

**Hemler Family Eye Care  
1201 W. Elm Avenue  
Hanover, PA 17331  
(717) 630-2922  
Dr. Edward A. Hemler, O.D.  
Dr. Katie M. Hertz, O.D.  
Dr. Jillian X. Penney, O.D.**

### **About Your Insurance**

There are two types of health insurance that will help pay for your eye care services and products. You may have both and our practice accepts both:

1. Vision care plans (such as VSP and EyeMed)
  2. Medical insurance (such as Blue Cross/Blue Shield and Medicare).
- Vision care plans only cover routine vision exams along with eyeglasses and contact lenses. Vision plans only cover a basic screening for eye disease. They do not cover diagnosis, management or treatment of eye diseases.
  - Medical insurance must be used if you have any eye health problem or systemic health problem that has ocular complications, such as diabetes. Your doctor will determine if these conditions apply to you, but some are determined by your case history.
  - If you have both types of insurance plans it may be necessary for us to bill some services to one plan and other services to the other. We will use coordination of benefits to do this properly and to minimize your out-of-pocket expense.
  - We will bill your insurance plan for services if we are a participating provider for that plan. We will try to obtain advanced authorization of your insurance benefits so we can tell you what is covered. If some fees are not paid by your plan, we will bill you for any unpaid deductibles, co-pays or non-covered services as allowed by the insurance contract.
  - Medicare and most medical insurance plans do not cover the refraction fee. This is an out of pocket expense for you of \$40.00
  - If we do not participate with your insurance, you will be responsible for all fees. We will aid you in submitting to your insurance for your reimbursement.

I have read and agree with these policies.

\_\_\_\_\_  
Patient signature (parent if child)

\_\_\_\_\_  
Date

Please provide your insurance cards to our staff member.