

About Your Insurance

There are two types of health insurance that will help pay for your eye care services and products. You may have both and our practice accepts both:

1. Vision care plans (such as VSP and JCB)
 2. Medical insurance (such as BlueCross/Blue Shield and Medicare)
- Vision care plans only cover routine vision exams along with eyeglasses and contact lenses. Vision plans only cover a basic screening for eye disease. They do not cover diagnosis, management or treatment of eye disease.
 - Medical insurance must be used if you have any eye health problem or systemic health problem that may affect your eyes. Your doctor will determine if these conditions apply to you, but some are determined by your health history.
 - If you have both types of insurance plans it may be necessary for us to bill some services to one plan and other services to the other. We will use coordination of benefits to do this properly and to minimize your out-of-pocket expense.
 - We will bill your insurance plan for services if we are a participating provider for that plan. We will try to obtain advanced authorization of your insurance benefits so we can tell you what is covered. If some fees are not paid by your plan, you are responsible for any unpaid deductibles, co-pays or non-covered services as allowed by the insurance contract. Non-covered services may include refraction and contact lens fitting/evaluation. Refraction is \$35, Contact Lens Evaluation starts at \$45 but may be higher depending on the difficulty of fitting or type of contact lens for your eyes.

Payment is expected at time of treatment. Any deductibles, co-payments and non-covered services must be paid at time of visit. We accept Mastercard, Visa and Discover. We will be glad to help you fill out any insurance forms that your plan may require.