Mariana Toplek-Swartz, O.D



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## **Medical Insurance versus Vision Care Plans**

There are two types of health benefits that may help pay for your eyecare services and products. You may have both and our practice may accept both.

- Vision care discount plans (Such as VSP and EyeMed)
- Medical Insurance (Such as Aetna, Anthem, Blue Cross and Blue Shield, Humana, Medical Mutual, and United Healthcare).

Vision care plans only cover routine vision exams along with eyeglasses and contact lenses. Vision plans only cover basic screenings for eye disease. They do not cover the diagnosis, management or treatment of eye diseases (which include but are not limited to cataract, dry eye, glaucoma, macular degeneration, vitreous floaters), eye injuries or previous eye surgeries.

Medical Insurance must be used if you have any eye health problem or systemic health problem (for example diabetes and hypertension) that has or has potential for ocular complications. Your doctor will determine if these conditions apply to you, but some are determined by your case history.

If you have both medical insurance and a vision care plan it may be necessary for us to bill some services to one plan and some services to the other. We will use coordination of benefits to do this properly and to minimize your out-of- pocket expense.

We will bill your benefit plans for services if we are a participating provider for that plan. We will try to obtain advance authorization of your benefits so we can tell you what is covered. (PLEASE NOTE-Your benefit providers state they are not responsible for the accuracy of any information they provide us but can only be held responsible for what is stated in YOUR contract.) If some fees are not covered by your plan, we will bill you for any unpaid deductibles, co-pays or non-covered services or materials as allowed by medical insurance or vision plan contract.

I have read and agree with these polices.		
	Date	
Patient Signature (Parent if child is under the age of 18		
or if you are a legal guardian, etc.)		