

**Explanation of Insurance**

Most people have vision coverage and medical insurance. They are very different in terms of the services they cover and it's important for our patients to understand those differences. Vision coverage, including, but not limited to: VSP, Davis Vision, Vision Benefits of America, EyeMed, Spectera, NVA, Envolve and UPMC Vision Advantage, is mainly designed to determine a prescription for glasses or contacts. It is not equipped to deal with complex medical conditions and/or diagnoses. It DOES NOT allow for screenings of conditions, but once they are determined, then your medical insurance is billed for those services.

A medical condition can include, but is not limited to, diabetes, cataracts, glaucoma, allergies, dry eye, floaters, etc. When a medical condition is present, it is necessary to file the visit with your medical insurance carrier. The co-pays for your insurance will apply and the services may be subject to your deductible. Insurance carriers set these rules and our office is legally obligated to follow them.

In most cases, there is no way to know prior to the examination which type of insurance (vision or medical) our office will be able to file for you. We make every effort to be on every major carrier for your convenience and we will file those claims on your behalf. In the event that we do not take your insurance, we will provide you with an itemized receipt so that you may file with your carrier for reimbursement.

If you have any questions, please let us know.

I understand the above information and I authorize Seraly Eye Care Associates to file my insurance by the above guidelines.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_