

# Premium advice on vision insurance: How to use your benefits

Imagine this scenario: You're flipping through your email. You see you were tagged in a Facebook post but several emails down you also received a link to check out what's new with your vision benefits plan.

## Which will you read first?

Why is the allure of seeing the latest on social media too great for some to miss, while we don't even give our vision benefit plans a second glance? Did you know that 6 in 10 eyeglass prescriptions involve a vision plan, yet many people are unclear about how to use their vision benefits?<sup>1</sup> Case in point: only 14% of Americans understand common insurance terms such as "co-pay" and "allowance," according to the Journal of Health Economics.<sup>2</sup>

Even human resource professionals are unclear. A survey revealed that while 97% linked a visit to the eye doctor with getting a new prescription, just 60% equated it with diagnosing eye disease.<sup>3</sup>

It's actually easier than you would think to be an educated consumer. Following are 10 benefit facts that will have you covered.

1

### KNOW YOUR NUMBER:

With your eye benefits you will be issued a unique member number, which identifies you, and also a group number, which identifies your employer. You can find these numbers, along with the policy's effective date, in your welcome pack, on the insurer's website or [mobile app](#) (if offered), and on your insurance card.<sup>4</sup>

2

### KNOW YOUR COVERAGE:

[Most vision plans cover or offer discounts on](#) annual eye exams, eyeglass lenses, contact lenses and eyeglass frames. They may also offer discounted rates for laser surgery.<sup>5</sup> To ensure what services are covered, and how frequently you can use them, visit your carrier's website or app or call the provider.

3

### KNOW YOUR DOCTOR OPTIONS:

To find a nearby eye doctor, check out your carrier's website. It should include a list of providers in your area. For example, the Enhanced Provider Search tool on [eyemed.com](#) enables members to find eye doctors closest to their ZIP codes. It also filters results based on preferred frame brands, hours of service and more.

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### KNOW YOUR NETWORK:

A network is a group of eye doctors who have agreed to provide their services to an insurer's members at discounted rates. Out-of-network doctors do not partner with the insurer and therefore will likely cost more. You can find a list of network partners on your insurer's website.<sup>6</sup>

5

### KNOW HOW TO SCHEDULE:

It's simple: call or look online. Many eye doctors operate alongside or within retail locations, such as [LensCrafters](#), which offers online search tools to locate a doctor near you. Many share information so you can learn about the doctor, accepted insurance plans and fees, and schedule an appointment online.

6

### KNOW YOUR ALLOWANCE:

An allowance is a set amount of money your vision carrier applies toward eyeglass frames or other purchases. A carrier, for example, may provide an allowance of \$100. So if you can't resist those \$170 Ray-Ban® frames, you only have to pay \$70. Your allowance will be detailed in your benefits coverage.

7

### KNOW YOUR CO-PAY:

A [co-pay](#) is the fixed amount you owe the doctor after your visit. With some insurers, the copay on an exam may be \$10. A co-pay may also be required on your prescription and vary depending on the type.<sup>7</sup> You should be able to find details, along with other benefits, on your insurer's website.

8

### KNOW YOUR HEALTH SPENDING ACCOUNTS:

Some insurers provide flexible spending accounts or health savings accounts where you can sock away money for future medical costs. With some policies, the employer also will contribute. Typically, you will receive a debit card that you can use to pay for qualifying medical expenses, which will be drawn from the account.<sup>8</sup>

9

### KNOW WHEN YOU ARE OWED:

Several carriers provide some vision reimbursement even if you go out of network, so it's worth checking out your benefits information. If so, you will likely have to fill out a reimbursement form after the appointment and provide itemized receipts.

10

### KNOW YOUR ONLINE OPTIONS:

Looking for a way to get glasses without going to the store? No problem. A growing number of online providers, such as [Glasses.com](#), accept insurance, offer a broad selection of frames and [will cut your lenses](#) to fit your prescription. Not all online eyeglass sellers accept insurance, however, so [do your research](#).

<sup>1</sup>"Communicating the Value of Vision Benefits to Employers," by John DePalma, et. al., [www.healthysightworkingforyou.org/pdf/broker\\_paper.pdf](http://www.healthysightworkingforyou.org/pdf/broker_paper.pdf)

<sup>2</sup>Americans Don't Understand Insurance. Let Alone Obamacare," by Bruce Japsen Forbes, Aug. 10, 2013, [www.forbes.com/sites/brucejapsen/2013/08/10/americans-dont-understand-insurance-let-alone-obamacare-study-shows/](http://www.forbes.com/sites/brucejapsen/2013/08/10/americans-dont-understand-insurance-let-alone-obamacare-study-shows/)

<sup>3</sup>"Communicating the Value of Vision Benefits to Employers," by John DePalma, et. al., [www.healthysightworkingforyou.org/pdf/broker\\_paper.pdf](http://www.healthysightworkingforyou.org/pdf/broker_paper.pdf)

<sup>4</sup>"Understanding Your Health Insurance ID Card," The Daily Dose, [www.blog.cdphp.com/how-to/understanding-health-insurance-id-card/](http://www.blog.cdphp.com/how-to/understanding-health-insurance-id-card/)

<sup>5</sup>"What is Vision Insurance?" All About Vision, [www.allaboutvision.com/vision-insurance/what-is-it.htm](http://www.allaboutvision.com/vision-insurance/what-is-it.htm)

<sup>6</sup>"Glossary of Vision Insurance Terms," AllAboutInsurance.com [www.allaboutvision.com/vision-insurance/glossary.htm](http://www.allaboutvision.com/vision-insurance/glossary.htm)

<sup>7</sup>Ibid.

<sup>8</sup>"My Employer Offers Both HSA and FSA. What's the Difference, and Which Should I Use?" by Christina LaMontagne, Forbes, July 13, 2015, [www.forbes.com/sites/christinalamontagne/2015/07/13/my-employer-offers-both-hsa-and-fsa-whats-the-difference-and-which-should-i-use/#61b4ae811c79](http://www.forbes.com/sites/christinalamontagne/2015/07/13/my-employer-offers-both-hsa-and-fsa-whats-the-difference-and-which-should-i-use/#61b4ae811c79)