

## **Medical vs. Vision Insurance – What You Need to Know**

Our providers offer both medical and routine vision care. However, coverage for these services depends on your insurance plan. Please note that our eye care providers are contracted with several vision plans, including VSP and NBN, along with most Eyemed administered plans. Coverage varies by plan, so to avoid unexpected charges, please confirm your vision benefits with your insurance provider and with our office prior to your visit.

Your routine vision benefits may be administered through a separate vision insurance company that is different from your medical insurance provider. These plans often have their own network of participating providers, so please verify who manages your vision plan before your visit.

### **Understanding the Difference**

Medical insurance is used for eye conditions related to illness, injury, or diseases, such as infections, inflammation, cataracts, or glaucoma. Any testing, procedures, or office visits related to these medical issues are billed to your medical insurance, just as they would be for other medical specialists. Coverage for these services typically depends on your deductible, co-insurance, or cost-share as outlined by your plan.

Vision insurance, on the other hand, is designed to promote routine eye wellness. These plans generally cover comprehensive eye exams for vision correction and may offer discounts on eyeglasses, contact lenses, and other vision-related products or services.

**Common vision insurances include VSP (Vision Service Plan), NBN (Northwest Benefit Network), and Eyemed.**

### **What does vision insurance cover?**

Most vision insurance plans include the following benefits:

- One annual routine vision exam
- Eyeglass frames & lenses
- Contact lenses

Benefits for glasses and/or contact lenses (sometimes called hardware or materials) vary. Most plans cover an amount toward one or the other, but not both.

### **What does my vision insurance NOT cover?**

Vision plans do not cover any part of an eye exam considered “medical”. For example, vision insurance will not cover vision loss, floaters, dry eyes, allergies, infections, eye disease, or eye exams for complication from diabetes. If you need medication the doctor will not be able to give you a prescription if you are using a vision insurance.

Some vision insurance plans do not cover contact lens fittings or include them as part of the overall material benefit.

Insurance coverage is a complicated issue and is constantly changing. If you have questions, please reach out to the office.

All our providers accept the following insurance plans for medical services:

Traditional Medicare

Regence

Premera

Cigna

Humana

First Choice

United Healthcare PPO, Medicare Advantage, and Community Plans

Molina Medicare Advantage

Aetna

CHP Medicare Advantage

Tricare

Wellcare Medicare Advantage

All of our Ophthalmologist and Optometrists are contracted with VSP (Vision Service Plan)

Our Optometrist are contracted with

NBN (Northwest Benefit Network)

Most Eyemed plans

At this time, NONE of our providers are in network with:

Spectera/United Healthcare Vision

March Vision

Davis Vision with Boeing

Many medical plans carve the vision component of the plan to a third-party vision carrier.

We may not be in network with those plans, even though we are in network with the medical as they create the provider networks separately.

If your visit is for a routine vision exam or glasses/contact lens services, please verify your vision coverage prior to scheduling.

As plans change over time, we always recommend reaching out to your plan to confirm coverage details