

Is Your Vision Plan Really Worth the Money?



Vision plans are a common benefit for many employees. On the surface they appear to give you access to vision care you might not be able to afford. They claim to save you money when you purchase glasses or contact lenses. Is your vision plan worth really worth the money? Does it really save you as much as it claims?

Your Vision Plan is NOT “insurance”, but a “Package of Benefits”

When I tell this to patients they usually ask me, “What do you mean?” Consider this: If you are in a car wreck your insurance will cover repairs according to your contract. If you have another wreck 6 months later they will cover it again. The same is true of health insurance. When you use your vision plan benefits the clock starts running again. Typically, you can only use the benefits every 1 or 2 years.

Your Vision Plan May Limit Your Selection

Some vision plans make you choose from their frame display. This might seem easier but usually it reduces your choices to

frames that are low priced and high volume. This will restrict you when you are looking for a unique or different personal style.

Your Vision Plan May Delay Your Glasses

Some vision plans require that your eye doctor in Indianapolis use their optical lab to process your glasses. Many times this can cause delays in delivery or, even, quality control issues.

Your Vision Plan Requires Pre-Determined Co-Pays

When you use your vision plan there are contracted co-pays. These payments for options and upgrades are non-negotiable. They can add literally hundreds of dollars to your out-of-pocket costs for new glasses.

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This depends on the plan and who is paying the monthly premium. A few vision plans are worth it, but most are not, especially if you have to pay part of the premium out-of-pocket.

You can often find a better deal on high quality glasses in Indianapolis by comparing your vision benefit plan with what you would pay without it. At Moody Eyes we will take the time to compare our Vision Club pricing for you. Then you will know the answer to “Is your vision plan really worth the money?”

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***Delivering the Art of Fashion and
the Science of Vision...without
Breaking Your Budget***