

Vision Plans & Medical Insurance

Payment is expected at the time of service unless we are submitting insurance on your behalf.

- ❖ **Major Medical Health Insurance:** Please bring your insurance card to the appointment. While medical insurance does not typically cover a routine examination or materials, a partial benefit may be possible if a medical eye condition is detected (e.g. glaucoma, eye infection, macular degeneration, diabetes retinopathy). If your deductible has not been met you will be billed once we receive information from the insurance company. Your insurance company may also require that you make a co-payment.
- ❖ **Vision Plan Insurance:** If you think you have an insurance plan that covers vision examinations or eyeglasses please notify us when you come to the office, and bring information to the office that identifies the type of *Vision Plan* you have. Some plans do not issue cards so it is important that you are aware of the plan name. If you are not aware of your *Vision Plan* details please contact your insurance provider to determine what the plan covers and if you have a co-pay. Most *Vision Plans* cover routine, uncomplicated, healthy vision examinations and a portion of eyeglasses or contacts costs. Vision Plan Insurance may require partial payment since not all items can be submitted to the insurance company. If an eye medical condition is found a portion of the examination may be submitted to your major medical Insurance instead of the *Vision Plan*.

- ❖ **Insurance and Vision Therapy & Learning Evaluations:**

Specialized vision evaluations and therapy may be necessary when a complex vision condition is interfering with performance at school or work. These services are typically not covered by Major Medical insurance or Vision Plan insurance. Payment for the evaluation is expected the day of service. If a lengthy therapy plan is required several payment options are available.