

## Individual Vision Policies

Medicare does **not** cover most routine, preventative vision care (eye exams, refractions, contacts, glasses, etc.). However, Medicare will pay for medically necessary eye exams and eye care, such as those needed if you are diagnosed with glaucoma, diabetes, cataracts, or an injury to the eye.

### Most vision policies

- Can be purchased at anytime
- Have restrictions on how often benefits can be used
- Have vision network requirements
- Require an annual commitment
- Do not provide coverage for lost or broken glasses or contacts



### VISION INSURANCE PLANS

Most **Vision Insurance plans** will cover:

- **Routine eye exam** – includes exam and refraction, usually with \$10-\$20 copay
- **Glasses Lenses** – basic lenses usually covered every year, with discounts for added lens options
- **Frames** – plan pays \$40-\$200 towards frames every year
- **Contact Fitting Exam** – may or may not be covered with \$0-\$25 copay.
- **Contact Lenses** – may get contact lenses **instead** of glasses lenses every 12 months.
- **Laser Vision Correction** – 5%-25% discount at participating plan providers

Most **Vision Insurance Plans** will have:

- Monthly premiums from \$10 - \$25.
- A network of participating providers that accept the plan.
  - If you use an out-of-network provider, you may submit a claim and you may be reimbursed.
- Have an annual contract – you must commit for 12 months.
- Some plans offer coverage for medical conditions, but most are covered by Medicare.
- Most require eye exams to be performed by optometrists or ophthalmologists.

### VISION DISCOUNT PLANS

This is not insurance. You will receive discounted prices when using participating providers.

- Annual membership fee
- Must use participating providers
- Provides discounts on exams, glasses, contacts and sometime laser vision correction, but your final cost will generally be higher than with Vision Insurance.
- AARP Vision Care is most common plan.
- May have limitations on frequency of services.

## **THINGS TO CONSIDER**

- What vision policies does your optometrist or ophthalmologist accept?
- What vision policies does your vision center or contact provider accept?
- Does your Medicare Supplement company offer vision insurance to purchase?
- Does your Medicare Advantage plan include vision coverage? (Most coverage is limited.)
- What are your average vision expenses for the year?
- How does the monthly premium compare to what you could save on the plan?
- How much are glasses or contacts at big box stores, or on the internet?
- Could you save money by purchasing a combined vision/dental policy?

## **MEDICARE AND VISION COVERAGE**

- **Cataract surgery.** Medicare covers many of the costs associated with cataract surgery, including the cost of a standard intraocular lens (IOL) implant.  
If you choose a premium intraocular lens, such as an accommodating IOL or a multifocal IOL to reduce your need for reading glasses after surgery, you must pay the additional cost of the premium IOL (above the cost of a standard IOL) out-of-pocket.
- **Eyewear after cataract surgery.** Medicare helps pay for one pair of eyeglasses or contact lenses after cataract surgery. Only standard eyeglass frames are covered.
- **Glaucoma screening.** Medicare helps pay the cost of an annual glaucoma screening for individuals at high risk for glaucoma, including people with diabetes or a family history of glaucoma and African-Americans who are age 50 or older. Glaucoma screening consists of a comprehensive eye exam, including dilation and intraocular pressure (IOP) measurement.
- **Ocular prostheses.** Medicare helps pay the costs associated with replacement and maintenance of an artificial eye.