

# VISION INSURANCE

If an individual has an eye disease or eye injury, their regular health insurance will pay for tests and treatment. But most health insurance policies do not cover the costs of routine eye exams, corrective and contact lenses, or eyeglass frames, and this is where vision insurance coverage provides coverage for these services.

## FEATURES

### COVERAGE

Vision care insurance usually pays for the following basic services:

- Annual eye examination
- Eyeglass lenses and frames
- Contact lenses
- LASIK correction procedures at a discounted rate

Each specific vision care plan may have a limit (such as every two years) on how often it will pay for lenses and frames.

### TYPES OF PLANS

As with most insurance plans, the more coverage included in the vision plan, the higher the premium will be. Employer-sponsored plans typically have the lowest cost. If this is not an option, an individual can purchase their own vision benefit plan through one of the specialized providers available which will usually offer the most customizable plans.

One way to reduce the cost of vision insurance is to join a discount vision plan instead of a typical coverage plan. Although this is not an insurance policy, these plans offer its members a discount for vision services and purchases instead of providing coverage for exams and prescription lenses.

If age 65 and over, an individual may have a vision care benefit if they are part of a Medicare Advantage Plan.

### CHOOSING AN EYE CARE PROFESSIONAL

Most vision care companies contract with eye care professionals to provide its members with vision care services by optometrists and general ophthalmologists. Plans purchased from a vision care insurance company are PPOs (preferred provider organizations) in which eye care is managed by a network of eye providers. In a PPO, the member can use out-of-network eye providers, but they will pay a greater percentage of the cost. In some plans, the insured can use any eye care provider and receive a discount on the services offered.

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