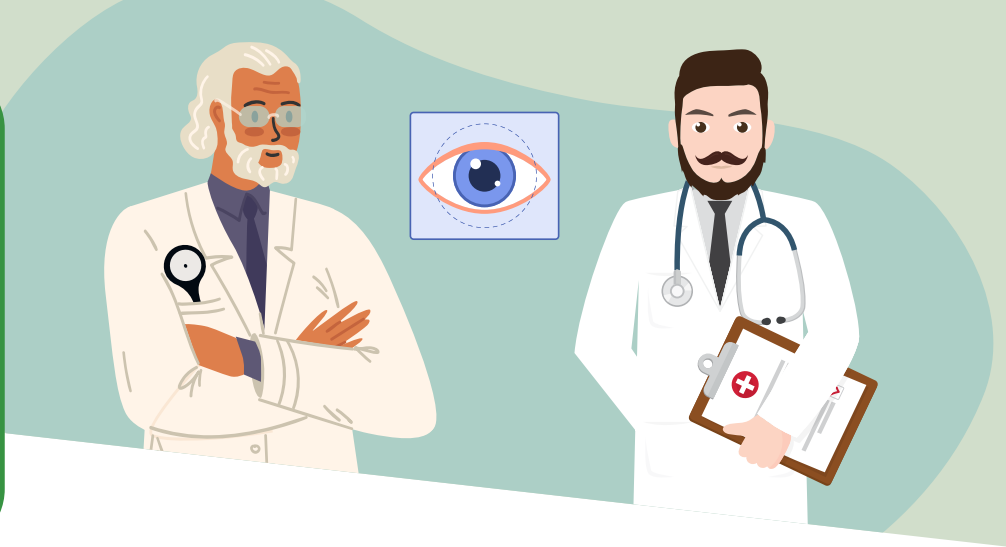


March 2025

# Benefits News



## Eye Care: When to Use Vision or Medical Coverage

This document is part of the OEGB March Newsletter, Taking Care of Your Vision. To access other resources, visit the [News and Events](#) page.

More than half of all insured adults say they struggle to understand what their health insurance covers. When you have medical insurance and vision insurance, it can be even trickier. Review the information below to learn more about which plan you should use for eye care.

### Understanding Your Coverage

It's important to have a good understanding of the coverage that each plan provides:

- **Vision insurance** helps cover the cost of routine eye care and corrective eyewear. This includes vision exams, glasses or contacts, and other vision services at a reduced cost.
- **Medical insurance** covers essential health benefits that maintain your health and treat illnesses and accidents. For your eyes, this would include an unexpected eye injury or disease. Depending on the treatment provided, a visit to the eye doctor may be covered by medical insurance.

## Determining Which Plan to Use for Eye Care

Making an appointment with an eye care specialist can seem daunting at first. But once you know the basics, it's easier to know who to contact for your eye care needs. The main factors to consider are the type of eye exam you will undergo and the reason for your visit.

### Vision Coverage

Eye care visits that are “routine” are typically covered by your vision plan. This includes visits to an optometrist or optician.

**Optometrists** have a Doctor of Optometry degree (OD). They attend optometry school instead of medical school. They're qualified to diagnose and treat lots of common eye diseases and vision problems. However, they cannot perform surgeries.

**Opticians** help you choose the right eyeglasses, contact lenses, or other vision correction devices. Opticians cannot diagnose or treat your eyes.

### Medical Coverage

Eye care visits that are more complex or may require surgery will more likely be covered by your medical plan. Services performed by ophthalmologists are usually covered in this way.

**Ophthalmologists** have attended medical school and received specific postgraduate training. They're qualified to diagnose and treat conditions that affect your eyes and vision. This includes performing surgery, an ophthalmologist will be covered by your medical plan.

Click [here](#) to learn more about the different types of eye care specialists.



### Sample Scenario

Let's say you have an appointment for your annual vision exam. Your glasses have been damaged, so you need a new pair. At the clinic, your optometrist performs a routine eye exam. During the exam, it's determined that you need a minor prescription change. These services will be covered by your vision plan.

Your eye optometrist also notes you have signs of glaucoma. Your optometrist will refer you to an ophthalmologist for additional glaucoma testing. Your medical insurance will be billed for the visits and tests with the ophthalmologist.

Sources:

- [HealthCare.gov](https://www.healthcare.gov)    [Cleveland Clinic](https://www.clevelandclinic.org)