

## VISION PLAN INFORMATION

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Vision insurance is one of the most beneficial yet often misunderstood factors in vision care. This explanation will attempt to clear up many common misconceptions about vision insurance.

Vision insurance is a contract between you and your employer, not with your eye doctor. The extent of coverage varies greatly from company to company, and at times even within a company. Some insurance plans have an arbitrary fee ceiling at which the company will stop reimbursement. After the ceiling, coverage for a particular procedure will cease and you will be responsible for the balance due. This fee ceiling is related to the level of coverage negotiated for you, by your employer.

We will make every effort possible to assist you with your insurance claims. As a courtesy to our patients, we prepare and submit your insurance claim form as long as we are a provider for your insurance plan. For certain procedures, we will provide an estimate that will show expected insurance reimbursement and patient share. The patient share will be due at the time of treatment.

Often times, there are necessary tests and procedures performed which are not covered by your vision plan (i.e. treatment of eye infections, removal of foreign bodies from the eye and glaucoma procedures). These procedures and tests will then be filed to your major medical insurance (same insurance you use for primary doctor care and hospital visits). Again, you are responsible for all fees your insurance contract does not cover.

We hope this information give you a better understanding of your insurance.