

Insurance Information

Modern medical insurance can be a baffling and trying experience. We have listed a few things you should know about how vision insurance works below.

1. Vision insurance ONLY covers routine vision care and SOMETIMES spectacle or contact lens fees. In other words, if you have a pathology or condition requiring medication or treatment other than spectacles or contact lenses, your exam will most likely be billed under medical insurance. You are still free to use your spectacle and contact lens benefits from your vision insurance.
2. Major eye problems, trauma, or disease is almost always billed under MEDICAL insurance. Many people are often surprised to find their vision insurance DOES NOT cover eye infections or even minor eye diseases such as allergies or dry eye conditions.
3. Routine vision care can often be billed under major medical insurance depending on the type of coverage.

The following information is for MEDICARE patients ONLY

1. Medicare DOES NOT offer any type of spectacle or contact lens coverage. The only exception is for spectacles immediately following cataract surgery.
2. Medicare DOES NOT cover a refraction fee, the process in which we determine your glasses prescription. You are responsible for this fee regardless of what eye care professional you see.
3. Medicare will pick up 80% of your exam (excluding refraction) and you or your medi-gap insurance will be responsible for the rest. If you have not met your deductible for the year, you will be responsible for the entire amount of the exam.

VISION INSURANCE:

PRIMARY VISION INSURANCE POLICY HOLDER:

Last name: _____ First Name: _____

DOB: _____ Social Security #: _____

Member ID: _____ Group #: _____

MEDICAL INSURANCE:

PRIMARY MEDICAL INSURANCE POLICY HOLDER:

Last name: _____ First Name: _____

DOB: _____ Social Security #: _____

Member ID: _____ Group #: _____