the hearing aid “industry” has changed significantly. From small, independent, family owned, client focussed clinics, it has morphed into BIG BUSINESS, and BIG BUSINESS means BIG PROFITS.

The audiologists in our profession are great and have the interests of their clients at heart. Unfortunately, the system they work in is rigged, and even the best-intentioned practitioners have no choice but to submit to the dictates of the system and charge what many would argue are grossly inflated prices.

At the outset let me state that the Ethics Review Committee of the professional body that I am subject to, has insisted that I inform you that this report is advertising material to promote my business, which it unreservedly is. However, that does not in any way invalidate or diminish the information I am sharing with you, nor deter you from saving thousands of dollars in acquiring premium brand name hearing aids.

In fact, the substance of this report is substantiated by an ACCC (Australian Competition and Consumer Commission) investigation into the practices of the hearing aid industry in 2015.

<https://www.accc.gov.au/system/files/Issues%20around%20the%20sale%20of%20hearing%20aids%20-%20Consumer%20and%20clinical%20perspectives.pdf>

If you are looking at a buying a hearing aid, I’m here to warn you that you are stepping into a minefield, and that without being armed and fully informed, I can virtually guarantee that you will be taken advantage of.

My goal is to blow the lid on the tactics and strategies that the hearing aid industry uses to maximise the profit of every sale. In doing so, you will learn why hearing aids are so expensive, and you will be empowered to ensure you do not get ripped off.

Most importantly, with retail prices ranging from AUS \$4,000 for a very basic set, to AUS \$14,000 for a premium set, I will show you how you can purchase the exact same hearing aids at the very lowest price possible, and I mean at a fraction of the price.

In fact, I will show you how you can purchase the best premium brand name hearing aids for as little as AUS \$1,995 to AUS \$2,495 each.

So, let's start by setting the scene and learning how the industry works.

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## 1. BIG business – BIG PROFITS

After decades of mergers and buyouts the hearing aid industry is now down to just 5 major global hearing aid manufacturers... Resound (Denmark), Sonova (Switzerland), Starkey (USA), Willian Demant (Denmark) and WS Audiology (Germany). These companies are billion dollar, multi-national companies.

This small group of companies compete aggressively in bringing the very best technology to market, and the latest products are indeed very impressive.



However, as this is a very small group of just 5 companies, they have massive control over the price structuring of hearing aids in every market they operate in.

There are also numerous large retailers, many of which are also billion-dollar, multi-national companies, and a number of these are now owned by the manufacturers.

Many of these large retailers have developed retail chains by paying many millions of dollars in acquiring small to medium audiology practices.

An Australian retail chain was sold not so long ago for almost AUS \$500 million. Can you imagine the mark ups this retailer would have to charge in order to recoup that size of investment.

The goal of these companies is to maximise financial returns for their shareholders. To this end, staff are often incentivised by way of commissions, bonuses and promotions based on achieving KPIs and sales targets. This is confirmed by the ACCC who investigated the industry in 2015. <https://www.accc.gov.au/consumers/health-home-travel/hearing-aids>

If you are a potential hearing aid buyer, you are in their cross hairs. Do not be mistaken, the goal of the hearing aid industry is to maximise the profit of every sale.



## 2. Vulnerable Consumers

Most hearing aid buyers do not want a hearing aid. They need a hearing aid. They need the benefits a hearing aid will provide them with. Our hearing is one of our 5 senses. Without it, we are disconnected from the world around us. For the hearing impaired a hearing aid is a need. It is a necessity, and if they have the money, in general they are motivated to pay for the best level of hearing they can achieve.



This need makes them vulnerable, but so does the general demographics of hearing-impaired people. The majority are elderly, although the average age they are first fitted is now around 65.

