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r/personalfinance • 7 mo. ago

Mobile_Engineering35



Getting vision insurance vs paying out of pocket?

[Insurance](#)

Hello. I just moved to the US and was unlucky enough that my eyeglass frames broke after a couple of months, so I was thinking about replacing both lenses and frames (they're 5 years old already).

I was thinking if it would be worth it to first get some vision insurance, or to pay out of pocket.

I found VSP at just \$15/mo which seems pretty reasonable, considering the copy for an exam with a private practitioner (in their network) is \$30, however I'm not sure if this is a comprehensive exam or just the optometrists. Also frames are covered up to \$150 (although not sure if their options are limited, was thinking about getting something from Costco or online).

On the other hand, I saw that at Warby Parker or Costco you can get a comprehensive eye exam for \$90 (but not sure about the quality of the practices), plus by checking online I might be able to get some frames under \$200. I can also deduct expenses from my HSA (my budget is \$250 for prescription glasses).



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6



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seanpvb • 7mo ago

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Those two companies aren't insurance providers either, they own frame and lens companies that manufacturer most all frames. Your premiums pretty much add up to what you would end up paying cash for exams and frames/lenses. If it covers more for certain frames, it's because they own the frame company and they are just giving you a discount on their own product they mark up.

Vision insurance doesn't cover imaging or contact lens fittings, and there are many independent optometrists that have stopped accepting insurance because they only get \$50 from the insurance company for the most basic visit. You'll often pay less if you pay in cash than you would with insurance once you have to pay the additional fees for standard services that aren't covered by your insurance i.e. imaging, pressure tests, contact fittings.

At the very least you'll break even paying cash (unless you want specific Ray-Ban or brand name frames and your insurance company happens to own the brand frames you want).

If you call around your area and ask for cash prices you can see what is best, OR you can find a Costco near by and get your exam and order your glasses/contacts from them.

You'll often be out the door with an exam and new glasses for well under \$200.

↑ 10 ↓ ...

(+) 2 more replies



Plenty-Taste5320 • 7mo ago

You can go to [America's best Q](#) and get an eye exam and glasses for like \$80. I've been using them for 10+ years for contacts that I order online. Cheaper than paying for vision insurance through work.

↑ 7 ↓ ...

(+) 3 more replies



myhobbythrowaway • 7mo ago

I don't bother with vision insurance. My yearly eye exam is \$150 out of pocket, including a glaucoma check. I get my glasses replaced every 3-4 years, which cost me \$200 at [Costco Q](#). I would be overpaying.

↑ 6 ↓ ...



JBWentworth_ • 7mo ago

I've never found VSP to worth it.

It seems in your case, you would be paying \$180 to receive \$180 in benefits.

↑ 11 ↓ ...

(+) 1 more reply

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pre-paying for the same service/materials out of pocket, wouldn't it actually be a net benefit to get insurance?

It seems like you'd at least be saving your marginal tax rate time annual premium. Not a ton, but still something.

**MrNerd82** • 7mo ago

My perspective is a bit unique -- my eyes are pretty bad, always have been. I get the highest tier vision coverage via work, and I always make out like a bandit based on all the things I have to get.

high index, progressive, anti glare, basically the works - glasses still come out coke bottle thick (I'm pushing near -10 in each eye)

The "retail" price for all that crap was something like \$1300-1400 If I can remember the paperwork from 2 years ago. Out of pocket was only \$200-300 I believe. If your eyes aren't that bad, basic eyes exam/glasses online is the way to go. At least what I've noticed, the "worse" your eyes are the more you benefit from vision insurance vs paying out of pocket.

Trust me I'd love laser surgery, but the answer is always the same: "We can do laser surgery, but your eyes are so bad you would still need corrective lenses"

Damn.

