

Renewed Vision Financial Policies

Renewed Vision is committed to provide excellence in eye care and patient experience. In order to maintain our standard of customer service, it is necessary that you understand the following financial policy which is in place to control the cost of doing business.

1. Payment is expected in full at the time of service. If you feel that there is an ocular emergency and you must be seen but do not have the means to pay in full please talk to our office staff before you go to the exam room. Renewed Vision reserves the right to charge a late fee/service fee for any account not paid in full after 90 days.

2. Insurance: Renewed Vision will file most insurance plans as a courtesy to you. Proof of insurance and identity must be provided before or on the date of service. We do not guarantee that we will be able to file insurance that is presented after services are rendered. Insurance coverage is a contract between you and your insurance company. While our office does make every attempt to verify insurance coverage, verification by your insurance company is not a guarantee of payment. It is ultimately each patient's responsibility to understand his or her insurance coverage. If Renewed Vision does not receive a payment or a denial from your insurance company within 30 days of the filing date, we reserve the right to bill you directly for services.

3. Copays, Deductibles, Non-covered Services: You are responsible to pay all copays and deductibles as stipulated by your insurance coverage. **Refractions** (a measurement of the lens power necessary to prescribe glasses) are not covered by Medicare and most medical insurance plans. A **contact lens evaluation** is an additional charge and separate from your comprehensive eye exam fee. This service is required every year in order to have a valid contact lens prescription. Insurance rarely covers the entirety of this service. It is your responsibility to pay for these services in the event they are considered non-covered services by your insurance company.

4. Coordination of Benefits: Due to the complexity of most insurance carriers and insurance plans, our office does not guarantee that we will coordinate benefits between multiple insurance providers. Some insurance plans automatically coordinate benefits. In the event that we are unable to coordinate benefits, it becomes your responsibility to pay any outstanding balance and file for reimbursement for any secondary insurance carriers. Our staff will be glad to assist when possible with any required paperwork.

5. Medical vs Vision Insurance Coverage: There are two types of insurance coverage for eye care. In general, vision insurance covers a wellness visit and may have discount towards glasses and/or contact lenses. Medical insurance covers any medical visits (red eyes, glaucoma, cataracts, diabetic evaluations, etc.) The insurance carrier responsible for the visit is determined by a set of standards with which our office must comply. Unfortunately, it is not always possible to know until prior to being seen if your visit will be routine, comprehensive or medical in nature.

6. Material Orders/Deposits: Eye glass orders on which insurance is applied must be paid prior to the order being processed. A minimum deposit of 50% is required on all eye glass order on which no insurance is being applied. The balance is due prior to the glasses being dispensed. All contact lens orders must be paid in full before they are dispensed. Renewed Vision reserves the right to require payment in full of all material prior to ordering.

All orders must be picked up within 90 days of ordering. After this time, they become the property of Renewed Vision and all deposits are forfeited. Contact lenses will be returned and a restocking fee applied to the account.

7. Material Return Policy: In the unlikely event you should have problems with your eye wear, contact lenses or glasses, it is imperative that we be notified within 14 days of the original dispensing date of the eye wear. Our office will work with you to correct any problems you may have. An advantage of coming into our office to select frames and lenses is the knowledge of our staff. Our doctor and staff strive to make the most appropriate recommendations for your visual and lifestyle needs. Prescription eyewear is custom made for each individual. Therefore, glasses cannot be returned for a refund. Any exceptions are made on an individual basis.

8. Refund Policy: Any refunds due to overpayment will be issued via check.

9. Returned Checks: There will be a \$30.00 service charge on all returned checks. Payment for returned checks and services are due upon notice of returned check and payable by cash, money order, Visa or MasterCard only. All subsequent payments for services and/or materials may only be taken by cash, money order, Visa, or MasterCard.

10. Collections Policy: All balances are due at the time of service or at the time Balances not paid within 90 days of the date the statement is first mailed will be reported to the Collection Services of Athens and documented on your credit report. Any collection fees incurred are the patient's responsibility.

Note: Accounts sent to our collections agency become public record and will show that you received treatment at our office.