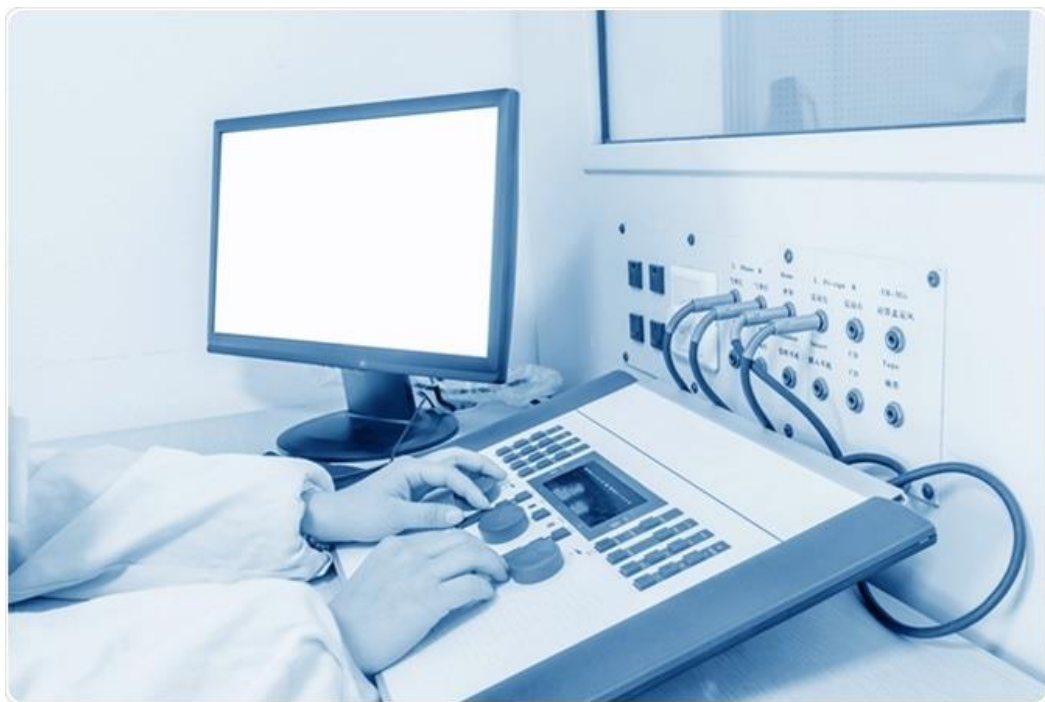
They are old school. They are very trusting in general, but especially trusting of health professionals. They often won't shop around or won't negotiate. They may not fully comprehend technological nuances and differences. Sometimes they may have a level of dementia. This sadly is an easy group of people to exploit.

If you have an elderly friend or relative who is looking at buying hearing aids, I strongly encourage you to share this information with them and to assist them in their decision-making process.



### 3. Medical and Retail environment

Many hearing aid retailers operate in very commercial environments such as shopping centres. Unsuspecting folk are often dragged into these shopping centre clinics for free hearing tests, only to be pitched on the merits of the most expensive hearing aids. This is a traditional retail environment, and although these actions may be perceived as being unprofessional, they probably should not be unexpected in a retail setting.



Other retailers however often operate as wolves in sheep's clothing. These retailers operate in a much more subtle and much more dangerous environment. This is where they sell hearing aids in medical environments, such as in hospitals, medical centres, hearing clinics, ENT practices and government organisations. Many Ear Nose and Throat (ENT) specialists are shareholders in retail hearing aid businesses and will refer their patients to a retail business they have a vested financial interest in.

In these environments the consumer will typically let their guard down. What they don't realise is that although the environment is medical, the sale of the hearing aid is still very much a retail transaction. In these environments the buyer is much more likely to trust the advice given by the health professional, and therefore not shop around and subsequently pay top dollar.



#### 4. Online “advisory” services and “discount” sites

There has been a proliferation of online “advisory” and “discount” sites over the past couple of years. What most consumers don’t realise is that these sites are generally no more than a lead generation business to capture the contact details of potential hearing aid buyers. These “leads” are then fed to hearing clinics, and when a sale is made, both parties share in the profits.

The “advisory” sites claim they act as the consumer’s advocate, but when the prices on their websites regularly list premium hearing aids at \$3,500 to \$6,000 per hearing aid, I would question if that is a real discount, although it may well be less than the worst offenders.



Interestingly, most discount sites have lowest price guarantees, but if you do a little research, you’ll discover they come with a lengthy list of disclaimers, including statements such as “we reserve the right not to make a loss”.

You should also check out what comes with the aids, as many discount sites offer very limited clinical services. Sometimes just the setup, or maybe just one year of aftercare, whereas other retailers may be providing up to 5 years of aftercare. You need to make sure you are comparing apples with apples.

On a positive note, these sites normally refer you to a small independent clinic, where in my experience you do generally get better service and a choice of brand.

Be wary of these sites. Do your homework on the final price and don’t let your guard down.





## 5. Prices set by manufacturers and retailers

The ultimate retail price of hearing aids is set by both the manufacturer and the retailer.

