

Valley EyeCare
Medical & Vision Insurance
Flexible Spending Accounts

The health care environment has become very challenging with regard to medical and vision insurance benefits. At Valley EyeCare Center, it is imperative that our patients' care is our priority. We have made every effort that our physicians' are providers on many plans in an effort to provide continuous care to our patients.

Listed below are some of the many insurance plans that our doctors participate in. If you do not see your insurance listed, please call our office and an experienced person will assist you in determining your medical and vision insurance coverage and if we are providers on your plan.

MEDICAL INSURANCE

PPO: Preferred Provider Organizations allows you to go directly to a provider within the insurance company network without a referral. Our physicians are on numerous PPO plans. If you do not see your doctor's name on the insurance network's list, please call our office to determine if we are providers.

POS: Point of Service plans have two options for the subscriber. It can be used as an HMO by seeing your PCP and obtaining a referral to see a specialist, or you can go out of plan to obtain services directly and agree to pay the higher out-of-pocket expenses.

HMO: Health Maintenance Organization is when you must see your Primary Care Physician (PCP) first to be evaluated, and to obtain a referral to a specialist. Your PCP will be affiliated with a Medical Group that is a network of doctors and facilities, from which you may access care.

Our physicians are providers on the following Medical Groups:

Affinity
Bay Valley
Hill Physicians
John Muir
Palo Alto Medical Foundation

There are some medical groups that do not allow an eye examination and medical care to be performed on the same day. To maximize the patient's insurance benefits, those appointments will be scheduled on separate days: the eye examination with an optometrist and the medical appointment with an ophthalmologist.

VISION INSURANCE

Vision Insurance is coverage for a routine eye examination, to perform basic medical screening of the eyes, to determine a glasses prescription, and contact lens services.

Vision examinations do not cover medical conditions. Our optometrists perform all vision examinations and work closely with our ophthalmologists if a medical condition is found.

Vision insurance benefits and coverage vary from plan to plan depending on your group. We do our best to verify all insurance coverage and benefits prior to the patient being seen. You may be asked to provide your social security, identification number, or other identifying information in order for us to obtain benefits and authorizations. It is the patient's responsibility to notify our office of insurance coverage prior to the visit.

If a medical condition is found during an eye examination, you will be referred to one of our ophthalmologist for treatment, and your medical insurance will be billed.

Some of the vision insurance plans our doctors participate in are:

Vision Service Plan (VSP)
EyeMed
Cole Vision
Davis
Spectera
Superior
Vision Benefits of America

FLEXIBLE SPENDING ACCOUNTS

What is a Flexible Spending Account (FSA)?

Essentially, FSA's allow an employee to set-aside pre-tax dollars to be used for medical expenses. An FSA plan may be used to pay for an elective procedure such as LASIK or to purchase contact lenses and prescription glasses. Patients can save literally hundreds of dollars using their FSA money towards their eyecare needs.

FSA's are also referred to as Flex-125, a Tax Savings Plan, Medical Spending Account, Section 125, or Cafeteria plan.

How do employees sign up for a Flexible Spending Account?

During a period known as open enrollment, employees can sign up to participate in their company's FSA plan for the upcoming year. Each month a specified amount will be deducted from the employee's paycheck and deposited in a special account to be used for medical procedures that insurance does not cover.

At Valley EyeCare Center, we partner with our patients to inform and education them on their insurance benefits. It is always our goal to prevent insurance billing problems by analyzing the patient's insurance coverage prior to their appointment.

We appreciate our patients' efforts and patience in helping us determine their insurance benefits for medical and vision care.