KILLINGLY EYECARE

Setting our sights on personalized eye care; striving to make a difference in the lives we touch.

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To Our Valued Patients,

Many of our patients carry both vision care coverage (such as VSP or EyeMed) and medical insurance (such as Cigna, Blue Cross Blue Shield, Aetna, etc.). We understand that knowing when each type of coverage applies can be confusing, so we would like to clarify how we determine which plan is used during your visit.

Vision plans like **VSP** and **EyeMed** cover routine eye care related to *refractive conditions* such as nearsightedness, farsightedness, and astigmatism. However, if the doctor identifies a *medical eye condition* (dry eye, glaucoma, macular degeneration, drusen, cataracts, infections, etc.) or a *systemic medical condition* (diabetes, hypertension, autoimmune conditions, etc.) that affects your eyes, your **medical insurance** must be used.

Because we do not know what conditions may be present until the doctor performs the examination, we cannot determine in advance which type of coverage will apply.

We understand that copays, deductibles, and out-of-pocket costs differ between plans, and you may prefer one type of coverage over another. However, we are legally and ethically required to bill according to the medical findings documented during your examination. Coverage is determined by your ocular health, not by patient preference or plan design.

For **new patients to the practice**, if no medical concerns are present at your initial visit and the doctor does not diagnose any medical eye condition requiring treatment or monitoring, we may utilize your VSP or EyeMed routine vision benefits for that exam.

Please note that **any future examinations, follow-up visits, or evaluations related to medical eye conditions will be billed to your medical insurance**.

Our goal is to provide you with the highest level of care while ensuring that your insurance is billed appropriately and accurately. If you have any questions, we are always here to assist you.

With appreciation,

Dr. Gemma S. Stirba, Dr. Paul R. Shepherd O.D., and Dr. Bethany G. Arabic, O.D., MS