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Vision Plans. Many patients ask " what is the difference between a vision plan and health insurance plan"? A vision plan is basically a pre-paid routine eye exam. Routine is defined an exam to check vision, prescribe glasses if needed and do a quick screen for eye diseases. **If you are having symptoms such as redness, pain, floaters, allergies, etc this is not a routine eye exam, it is a medical eye exam.** A key point is that Vision Plans are separate from health insurance and you may have only health insurance and not a vision plan. Most health insurance plans do not cover routine eye exams. I participate with UnitedHealthcare Vision(UHCV) and Superior Vision plans.

WHAT IS INCLUDED IN A ROUTINE EXAM?

An exam to check visual acuity & glasses prescription and a screen for eye diseases

WHAT IS NOT COVERED IN A ROUTINE EXAM

Medical exam. This is an exam for complaints such as redness, pain, swelling, etc

Contact lens exam. An exam of current contacts with prescription

Contact lens exam charge is \$20.00 and THIS IS NOT COVERED

WHAT IF I WANT A ROUTINE VISION EXAM AND HAVE REDNESS, PAIN, ETC

You will receive a routine **AND** a medical eye exam

The Vision Plan will cover the routine exam.

You are responsible for the medical exam unless you also have health insurance

WHAT IF I HAVE UHCV AND HEALTH INSURANCE

UHCV covers the routine exam and health insurance covers medical exam

You will have two copays- one for the Vision Plan, one for health insurance

If you wear contacts you will also pay \$20.00 for the contact lens exam.

WILL SPECTERA OR HEALTH INSURANCE PAY FOR MY EXAM?

I cannot guarantee that spectera or health insurance will pay for your exam

Both have copays, deductibles, limits on coverage.

UHCV will only cover one exam per year.

Call your Vision Plan and/or Health Insurance before your exam to determine if they will cover it.

IF I HAVE NO VISION CARE INSURANCE, HOW MUCH IS THE ROUTINE EXAM?

The charge for a routine exam is \$130.00