Crockett Eye Clinic 711 E. Goliad Ave Crockett, TX 75835 Phone: 936-544-3763

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The main difference between vision insurance and an eye exam billed through medical insurance lies in the purpose of the visit and what is covered:

Vision Insurance

- Covers **routine eye exams and refraction** for vision correction (e.g., glasses and contact lenses) with no medical eye issues.
- Typically includes benefits for **eyeglasses or contact lenses** with allowances or discounts.
- Used when there are **no medical concerns**—just a standard vision checkup.
- Common providers: VSP, EyeMed, Davis Vision, etc.

Medical Insurance

- Covers **eye exams related to medical conditions** like diabetes, glaucoma, cataracts, dry eye, eye infections, or sudden vision changes.
- Does **not** typically cover routine vision exams, glasses, or contact lenses.
- Billed if there's a **medical diagnosis** requiring evaluation or treatment.
- Examples of medical plans: Medicare, Blue Cross Blue Shield, UnitedHealthcare, etc.
- If a patient wants an eyeglass prescription, and has medical insurance that does not cover a refraction, the *patient will be billed \$25 for the refraction*.

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