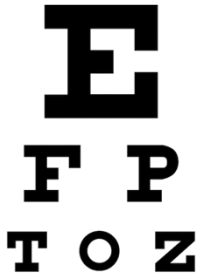
Insurance is Confusing

But it doesn't have to be!

Insurance has always been confusing, especially when it comes to eye exams. It's possible you may have Routine Exam coverage in addition to your Medical insurance coverage.

Routine Eye Exam

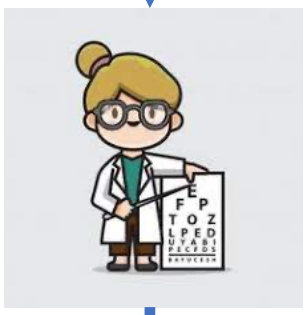
Medical Eye Exam



VS

How are they different?

Routine Eye Exam coverage is designed to pay toward a comprehensive eye exam that looks for BUT finds no medical problems.



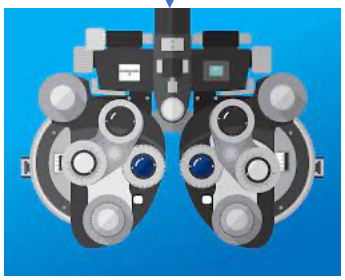
Medical Insurance pays toward eye exams that are medical in nature. Examples of medical visits include:

- Eye Infection
- Dry Eyes
- Loss of Vision
- Eyelid Stye
- Floaters
- Cataract
- Glaucoma
- Diabetes

What do they Pay Toward?

Routine coverage often pays for the exam and an eyeglass prescription.

Please call the number on the back of your insurance card for your specific coverage details.



When there is a Medical diagnosis such as the examples above, we are REQUIRED to submit the exam as Medical, not Routine.

In most cases a comprehensive exam that is medical in nature does not pay for an eyeglass prescription. Deductible and coinsurance apply.

Family Eye Care of O'Fallon

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