One of the major problems in the market right now, is that the wholesale price, set by the hearing aid manufacturers, is on a never-ending march upwards. Every time a new product comes to market, you can pretty much guarantee that the price has been hiked upwards.



This has reached ridiculous proportions recently, with one manufacturer in Australia charging \$5,200 at wholesale, for a single hearing aid. That is \$10,400 the retailer needs to pay to the manufacturer to acquire a set of two aids.

In the past hearing aids were relatively cheap at wholesale price. The retailer made more profit than the manufacturer. But things have changed, and the manufacturers have increased the prices so much, that the manufacturers are making multiple times more profit than the retailers.

The other party that determines the retail price is obviously the retailer. Many of the small independent retailers are finding life very tough. As the wholesale prices rise, they are limited in what they can charge based on what the average consumer can afford to pay.

In the above example the retailer has no choice but to charge a minimum of \$10,400 just to cover the cost of the product. The retailer has other business expenses to cover and needs to make a profit to earn a living. You can see why a retailer can easily charge \$12,000 for a set of premium hearing aids, and in some cases charge as much as \$14,000.

There is no regulatory body controlling the retail price of hearing aids, so the retailer is free to charge as much as the consumer is prepared to pay.

The system is rigged as the manufacturer sets the minimum price, and they have set it very high. Your friendly neighbourhood audiologist who wants to do the right thing by you, unfortunately has their hands tied. The minimum price they can charge is dictated by the price they pay at wholesale, and the wholesale prices have become ridiculously expensive.



## 6. Prices not disclosed over the phone or on their website

Often when consumers decide to do some research and shop around for the best price, they will call their local hearing aid clinic, and ask for the price of a specific hearing aid brand and model. All too often they will not be given a direct answer. Instead, they will be given 101 different excuses as to why a price cannot be given over the phone.

The goal here by the retailer is to keep you in the dark. They don't want to lose you as a customer if their prices are not competitive. They want to get you into their clinic where they believe they will have a better chance of "closing" you.

If a clinic won't provide you with a price over the phone, or if they don't disclose it on their website, this is an immediate red flag.

Ask yourself the question, "Why do they not want to disclose the price? What are they trying to hide? Could it be that their hearing aids are overpriced?"



## 7. Brand and model not revealed

Another tactic used to prevent you shopping around is to provide you with a quotation on a technology level. Rather than give you a price on a specific brand and model, they'll give you a price on the Diamond or Platinum product.

Now this is totally meaningless.

What is a Diamond hearing aid? It is not a hearing aid brand or a model? It is simply a generic name the retailer has called his product.

With no worthwhile information whatsoever at hand, you have no ability to shop around and compare prices.

Be very cautious dealing with such businesses. Insist that they disclose the brand and model.



## 8. Promotion of rebranded products

The next strategy they use is to promote rebranded hearing aids. This is where the large retailer gets the manufacturer to put the retailer's own brand on the manufacturer's product. This is becoming increasingly common.

The goal here once again is to prevent you from shopping around and comparing prices on identical products. You have no idea what the product really is, and in many cases may not even know who the manufacturer is.

The bigger problems with rebranded hearing aids is that they are often older generation products, or they are defeatured. Defeatured products will have different software to the manufacturer's premium brand products. This results in these products often being LOCKED, which means that only the retailer you purchased the hearing aids from has the software to program these rebranded aids. You are now also LOCKED into this retailer and their pricing for all your future servicing and adjustments.

My advice here is to steer clear of all rebranded products. You simply have no idea what you are getting.

Rather than purchase a rebranded product, only purchase hearing aids from the following 7 major brands which we recommend as being the best on the market.

Brand	Premium Product
Oticon	Intent 1
Phonak	Infinio 90
Resound	Nexia 9
Signia	Pure 7 IX
Starkey	Genesis 2400
Unitron	Vivante 9
Widex	Moment 440



The products from these 7 brands are high quality with cutting edge technology, and they can be programmed by virtually any audiologist anywhere around the world.



## 9. Pushing one brand

More and more hearing clinics are promoting just one or two brands, thereby limiting your access to a full range of products, and more concerning, often providing you with biased advice.

This happens for 2 main reasons.

### 1. Retailer owned by the manufacturer

The first reason is that many hearing clinics these days are owned by a hearing aid manufacturer. This is called vertical integration and is a great business model for the hearing aid manufacturers. It secures a retail market for their product and it allows them to profit on both the wholesale and retail sale.

