



Broadway Eye Center

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Understanding Insurance Coverage

Probably one of the most difficult things about "getting your eyes checked" is understanding your insurance coverage. You find VSP, VCP, PPO, HMO, POS, Select, Choice, Open Access and almost every combination of "alphabet soup". It is very confusing.

In general, insurance related to the eyes falls into three categories: Medical Care, Well-Vision Care, and Medical Care with a vision rider.



Medical Care plans (like Medicare) pay for medical (disease) and emergency problems in the eye system, such as cataracts, dry eye syndrome and eye redness or pain. Medical Care plans allow coverage as often as "medically necessary" for treatment of the eye disease, often more than once per year. Without a vision rider, medical plans generally do not cover routine (non-disease) visits or glasses and contacts.

Many of the CIGNA, United Health Care, PacifiCare and Blue Cross/Blue Shield plans are Medical Care plans.

Well-Vision Care plans, often called "eye-glass" programs, pay for routine visits and glasses/contacts and generally allow coverage once per year. Although eye disease can be monitored, treatment of eye diseases and emergencies are only covered when the plan contains a primary or acute care rider. VSP, CompBenefits and Cigna Vision are Well-Vision Care plans.

Medical Care plans with a vision rider are really a combination of the other two types and pay for disease and routine care. Although the most common vision rider is VSP, many other smaller plans exist.

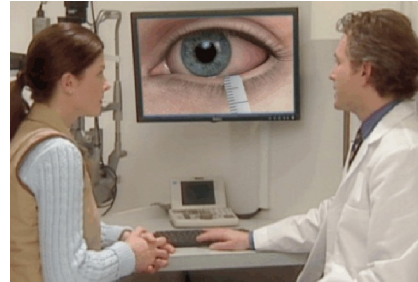
Lutein, the Natural Protector

Lutein is a water-soluble member of the carotenoid family, which possesses anti-oxidant properties that may favorably impact ocular health, particularly in age-related macular degeneration (AMD) and perhaps, cataract formation. Beyond its anti-oxidant properties, lutein is also believed to absorb short wavelength blue light that enters the eye, thus reducing light-associated damage to the macula and crystalline lens. Dietary sources of lutein are spinach, turnips, kale, collard greens, egg yolks and green peas. Many multivitamins and supplements now contain lutein.

Smoking's Negative Effects

Most people understand the negative effects of smoking on the heart and lungs, but many do not realize that smoking can accelerate age-related macular degeneration and cataracts. Smoking's effect on the cardiovascular system may contribute to diabetic changes in the retina and its effects may cause lipid layer changes in the tear film, resulting in dry eyes.

New 3D-Eye Office Patient Education Program



Running in the reception area, 3D-Eye Office is a 3D animated software program designed to enhance patient communication by creating awareness of eye diseases, optometric services and eye products.

BEC Accepts More Insurance Programs

Recently, Dr. Bob Day and Dr. Ashley Huff were approved as in-network providers for several insurance plans, including United Health Care, PacifiCare and CIGNA.

Of course, we continue to be long-time providers for Vision Service Plan (VSP), Vision Care Plan (VCP), Medicare and Blue Cross/Blue Shield (PPO and POS).

United Health Care plans for patients without a vision plan rider:

- Choice Plus HMO
- Choice Plus EPO
- Choice Plus POS
- Select
- PPO

PacifiCare plans for patients without a vision plan rider

- Signature Elite
- Signature Value
- Value Plus
- Elite Plus

CIGNA plans for patients without a vision rider

- HMO
- PPO
- Network POS
- Flex
- HMO/POS Open Access



Vision riders for which we are providers include VSP, Comp Benefits (VCP) and CIGNA Vision.