

VISION EXAMS FOR DEPENDENTS UNDER 21

Under the Affordable Care Act also known as Obama Care – an annual eye exam is covered at 100% through the medical insurance for your dependents under the age of 21. This DOES NOT cover lenses and frames.

If you have Vision Coverage, the plan pays only \$40 towards an eye exam. If you have vision insurance, you should have the exam filed under your medical plan and then use the vision plan for frames, contacts, lenses.

Since the eye exam would be filed through the medical plan, you will need to make sure you use a network provider. To find a network provider, you go to your insurance carrier's website – either www.medmutual.com for SuperMed Plus or www.aultcare.com for Aultcare. Look under physicians and check for either an optometrist or ophthalmologist that is in your network and make the exam appointment with one of these physicians. Do not look for these doctors under the vision coverage.

If you do not want to use one of the network physicians, then the coverage would be \$40 filed under your vision insurance.