

Notes about Guardian Vision Coverage....

Family Eye Care in Pontiac said the VSP is “a good one”. They was the first plan that Dr Petit got involved with over 20 years ago.

\$10 exam cost does not include the \$47 Eye Wellness portion. That is entirely optional and not covered by ANY insurance.

If you have diabetes, glaucoma, flashes or floaters in your vision, your exam is probably going to be covered under medical insurance instead of your vision insurance.

If you have contact lenses, the contact lens evaluation is an extra charge (but will be discounted about 15% through VSP)

**This is VERY Important** – Make SURE you call your eye doctor at least 2 days before your appointment and let them know that you have the vision insurance (Group number 508080 and last 4 digits of Subscriber – employee- SSN), so they can have everything pre-approved before you get there. If there is a mixup in insurance, you would have pay for everything that you do that day, and get it straightened out with the insurance later.

*Family Eye Care gave me a couple examples of “list” vs. Guardian VSP pricing...*

A pair of Progressive lenses that were recently billed through their clinic with anti-reflective and photochromatic lenses (no frame) were \$544 without the insurance. They would cost \$275 with the insurance (\$25 copay + \$125 Progressive + \$82 transitions + \$43 anti-reflective)

A pair of frames that would be straight billed were \$157 without insurance, but would be \$21.60 with (\$130 off price + 20% off the balance)