If they can double their profit, you can see why there is a huge motivation for the retail clinic to promote the manufacturer's product.

This is also a motivation for the manufacturers to increase the wholesale price, as it forces the smaller independent clinics to pay more, reducing their profit margins and making them less competitive. The higher wholesale price however has no negative impact on the manufacturer overall as they make the profit on both the wholesale and retail. By controlling the wholesale price, the manufacturers can force the overall prices in the market up.

### 2. Retailer's discount structure

Hearing clinics receive discounts on their wholesale buying price if they purchase large numbers of hearing aids from a manufacturer. Obviously, a small clinic cannot purchase large volumes of product from multiple manufacturers, so in order to obtain a reasonable discount they tend to focus on just one or two brands.

Do your research. Don't settle on the first product a retailer recommends. See what alternatives are available. Would a different aid meet your requirements better?

A great example of this is wireless connectivity. Some hearing aid brands connect directly to Apple mobile phones but not to Android phones. Other brands connect hands free to all mobile phones. If you don't know the capabilities of each brand, you may be persuaded to purchase a hearing aid that does not provide you with optimum performance with your mobile phone.



## 10. Technology level price gouging

When a hearing aid manufacturer brings out a new model, they typically make it available in 3, 4 or 5 different levels of technology. What most people don't realise is that the physical product is identical at each level. The hardware is the same. Each product has the same computer chip, the same microphones and the same speaker. The difference is in the features of the hearing aid, which are determined by the software.

It costs the manufacturer no more to physically build an entry level technology aid than it does for them to build a premium, high-end hearing aid. The price increments set by the manufacturers between each technology level are significant, and these are exacerbated once the retailer adds an extra margin on top again.

Retailers will often encourage you to purchase the highest technology level simply so they can make a larger profit. Sometimes they will even tell you that a lower technology level will not work for you. This simply isn't true. Even the lowest technology levels will provide a reasonable level of assistance to most people, but maybe not the level of benefit you are looking for in demanding environments such as noisy restaurants.

The bottom line is that everyone will hear better with a premium hearing aid, and today's premium hearing aids are exceptional. As one of my client's said, "The best technology is the least my hearing deserves."

The real question however is not whether you would benefit from a premium hearing aid, but rather, can the additional cost be justified?

Here's an example of what you could be charged for 2 hearing aids at each technology level.

Level 1	\$4,000	Basic
Level 2	\$6,000	
Level 3	\$8,000	
Level 4	\$10,000	
Level 5	\$14,000	Premium

You can see how the price jumps dramatically between each level. Is there \$4,000 worth of extra benefit between Level 4 and Level 5? Can you justify the additional expenditure?

My advice is to get the best hearing aid possible, but don't get ripped off by paying these ridiculously exorbitant prices.

## 11. Highest profit margin models recommended

Clearly the goal is to maximise the profit of every sale. Typically, the most common way to do this is to sell the most expensive premium technology level hearing aids where you would expect the profit margins to be greatest. However, there are two other strategies used to maximum profit margins.

The first strategy is to hike up the price of entry level technology hearing aids to \$5,000 or more. As the wholesale price on these aids is significantly less, the profit margin can be substantial.

Do your homework. Shop around for prices of the same product and same technology level that you have been quoted on. There are many websites that will disclose prices.



The second strategy is to price secondary brands or inferior brands or rebranded brands at the same price as premium brands, as the retailer can normally purchase inferior brands at much lower wholesale prices than premium brands.

The challenge here is that you are running blind. You have no idea how good these various products are. It's impossible to compare apples with apples. You don't know if they are value for money or not.

My advice again is to stick to the 7 major brands and do your homework on pricing.



## 12. Massive hidden cost of bundled product offering

When consumers purchase hearing aids they focus on the price of the product. They compare hearing aid prices. They assume the initial clinical services come with the hearing aids, but they rarely focus beyond the initial couple of appointments.

What they do not realise is that hearing aid prices consist of two components, the price of the hearing aids and the price of the clinical services. We call this bundling.

So, how much are you really paying for clinical services?

The simple answer is ... way too much.

Predatory Retail Price:	\$14,000 (premium level aid)
Fair and Reasonable Price:	\$4,000
Difference (clinical services):	\$10,000

In the above example you can see that if premium level hearing aids can be acquired for \$4,000, and the consumer pays \$14,000 for the same premium level hearing aids, the difference is \$10,000. This difference is what the retailer is charging you for their professional clinical services.

