



Assignment of Benefits for Insurance Coverage

Your eye health is important to the Doctors and staff at Gilbert Eyecare and Dr. David Gilbert & Associates. The American Medical Association recommends that patients have an exam performed every year to monitor the health of your eyes.

Dr. David Gilbert, Dr. Deena Falsetta-Gilbert and Dr. Rachel Willcoxon medically specialize in determining your eye health using state of the art equipment and years of experience as Optometrists.

As your primary eye care provider, our doctors will check the refractive state and internal health of your eyes at **every** visit through a thorough examination of both visual and medical health of your eyes. Most medical insurance carriers have benefits that cover the varying diagnostic results from your exam.

Your primary medical benefits will be applied based on your eye health diagnosis if the result falls into a medical diagnostic category. The benefits applied would be the same as any other health exam performed by a specialist physician during an office visit and any applicable testing under the benefit coverage for laboratory and diagnostic testing.

Your Vision benefits offer discounts and/or allowances toward corrective materials such as glasses, frames, and contact lenses as well as preventative eye care services. Vision benefits are utilized when your exam has zero medical findings; however, to ensure you receive your best benefit for materials, vision benefits can be used in conjunction with your medical benefits. The insurance benefit applied to your visit will be based on the final determination of your eye health exam and a claim will be submitted for processing for payment to your insurance carrier.

Based on the insurance information you provide at the time of your appointment we will verify what types of benefits you have under your policy prior to your appointment. If it is determined you do not have benefits that we participate with, we will notify you immediately and discuss your options, including the costs as a self-pay patient.

By accepting Gilbert Eyecare's Assignment of Benefits, you are confirming you understand the insurance claim filing process, procedures and patient responsibilities. Insurance coverage and benefits is not a guarantee of payment by your insurance carrier. Non-covered charges will be the responsibility of the patient and/or insured party.

Confused On Insurance?

Eye exams are important to ensuring that you are seeing your best! At Gilbert Eyecare we accept most vision plans and major medical insurances. It is possible you may have vision insurance in addition to medical insurance.

WE ACCEPT TWO TYPES OF INSURANCE



VISION INSURANCE



MEDICAL INSURANCE

HOW ARE THEY DIFFERENT?

Vision insurance is designed to pay toward a comprehensive "routine" eye examination that checks for but finds no medical problems.

Medical Insurance pays toward eye care visits that have medical findings.

Examples

- eye infections - cataracts - styes
- floaters - loss of vision - dry eyes

WHAT DO THEY PAY FOR?

Determining your eyeglasses prescription (refraction) is included in a vision exam. Vision insurance plans often pay a portion of eyeglasses or contacts.

When there is a medical diagnosis, such as the examples listed above, we are required to submit the exam to your medical insurance.

WHAT DON'T THEY PAY FOR?

Some vision plans won't pay toward the contact lens fitting when using your glasses benefit, but other plans do. This can be determined by reviewing your specific plan of benefits.

In most cases a comprehensive examination that is medical doesn't pay for an eyeglasses prescription (refraction), glasses, and/or contact lenses.

To better understand your individual medical or vision insurance plan, we recommend that you call your insurance company directly.