

Understanding your Benefits

*There are 2 types of insurance benefits that may help pay for your eye care services and products. Because of the complexity of insurance coverage in eye care, **we collect all insurance information, both vision and medical benefits, and verify coverage at the time of scheduling and again at least 48 hours in advance of your appointment.**

*We will directly file claims for all insurance plans in which we participate. We will do our best to give you an accurate estimate of your out-of-pocket expenses, including unpaid deductibles, copays, coinsurance, or noncovered services as allowed by the insurance contract.

*Any balance after the claim is processed will either be billed or credited to your account.

***Vision Care Plans** such as Avesis, Eyemed, and VSP, are discount plans that typically include an annual Eye Wellness Exam.

*Benefits often include a refraction and an ocular health examination to screen for eye disease.

*Contact Lens Evaluations and Fittings vary in their benefits, but typically require the patient to pay a copay or coinsurance.

*Vision Care Plans do not carry benefits for the management and treatment of eye disease.

***Vision Care Plans will not cover all fees and will typically have multiple copays.**

***Medical Insurance Plans** must be used if you have any eye health problem or systemic health problem that has ocular implications.

*Your doctor will determine if these conditions apply to you, but some are determined by your case history.

*Examples include, but are not limited to, cataracts, glaucoma, macular degeneration, diabetes or diabetic eye disease, new floaters, dry eye or ocular surface disease, ocular allergies, or red eye visits.

***Medical Insurance Plans will typically not cover the determination of your eyeglass prescription (refraction) or any contact lens related services.**

In the event that you have a medical diagnosis, and your claim is submitted to your medical insurance, you are still eligible to use your vision benefits for any eligible purchases of either contact lenses or eyewear.

We encourage you to contact your insurance company about the details of your policy prior to your visit. We are not a provider for all insurance plans, and we cannot assure your eligibility.