INSURED AMERICAN & FAMILY

VETERAN / FAMILY OWNED & OPERATED
(813) 919-8536
C.Gruenbaum@insuredaf.com
insuredaf.com

Vision Insurance

Eye exams, glasses, and contacts

Original Medicare doesn't cover routine vision. Glasses aren't cheap.

WHAT IT IS

Vision insurance is a **separate** policy that covers annual eye exams, prescription lenses, contact lenses, and a frame allowance. Premiums are typically very affordable, often $10-20/month, and the plans usually pay back their cost with a single annual exam and glasses purchase.

WHO IT'S FOR

- Anyone who wears glasses or contacts.
- Families with kids needing yearly exams.
- On Medicare and want routine vision care (Original Medicare doesn't cover it).
- Anyone who hasn't had an eye exam in 2+ years.

HOW IT WORKS

- Annual eye exam covered with a small copay.
- Allowance toward frames (commonly $130-150/year).
- Allowance toward lenses or contact lenses.
- Network of providers (LensCrafters, Visionworks, independent optometrists).

THE 3 THINGS PEOPLE GET WRONG

1. **"Medicare covers vision."**
Original Medicare covers vision only for specific medical conditions (e.g., glaucoma, cataract surgery). Routine eye exams and glasses aren't covered. Some MA plans include limited vision benefits.

2. **"I have 20/20 vision so I don't need it."**
Eye exams catch diabetes, hypertension, glaucoma, and other conditions long before symptoms. Preventive vision care isn't just about glasses.

3. **"I'll just buy cheap glasses online."**
You still need a current prescription. And an annual exam is preventive care worth having.

GOOD ANNUAL INVESTMENT:
Affordable premium, predictable benefit. A single exam + glasses purchase often covers the annual cost.

Want vision coverage?

Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.

Craig Gruenbaum | Insurance Advisor | (813) 919-8536 | C.Gruenbaum@insuredaf.com | insuredaf.com | Licensed in 37 states