

SNYDER EYE GROUP

We understand how confusing and frustrating insurance issues can be, but you must be aware: vision discount plans and medical insurance are different. Vision discount plans usually cover a routine eye examination every year or two years. Medical issues such as infections, red eyes, glaucoma, or cataracts are treated separately--they are billed through the medical plan as often as medically necessary. Many medical eye conditions cause no change to your vision or other symptoms in their early stages. Unfortunately, the doctor cannot tell if medical eye conditions exist before you are thoroughly examined.

1. *What does my vision discount plan (Ex. VBA, VSP, NVA etc.) cover?*

Your vision discount plan is intended for well-eye examinations. This includes a refraction to determine your eyeglass prescription and a screening for eye diseases/disorders. Vision discount plans may include coverage or discounts for eyeglasses as well as contact lens services and materials. Vision plans do not cover medical eye examinations.

2. *What is a medical eye examination?*

If you are having a problem with your eyes or vision that is found to be caused by a medical eye problem, then your exam is considered a medical eye examination. For example, if you are having difficulty seeing with your glasses, and the doctor finds that your blurry vision is caused by cataracts, then your eye examination is considered a medical eye examination. If you have a pre-existing condition (cataracts, glaucoma, dry eye etc.), then your examination would be considered a medical eye examination.

3. *Does my insurance cover medical eye examinations?*

Vision discount plans do not cover medical eye examinations. However, these services should be covered by your major medical insurance. We are providers for Medicare, Horizon BC/BS, Aetna, Amerihealth, and others.

4. *** Does my medical insurance cover an annual wellness eye examination?*

Some medical insurance companies such as NJ Direct, Aetna, Amerihealth, and others may cover an annual wellness eye examination. Even if you have a vision discount plan (Ex. VSP, VBA, NVA etc.), it will be at our discretion to use your vision discount plan or your medical insurance for your annual wellness eye examination. This will depend on the complexity of your eye condition (i.e. complicated prescription that may require a longer examination). Your vision discount plan will be used for any eye wear that you purchase.

5. *Why is this so complicated?*

We have the same question, but are legally obligated to follow the rules that are set by your insurance company.

6. *What else do I need to know?*

Even if your eye examination is billed to your medical insurance, you may still use a vision discount plan to purchase eyeglasses or contact lenses.

We will try to answer any questions that you may have about your insurance coverage, but you may need to consult with your insurance company or human resources department.

Please acknowledge the above statements regarding your Vision Plan and its limitations. You have the opportunity to ask questions, and understand that you are responsible for any medical professional services you may receive today. Payment is expected at the time services are rendered.

SIGNED: _____ DATE: _____

WITNESS: _____ DATE: _____