Not only is this excessive, but often you do not know what you are getting for your \$10,000 of clinical services. Are you getting just the initial set up and a follow up appointment or are you getting 1 year or 5 years of clinical services? You need to find out. Some retailers will provide a detailed breakdown, and it is mandatory for Australian HSP clients.

Now what if you don't need all these ongoing services? What if you are perfectly happy with your hearing aids and never go back for clinical services? In this example, you've just spent \$10,000 unnecessarily. What if you relocate and require services from a different provider? The new provider is going to charge you for their time. So, on top of the \$14,000 you will be paying extra for additional clinical services.

And what if you lose your hearing aids? You will most likely be charged \$14,000 again, even though you have already paid for 5 years of clinical services. You see how this works?

As hearing aid technology improves, outcomes also improve. This means satisfied clients need fewer adjustments. Most premium hearing aids now have an APP on your mobile phone that allows the consumer to adjust their hearing aids. Therefore, less appointments are needed. I would encourage you not to waste money on services you may never use.



### 13. Overcharging of unbundled clinical services

Purchasing an “unbundled” hearing aid, where you purchase the aid separately from the clinical services makes sense. It makes the pricing structure transparent and allows you to control how much you want to pay for each component, typically resulting in major savings.

Hearing aid retailers however are always looking for new ways to attract new buyers. One way is to advertise unbundled hearing aids. The initial price is attractive to draw you in, but you need to be wary of what they will charge you for their clinical services.

I've come across numerous examples of clinics charging AUS \$2,000 per hearing aid for 12 months of clinical services. That's \$4,000 on top of the hearing aid price. What initially appears to be a good deal, turns out not to be such a good deal after all. Whether bundled or unbundled, you've got to consider the total price and all inclusions.



What type of rates would be fair and reasonable?

Here's a typical example of what's available in the marketplace.

Programming, set up and follow up:	AUS \$495
Above plus 1 year of clinical services:	AUS \$995
Above plus 5 years of clinical services:	AUS \$1,495

Use this as a guide, as a benchmark of what you should expect to pay.

Whether you want a simple set up, or 1 year of clinical services, or 5 years, is entirely up to you. Some clinics will offer you a pay as you go option, so you only pay for services as you require them. The choice is yours. Select the program that works best for you

By the way, if your clinic is not prepared to offer reasonable unbundled rates, then you really need to question their motivation.

Now that you know the difference between bundled and unbundled prices, make sure you always ask what's included with the hearing aids.





#### 14. Different wholesale pricing in every country

Hearing aid prices vary significantly between countries. This is due to the manufacturers charging vastly different wholesale amounts in every country.

Just as with consumer electronic products, countries such as Australia and NZ are being exploited, with wholesale hearing aid prices amongst the most expensive in the world.



Technology level price gouging is rampant in Australia. The manufacturers often charge \$1,000 extra per technology level. However, in other countries it may be as little as \$100 extra per technology level. This means that in some countries, premium top of the line hearing aids cost just a few hundred dollars more than entry level hearing aids. Remember, entry level and premium level hearing aids cost the manufacturer the same amount to manufacture, so they can charge whatever they want for each level.

This is where the system is rigged. In countries where the manufacturer believes the market can support a high price, they hike the price way up. Hearing aid retailers, no matter how client focussed they are, simply can't afford to sell a hearing aid at a loss. They can't sell at a retail price below their wholesale buying price. It doesn't matter who you go to, there is a minimum price they can sell the hearing aid for, and in the case of some countries such as Australia, that minimum price can be very high.

So how can you overcome this massive hurdle? How can you acquire a premium technology level brand name hearing aid for just AUS \$1,995 to \$2,495 each?



## PUTTING IT ALL TOGETHER, TAKING BACK CONTROL AND SAVING \$1,000s

We've discussed the major issues that need to be addressed for you to secure the very lowest hearing aid prices. Let's put all the pieces together and see how it works.



RIP OFF BUSTER number 14 is the **first key**. You see, the manufacturers control the pricing, and the pricing varies from country to country. If you could obtain your hearing aids from overseas you could source them much cheaper than from your local market.

Retailers in Australia have no choice but to purchase hearing aids within their local market from the manufacturer's local supplier/importer. In theory, retailers could import from countries where the wholesale pricing is much lower, and thereby be able to offer hearing aids at a much lower price, but they can't do that.

