

Office Insurance Policy Changes Effective January 1, 2013

Optometry is a unique healthcare profession in that eye doctors can use vision OR medical insurance plans to help meet their patient's visual and ocular health needs. Since this can be confusing, let us explain the difference between these two types of coverages:

Medical Insurance: may have annual routine exam coverage, but is usually used for any office visits that require treatment for infections, foreign bodies, allergies, or complaints of headaches or floaters. It can also cover a full exam to check complications due to diabetes, hypertension, thyroid disease, and dry eye.

Medical Insurance may cover the following eye-related problems:

- Annual routine exam (not all plans have coverage for this).
- Full exam to look for changes in the eye due to DIABETES, HIGH BLOOD PRESSURE, HIGH CHOLESTEROL, THYROID, MULTIPLE SCLEROSIS, RETINAL HOLES OR DETACHMENTS, ALLERGIES, DRY EYE, OR CATARACTS that require treatments.
- OFFICE VISITS due to EYE PAIN, INFECTIONS, DRY EYE, STYES, FOREIGN BODIES, etc., or allergies that require treatment or a prescription for medication.
- MEDICAL TESTING to diagnose or treat GLAUCOMA, MACULAR DEGENERATIONS, DIABETES, HYPERTENSION, or other eye diseases.

Vision Insurance: allows routine full exam and determines if further testing is needed or recommended.

Vision Insurance may cover the following:

- Routine exam to check eyeglasses and contact lens prescriptions.
 - Used for contact lens fittings.
 - Used to purchase glasses.
 - Screen for eye disease or to follow conditions that are stable and do not need further tests.
- * You can use your medical insurance for the exam and/or extra testing and still use your vision plan to get glasses or contacts on the same day.**