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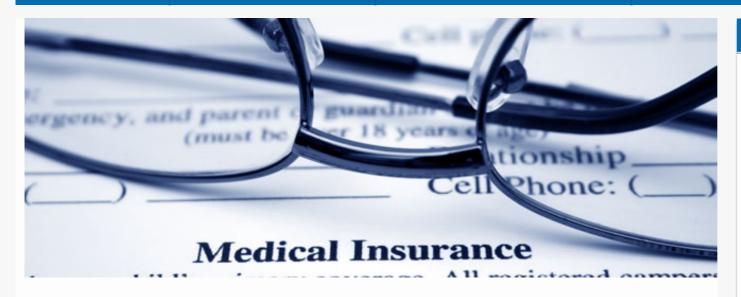
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Is LASIK Right For Me?

Cost of LASIK

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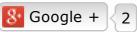
How Much Is LASIK With Insurance?

November 4. 2013











One of the first questions many ask while considering LASIK is "How much is LASIK with insurance?" Unfortunately, most insurance companies don't cover LASIK, because laser eye surgery is nearly always considered an elective or cosmetic surgery.

If your insurance doesn't cover LASIK, there are still ways to use it to lower your LASIK costs.

REQUEST A TLC LASIK INFO KIT

To learn more about LASIK and TLC Laser Eye Centers, complete the form to receive an info kit.

first name

last name

email

phone

zip / postal code

select location

Submit

By entering my email address, I consent to receive email information, offers and promotions from TLC. I understand I can withdraw my consent at any time.

So how much is LASIK with insurance?

Many of today's big insurance companies – such as VSP, Davis Vision and Blue Cross Blue Shield – negotiate with LASIK providers to offer members a courtesy discount. So when you see the sticker price of LASIK, don't assume that's what you'll pay. You might qualify for insurance-based discounts you didn't know about.

But the big question, of course, is this: Can you get insurance to pay the cost of LASIK?

It's not easy.

How insurance might cover LASIK

Insurance does not often cover LASIK, but certain people can get their laser eye surgery covered.

The first way is job based. People who serve in special forces-including those servicing in the U.S., Canadian or Australian military-and who meet specific vision requirements can sometimes get LASIK covered. This usually requires a waiting period and surgery in a military facility, and not everyone qualifies.

If you're a civilian who plays sports, acts or otherwise entertains for a living, you can make a case to your insurance company that the procedure is necessary for the demands of your job. Be warned: These cases are hard to win and can involve a lot of paperwork.

If you're neither a soldier nor a performer, there's one last way to persuade insurance to pay for LASIK. It requires honesty and should not be abused.

People with certain safety requirements (police or firefighters) or medical conditions—such as contact lens intolerance, severe dry eyes or severe allergies—might qualify for insurance-covered LASIK. Either of these conditions can make wearing glasses and contacts dangerous or impossible, leading to need for LASIK. The conditions must be documented, and there must be a good-faith effort to use contacts and glasses. Even then, an insurance company might not view LASIK as medically necessary.



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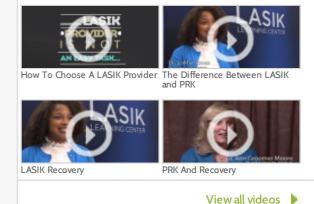
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