

## **NORTH GARLAND VISION About Your Insurance**

**There are two types of insurance that may help pay for your eye care services and products. You may have both types:**

- 1. Vision care plan (such as VSP, EyeMed, and others)**
  - 2. Medical insurance (such as Blue Cross/Blue Shield, Medicare, and others).**
- Vision care plans only cover routine vision wellness exams and may provide an allowance towards eyeglasses and contact lenses. Vision plans do not cover medical eye care (the diagnosis, management or treatment of eye health problems).**
  - Medical insurance (or health insurance) must be used for medical eye care.**
  - A vision wellness exam is defined when the only diagnosis is refractive in nature (nearsightedness or astigmatism, for example). A medical eye exam is when the diagnosis is anything other than refractive (glaucoma, cataract, dry eye syndrome, and many others).**
  - Medical insurance must be used if you have an eye health problem or systemic health problem that has possible ocular complications. This includes medications that have ocular side effects. Your doctor will determine if these conditions apply to you, but some are determined by your case history.**
  - If you have both types of insurance plans it may be necessary for us to bill some services to one plan and some services to the other. We will follow a procedure called coordination of benefits to do this properly and to minimize your out-of-pocket expense.**
  - We will bill your vision plan or medical insurance for services if we are a participating provider for that company. If we are not a provider, you may submit your own claim for reimbursement of the fees you pay. We will try to obtain authorization in advance for your insurance benefits so we can tell you what is covered. If some fees are not paid by your insurance, we will charge you for them, such as deductibles, co-pays or non-covered services as allowed by the insurance contract.**

**I have read and accept these policies.**

---

**Patient signature (parent if child)**

---

**Date**