



# Vision Insurance: Out of Sight Should Not Be Out of Mind

By: *HealthDiscovery.org*

Your eyesight is important to you. Yet millions of Americans are at risk for severe vision loss each year and half of them have not received a vision exam in the last 12 months. Electing vision insurance coverage can help you and your dependents protect and hopefully correct vision issues before they become serious health and financial concerns.

## What is Vision Insurance?

The basic definition of vision insurance is that it is a way to reduce eyecare expenses for you and your dependents. However, unlike major medical health insurance that may provide unlimited benefits after your plan co-pays and deductibles are met, some vision insurance plans are discount plans or wellness benefit plans that provide specific benefits and discounts for an annual premium.

There are two general types of vision insurance given the above definition:

- Vision Discount plan: provides eye care and eyewear at discounted rates and you pay an annual premium or membership fee. It often costs less than vision insurance plans but covers fewer services.
- Vision Insurance plan: these plans work like a health insurance plan. You may have a deductible, copay, and/or co-insurance to pay when you visit the eye doctor, and your insurance pays for the remaining covered costs. When you buy covered eye care products, you may have an allowance from your insurer. You'll be responsible for the difference if the cost of the product exceeds your allowance.

## Why Should I have Vision Insurance?

Your eyes are important at every stage in your life. Children's eyes grow and change rapidly from birth to adolescence. Nearsightedness is a common concern in this age group. As adults reach middle-age (40 to 50) the eye's lens tends to lose flexibility leading to vision issues like presbyopia and an increased risk of farsightedness, astigmatism and other vision errors. People aged 65 and older should have routine checks for glaucoma and cataracts.

Routine eye exams differ during each of these stages and so do the costs associated with them. A comprehensive eye exam can cost between \$75 to \$200. That adds up very quickly if you are paying out of pocket for you and your dependents. Vision insurance helps offset the cost of these exams. Many plans offer annual eye exams with \$0 copays. On average in-network eye exams can cost up to \$25 depending on the plan. That's a lot more affordable than paying \$200 out of pocket. Not to mention the savings if your eye exam reveals a vision disorder or untreated eye disease and you or your dependents require eyeglasses, contact lenses or surgery.

## What does Vision Insurance Cover?

Coverage varies by insurance company and plan, but vision insurance typically covers the following:

- Preventive and routine annual eye exams
- Eyeglass frames and lenses
- Contact lenses

Some vision plans will also provide coverage for elective procedures such as LASIK through discounts. Each vision insurance plan has its own terms and coverages, so it is important to review the plan details to make sure you are getting the kind of coverage you need for you and your family. One vision provider, Eyemed offers [guidance](#) on how to select the right insurance plan for you and your family's needs.

### **So How Do I Decide If I Need Vision Insurance?**

Each situation is unique. Vision insurance isn't a required benefit so whether you need it or not depends on your health factors, your income level, whether you have a spouse or children. For example, it is important to note that the Affordable Care Act considers vision benefits essential for children. So your dependent child through age 19 should always be covered on a plan.

If you are a younger employee with no children and only need an eye exam once a year then paying out of pocket shouldn't hurt you financially. If you're getting older and you find yourself squinting at your phone or laptop screen then you probably need corrective lenses. Which means more frequent appointments such as optometrist visits for glasses or contact lens fitting.

The point of vision insurance is be prepared. Vision disability is one of the top 10 disabilities among adults 18 years and older and one of the most prevalent disabling conditions among children. Just make sure to plan ahead when you make your decision. Your eyes are important to you. Take care of them.

#### Sources

[American Academy of Ophthalmology](#) "Eye Exams 101"

[Centers for Disease Control](#) "Vision Health"