

## **Frequently Questions about How Your Vision Insurance Works**

- **What vision insurances are accepted in the optical?**
  - The vision insurances that the optical is in network with is VSP and EyeMed. The optical is not in network with all EyeMed plans. The EyeMed plans we are in network with are Access and Insight.
  - It needs to be noted that insurance companies change benefits at anytime without notice.
  
- **What does my vision insurance pay for?**
  - Your vision insurance doesn't technically pay as medical insurance does. Your vision insurance gives co-pay amounts to charge for the exam fees and glasses. These prices are set by the vision insurance, not by the optical.
  - Typical VSP co-pay for a frame starts at \$55, VSP single vision lenses \$50 in our optical, VSP co-pay for Progressive lens \$175. Material, anti-reflective, and transitions are addition charges and co-pays vary based on individual plans.
  - Typical EyeMed co-pay for a frame starts at \$60, single vision lenses \$50 in our optical, and progressive lenses \$386. Material, anti-reflective, and transitions are addition charges and co-pays vary based on individual plans.
  
- **Can I use my vision insurance for Oakley, Costa, and WileyX?**
  - The labs that we use with specialty brands are the specific brand's lab.
  - Example: Oakley goes to the Oakley lab, Costa to the Costa lab, and WileyX to the WileyX lab. When the Optical starting carrying these companies, we signed a contact stating that the jobs would be sent to the brands specific labs and those labs are not in network with your insurance therefore, we are unable to process those brands through your insurance as a claim.
  
- **Am I able to purchase Maui Jim with my vision insurance?**
  - If the vision insurance is VSP, yes you can. VSP and Maui Jim have partnered together to make it so that VSP patients can use their vision insurance on these premium sunglasses. Each pair goes to the Maui Jim lab and is authentic Maui Jim Sunglasses.
  
- **Am I able to purchase glasses and have my insurance pay even though the optical is not in network with my insurance?**
  - Yes. When a specific insurance plan is not in network with an optical the patient has the ability to SELF FILE to the insurance. This means that the patient pays for everything at the optical as cash pay patient, the patient then contacts their insurance company and gets the forms to self file.
  
- **Am I able to get vision insurance even if my employer doesn't provide it or can I have VSP if I have different vision insurance?**
  - Yes. You can go to VSP.com and sign you and your family up for vision insurance.
  
- **Can I purchase more than one pair of glasses with my vision insurance?**
  - After purchasing one pair of glasses using the insurance benefits, the patient is offered a percentage off each subsequent pair after that.