You see, the importation and distribution of medical products, which includes hearing aids, in Australia, New Zealand and most other countries, is controlled by a government regulatory body, and only the manufacturers or their nominee can import hearing aids.

However, there is an exception. There is one person who can import hearing aids from overseas other than the manufacturers. And that person is you. You are the **second key** piece in the puzzle. You see, consumers in Australia and NZ and most other countries can import hearing aids for their own personal use from overseas businesses. These hearing aids are exclusively for your own use and cannot be sold to anyone else.



Now, if finding a legitimate overseas supplier of genuine major brand products at rock bottom prices and organising the importation, all sounds a little too challenging or too time consuming to you, then let me introduce you to the **third key** piece in the puzzle.



Let me introduce you to **PUB Hearing**.

**PUB Hearing** is a hearing aid retail business I own and founded, that operates in Dublin, The Republic of Ireland. **PUB** stands for **P**ersonal **U**se **B**uying. At **PUB Hearing** we source the major brand name hearing aids from markets where hearing aids are a fraction of the wholesale price that they are in Australia and elsewhere. We then pass these

massive savings on to you when you purchase online from **PUB Hearing**.

If you're smart, you can use this mechanism to your own advantage. As they say, knowledge is power. You can take back control and circumvent the pricing controls the hearing aid industry has rigged against you by purchasing your hearing aids directly, hassle free, from **PUB Hearing**.

Here's what you need to know about the hearing aids and services **PUB Hearing** supplies ...

1. Premium technology level aids
2. From the world's 7 major brands
3. Fully featured, latest generation technology, not locked
4. Shipped to your local hearing clinic
5. All courier fees and customs duties paid by **PUB Hearing**
6. All paperwork taken care of by **PUB Hearing**
7. Unbundled... you only pay **PUB Hearing** for the hearing aids
8. Set up by your local clinic for a predetermined fee, paid by you to your local clinic
9. Only AUS \$1,995 to AUS \$2,495 per aid including rechargeable models



For the incredibly low, all-inclusive price of just AUS \$1,995 to AUS \$2,495 per aid, **PUB Hearing** takes care of everything for you. We handle all the paperwork and pay all the costs associated with the international courier fees and customs duties. Your only

additional outlay is the initial setup costs of your local provider which could be as little as \$495, and after your initial setup **PUB Hearing** can provide ongoing remote adjustments for as little as \$145 per session.

I can 100% absolutely assure you that no one in Australia or NZ can compete with our prices. How can they, when our retail prices are often 50% below their local wholesale buying price.

So now you are back in the driver's seat with complete freedom to choose your preferred brand and style, your preferred clinic and your preferred aftercare package, all at fair and reasonable and transparent prices.



If you're not ready just yet, that's fine. At least you are now armed with an insight into the traps to avoid that will save you \$1,000s.

If you would like more information, reserve a FREE 30 MINUTE CONSULTATION with one of our audiologists, and we will be more than happy to answer all your questions.

If you know what you want, go ahead and order your hearing aids, and reconnect with the world around you.

We look forward to being of service to you.

**PUB Hearing Limited**

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## Some important factors to be aware of when purchasing hearing aids from overseas.

It is important for you to be aware that when purchasing hearing aids from overseas you may not be eligible for some of the financial assistance you would otherwise receive if you purchased your hearing aids locally.

For instance, in Australia, an eligible pensioner or veteran may receive a government subsidy of approximately \$1,000 towards the cost of a set of premium hearing aids. If purchased from overseas this subsidy would not be available.

In determining whether to purchase from **PUB Hearing** you need to take this into account. In most cases however you are most likely to be much better off by purchasing from **PUB Hearing**.

As an example, if you are quoted \$10,000 for a set of premium hearing aids locally, minus \$1,000 government subsidy, you would be out of pocket \$9,000. Compare that to the price of \$4,000 from **PUB Hearing**. Are you better off taking advantage of the government subsidy and paying \$9,000, or taking advantage of **PUB Hearing's** incredible prices and paying just \$4,000?

Bear in mind, that as an eligible Australian pensioner or veteran you can bring any privately purchased hearing aid into the government program, and avail yourself of all the free clinical hearing services you are entitled to.

In a similar way, you may not be eligible to receive a rebate from your private health insurance. Again, do your sums. You may forego an \$800 insurance rebate, but still be better off purchasing from **PUB Hearing**.

Always remember that as a consumer you have the freedom to choose what works best for you.