



FAMILYVISIONCARE

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Vision plans vs. medical insurance

We frequently have patients who have both vision plans AND major medical coverage. They differ greatly in the services that they cover and we feel it is very important for our patients to understand those differences.

Vision plans are used to determine a prescription for glasses and/or contact lenses and sometimes, will help cover the costs of those materials. **Vision plans are not designed or equipped to deal with medical conditions, diagnoses, and/or treatment plans of those conditions.**

When a medical diagnosis or condition is present (such as diabetes, or eye conditions such as pink eye, “allergy eyes”, cataracts or glaucoma – these are only a few examples) it is necessary to file your visit through your major medical carrier – those copays will then apply. **Vision plans DO NOT cover medical problems,** just as medical insurance doesn’t cover routine vision issues. Our office does not make these rules; they are defined by the insurance companies themselves.

There is sometimes no way to know prior to your exam which plan we will be filing. We make every effort to be a provider for all of the major medical carriers in the area (there are a couple currently that will not allow us their panels) and we will file to those carriers when appropriate. In the event that we are not on the panel of your major medical plan, we will give you the required documents so you may try to file for reimbursement.

If you have any questions, please let us know.

I understand the above and authorize Family Vision Care to file my exam with my major medical carrier, if appropriate.

Patient (or parent/guardian) name, printed

Signature

Date