

General Vision Coverage

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MicrosoftInternetExplorer4

/* Style Definitions */

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Investing in vision insurance is a smart decision that can save you a lot of money in the long run. Many products and procedures relating to eye wellness can be expensive if insurance doesn't cover at least part of the cost, so make sure this important benefit is part of your insurance package. Remember that vision insurance is usually supplemental to your regular health insurance, so you may need to enroll in a separate program and pay additional fees in order to receive coverage. Health benefits can cover you in the event of an unexpected eye injury, but general vision coverage will allow you to receive preventative wellness treatments before specific incidents occur, at a reduced cost.

What Does Vision Insurance Cover?

General vision coverage helps to pay for the cost of eye examinations, contact lenses, and prescription eyeglasses. Plans commonly cover a single pair of glasses or contacts for one year, and generally do not cover specialty lenses; however, you can purchase additional coverage if to suit your needs. If you opt for a more comprehensive vision plan, you can receive financial assistance for advanced procedures such as laser eye surgery. Before purchasing vision insurance, it is important to note that your basic medical insurance plan may cover the cost of an annual eye exam as well as offer discounts on eyeglasses. If this is all you need, it may not be necessary to purchase additional vision coverage. The same goes for individuals who do not wear glasses or contacts. Instead of opting for a full vision benefits package, you may want to purchase a vision discount plan. Network providers within a discount plan offer members fixed discount rates on a variety of products and services. The monthly fees and membership premiums involved with discount plans are generally less expensive than full insurance benefit packages.

How Much Does Vision Insurance Cost?

The cost of eye insurance is affordable for most patients. Monthly premiums tend to range from \$0-12 per month depending on the size of your deductible, which typically costs between \$0 and \$35. Depending upon your plan, there may be a co-pay fee involved for network services. Out of network services that go beyond your basic plan will cost money out of your pocket as well. If you are interested in purchasing supplemental vision coverage, talk to your employer to see if this benefit is offered. Companies that offer vision insurance may give you the option to pay for the additional expense with convenient payroll deductions or a pre-tax flexible spending account. If your employer does not offer this benefit, you can purchase an individual plan, but it is worth discussing the benefits of group vision coverage with your employer to see if they are willing to make the investment.

Vision Coverage Information

If you have any additional questions regarding basic vision coverage, you can contact a reputable insurance company or speak with a certified eye care specialists. Optometrists and ophthalmologists are familiar with the many types of insurance offered and may be able to give you helpful pointers to make the selection process easier. Understand what your needs are before beginning your search, then find a plan that will offer adequate coverage, taking into account any unforeseen emergencies or conditions that may develop.

About the Author

Source: <http://www.youreyespecialists.com>