



## Financial Agreement

Many of our patients have both medical and vision insurance. These plans are very different in what they cover and we want you to understand the difference.

Vision coverage is designed to cover a routine vision exam including prescriptions for glasses or contacts and routine eye health screening. This service does not cover exams when a medical condition is present.

When a medical condition or diagnosis is present (such as diabetes, high blood pressure, or eye disease such as glaucoma, macular degeneration, dry eye, and cataracts- just to name a few) it is necessary to file the exam with your major medical carrier. Any copays you have for medical specialists will apply as well as any non-covered service. **Medical insurance does not cover routine vision services, just as vision insurance does not cover medical eye problems.** Our office does not make these rules, they are defined by the insurance carriers themselves.

We are often unable to determine which type of insurance we will be required to apply to your exam prior to your visit. In the event that we do not take your major medical or vision insurance or you have not met the deductible required by your insurance provider, we will be happy to provide you with an itemized statement for you to file with your carrier for reimbursement. You will be responsible for any charges not covered by your insurance carrier.

Glasses and contact lens prescriptions are customized to each individual's prescription. Therefore each pair of glasses or contact lenses are custom purchases and are non-refundable.

**All fees that are not covered by insurance are due at the completion of your exam and all sales for services and materials are final. This includes all exam fees, copays, contact fitting fees, and material purchases (glasses or contact lenses).**

By signing below you understand the above and that whether you have insurance or not you are responsible for your charges to your account.

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Printed Name

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Signature

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Date