

Vision Coverage ^[1]

Benefits 101

The information provided in this section refers to vision coverage in general and is designed for all audiences. For information on the specifics of the CU vision plan for benefits-eligible employees, [follow the link at the bottom of this page.](#)

How it works

Vision coverage works differently than health insurance. Vision coverage isn't really an "insurance" product at all in that it doesn't protect you from unforeseen events.

Vision coverage simply helps **offset the costs of annual eye exams and glasses or contact lenses**. If you develop a medical condition with your eyes, it is typically your health insurance that provides coverage.

Two basic types of coverage

BENEFITS PLANS:

- typically pay for a portion (or all) of your eye exam fees.
- provide an allowance to be used toward the cost of glasses or contact lenses.
- usually specify time periods for how often you can receive the benefit (e.g., one eye exam per year; use allowance toward new glasses every two years).
- may have copays or deductibles.
- may have a waiting period before the benefits start.

DISCOUNT PLANS:

- do not pay any of your costs but instead have negotiated special prices.
- task you with paying everything out-of-pocket, but they give you a lower rate than you would get if you didn't have the vision discount plan.

There may also be additional coverage for things like vision correction surgery or replacing lost/broken glasses.

Special considerations

CONTACT LENSES



Even though you wear contact lenses to correct your vision, your contact lenses may be classified as **elective**.

Some people cannot wear glasses and must get their correction from special contact lenses; in this case, the individual would be a **non-elective contact lens wearer**.

If you can wear either glasses or contacts, your choice to wear contacts is considered **elective**.

If your contact lenses are elective and you have a vision benefits plan, you can typically choose between using your allowance on glasses or on contacts— but not on both within a certain period of time.

Discount vision plans do not usually differentiate between elective and non-elective contact lenses. This is because you are paying for everything out of pocket, so the plan's only responsibility is to negotiate special prices.

GLASSES



With a vision benefits plan, only certain types of lenses (e.g., plastic of a certain thickness) will be covered by the benefit.

If you want a special coating (e.g., anti-glare), you'll pay for that additional cost.

Discount vision plans will have negotiated different prices for different types of lenses.

Should I purchase vision coverage?

Use [this worksheet](#) ^[2] to record the cost of your predictable yearly vision needs.

BASELINE COST

- Start by assuming you'll pay out of pocket for everything and calculate the cost.
- Call a few doctors' offices to find out the cost of an eye exam (and contact lens fitting, if applicable). Some offices may even post prices online.
- If you wear contact lenses, you can find out the current price of your brand by looking online.
- You can price glasses the same way, or you can go to an eyewear store.

Record all of this information in the “No Plan” column.

PLAN COST

Now you can calculate the cost of your vision needs under a vision benefit plan or discount vision plan. Your employer may offer a plan to consider, or you may find a plan through another source.

ADDITIONAL FEATURES

After comparing the cost of your predictable vision needs, look at other features of the plan.

For instance, what kind of coverage is there for

- a second complete pair of glasses?
- vision-correction surgery (e.g., LASIK)?
- sunglasses and/or related accessories?
- lost or broken glasses?

Vision Coverage for CU Benefits-Eligible Employees

Click the box below:



CURRENT CU PLANS

[3]

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Groups audience:

Employee Services

Right Sidebar:

ES: Financial Wellness - Benefits 101

Source URL: <https://www.cu.edu/employee-services/benefits-wellness/current-employee/benefits-101/vision-coverage>

Links

[1] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/benefits-101/vision-coverage>

[2] <https://www.cu.edu/docs/vision-cost-worksheet-0>

[3] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/vision-plan>