

# Understanding Your Eye Care Coverage

## *Vision Insurance vs. Medical Insurance*

Eye care can be covered by **two different types of insurance**. Which one is used depends on **why you are being seen**.

<b>VISION INSURANCE</b> <i>Routine vision care</i>	<b>MEDICAL INSURANCE</b> <i>Eye health concerns</i>
Used for regular eye checkups to see how well you see.  <b>Usually covers:</b> <ul style="list-style-type: none"><li>• Routine eye exams</li><li>• Vision checks</li><li>• Glasses or contact lenses (if needed)</li><li>• Prescription changes as your child grows</li></ul> <i>Coverage for how you see.</i>	Used when you have an eye health issue or medical concern.  <b>Often covers visits for:</b> <ul style="list-style-type: none"><li>• Eye infections (pink eye)</li><li>• Eye injuries or accidents</li><li>• Eye pain, redness, or swelling</li><li>• Crossed eyes or lazy eye</li><li>• Blocked tear ducts</li><li>• Sudden vision changes</li></ul> <i>Coverage for your eye health.</i>

## *Which Insurance Will Be Used?*

The insurance used is based on **the reason for your visit**, not on which plan you prefer.

- Routine eye exam → **Vision insurance**
- Eye problem or concern → **Medical insurance**
- Sometimes **both** may apply if a medical issue is found during a routine exam

## *Copays & Costs*

- Vision and medical plans have **different copays and benefits**
- Medical visits may apply toward your **health insurance deductible**
- Coverage varies by plan

## **What Does This Mean for You?**

At our pediatric and family eye care practice we provide both medical eye care and routine vision care - as they are billed differently depending on the reason for your visit as well as the patients diagnosis.