**wanttostayhidden** • 7mo ago

I feel for you. My prescription was -9.5 before I got corrective surgery 25 years ago. I couldn't do lasik back then so I got ICLs. Expensive but worth every penny. While I did end up with glasses a few years after that, they were just normal thin lenses that didn't cost a fortune and I could see more than 6 in from my face without them.

Sadly my son got my vision. He's at -8.5 now. I get his glasses on Zenni or Eyebuydirect for around \$100 with high index lenses (but not progressives).

1 more reply

**Mobile_Engineering35** **OP** • 7mo ago

My eyesight is indeed bad in that I've 7.0 for each eye plus astigmatism, so I've always had to use polycarbonate lenses with anti reflection.

I can't wear contact glasses nor get laser surgery, so I'm just looking to get single vision glasses. I need to check how much I'll spend for that.

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kill4b • 7mo ago

Costco was cheaper than VSP for us. VSP was \$20/mo. Exams are free with our health plan. So VSP is \$240/year and Costco is like \$20 a \$150 for regular frames + lenses.



WBDubya • 7mo ago

My company uses VBA, I'm eligible for exam, frames and lenses every 24 months. Not a very good deal.



r/HealthInsurance • 2 yr. ago

About Guardian Vision Insurance

2 upvotes · 3 comments



r/personalfinance • 6 yr. ago

EyeMed vs VSP vision insurance?

1 upvote · 2 comments



r/HealthInsurance • 4 mo. ago

VSP INSURANCE

1 upvote · 8 comments



r/optometry • 12 yr. ago

VSP vs. eyemed

5 upvotes · 8 comments



r/UPSers • 9 mo. ago

Love our vision insurance (cigna through eyemed)

8 upvotes · 7 comments



r/CarTalkUK • 3 mo. ago

Insurance is so weird

58 upvotes · 45 comments

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5 upvotes · 25 comments



r/personalfinance • 1 mo. ago

Life Insurance Policies are Not Worth It!

18 comments



r/physicianassistant • 8 mo. ago

This is why people hate insurance companies

2.7K upvotes · 182 comments



r/UPSers • 8 mo. ago

Vision Insurance

2 upvotes · 3 comments



r/glasses • 23 days ago

What's the best eye care insurance if you actually wear glasses regularly?

16 upvotes · 11 comments



r/questions • 1 yr. ago

VSP eye insurance where to get the most bang for the buck?

2 upvotes · 1 comment



r/Columbus • 4 yr. ago

Eyeglass retailers that take VSP insurance?

10 upvotes · 50 comments



r/Insurance • 3 mo. ago

is insurance ever worth it anymore?

31 comments



r/Frugal • 8 yr. ago

Is vision insurance necessary if you wear eyeglasses but hardly go for annual exams?

6 upvotes · 20 comments



r/HealthInsurance • 3 yr. ago

Do I need vision coverage or would medical cover an eye issue?

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Vision insurance or deal with optometrist?

4 comments



r/Insurance • 2 mo. ago

Insurance in my area is through the roof... I don't know what to do

46 upvotes · 68 comments



r/CASStateWorkers • 1 yr. ago

Can I get more glasses each year with VSP premium?

14 upvotes · 33 comments



r/HomeDepot • 3 yr. ago

EyeMed

9 upvotes · 10 comments



r/MCAS • 7 mo. ago

What's best with MCAS - insurance or out of pocket?

1 upvote · 10 comments



r/glasses • 9 mo. ago

Using EyeMed insurance at Warby Parker

7 upvotes · 15 comments



r/HENRYfinance • 9 mo. ago

What's your life insurance coverage?

35 upvotes · 101 comments



r/HealthInsurance • 1 yr. ago

VSP direct vision plans - Basically it's like you're prepaying these items you may or may not use and then if you have any medical condition none of it is covered or discounted... so again... what's the...

2 upvotes · 9 comments



r/IVF • 9 mo. ago

Paying out of pocket for transfer meds also worth it?

3 upvotes · 2 comments

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Best Dental Vision Plan

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