



You may be covered by one or both types of insurance:

Medical Insurance is for *medical* problems like “pink eye”, dry eyes, a foreign body, evaluation and monitoring of a patient with diabetes, elevated eye pressure or cataract, to name just a few. This is your health insurance. It is used *when necessary*, unlike vision plans, that are used as limited by the plan.

Vision Insurance is for *well* eye examination and prescription of eye wear (glasses or contact lenses) or refractive surgery. This is usually a separate plan or ‘rider’ and excludes medically related services

In general, you can't use both types of insurance on the same day and may require more than one office visit

A note about HMO's and referrals. If your insurance is a “Health Maintenance Organization” (it says “HMO” on your insurance card) you need to call your primary care physician and ask for a “referral” prior to coming in for your appointment. If you do not ask for a referral, it is likely your insurance will not pay for the visit. The process is easy, just a phone call

Our office currently can provide for the following insurances and vision plans:

Medical: this office handles *most* medical insurance, like

- Traditional Medicare
- Most Medicare Advantage plans
- Geisinger Health Plan
- Health America (except Coventry)
- Health Assurance
- Highmark
- First Priority
- First Priority Health
- Capital Blue Cross

Vision Plans:

- Eyemed
- NVA
- Superior Vision
- Geisinger
- Aetna
- Davis Vision Associate Provider (Williamsport Office)
- Davis Vision In-Network Provider (Lock Haven Office)