



VICTORIA EYE CENTER

107 James Coleman Dr.

Victoria, TX 77904

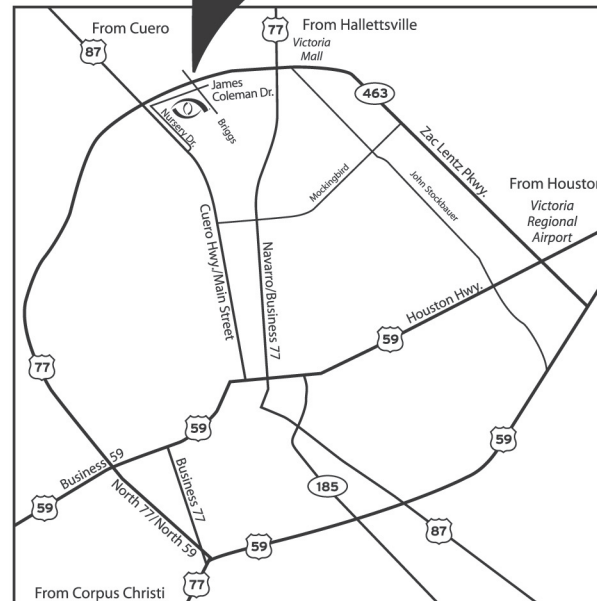
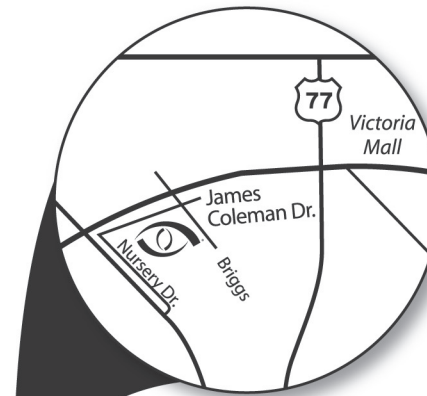
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[www.VictoriaEyeCenter.com](http://www.VictoriaEyeCenter.com)

*The more you  
understand your  
insurance...*

*The more you  
can make it  
work for  
YOU!*



VICTORIA EYE CENTER

*Excellence in Eye Care*

*Helping YOU  
understand your  
insurance benefits!*



# Understanding Your Insurance Benefits



## Choosing a Doctor

Before making an appointment with a doctor, you should always call your insurance company to verify that the doctor is in the network. This means that the doctor is a preferred provider with your insurance company and your in-network benefits will be available to you. Using your in-network benefits will generate the lowest possible cost for you to pay. If you choose a doctor that is not in your network, you may have a lesser benefit, which will cost you more money. Also, some insurance plans do not have any out-of-network benefits. In this instance, you would have to pay full price for using an out-of-network doctor.



## Understanding Your Benefits

It is important to understand your insurance benefits so that you can estimate what you will be expected to pay at your visit. Your insurance company has your benefits readily available to you in most cases by phone or Internet. When calling your insurance company, you can speak directly with a Customer Service Representative who can give you a detailed description about what services are covered under your plan. They can also tell you whether you will pay a co-payment (a set amount for which the patient is responsible), or a co-insurance (a percentage of the allowed amount for which the patient is responsible). They will also inform you if you have a deductible (a set amount that the patient must pay out-of-pocket before the insurance company starts to pay for services). Knowing this information will help you financially prepare for your appointment.



## Routine vs. Medical

Another part of understanding your benefits is realizing the difference between the services being provided to you. In a routine eye exam the doctor updates the patient's prescription, checks the overall health of their eyes, and the patient has no medical complaints. A medical office visit is scheduled when the patient has a medical complaint or history of eye problems. This would cause the visit to be considered a medical office visit because of the diagnosis. This is why it is important to know what your insurance benefits allow. Some insurance plans do not cover refractions (the part of the exam where the doctor asks the patient which lenses look better, "1 or 2" to generate the prescription), so you may need to pay for this service. Refraction is necessary to prescribe glasses or contact lenses but also assists in determining and assessing the ocular health of the eye or the need for surgical procedures.



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