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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