

JENNIFER M. GUDAS, O.D., P.C.

*“Complete Family Eye Care”*

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Winamac, IN 46996

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## INSURANCE PATIENTS

Your insurance policy is a contract between you and your Insurance Company or employer and it is important for you to be an informed consumer, who understands the specifications of your insurance policy. We contract with many insurance plans and there is no way to fully determine what your specific plan will cover. If you are uncertain about your current insurance policy benefits you should contact your plan to learn the details about your benefits, out-of-pocket fees and coverage limits.

Before your appointment, please be sure our doctor is in-network and the services are covered under your plan. If our doctor is out-of-network, you will be billed for the cost of care. If your insurance carrier is not one with which we participate, you are responsible for payment in full.

Medicare and many other insurance plans consider some services to be “non-covered,” in which case you are responsible for payment in full. For example, Medicare and some other insurances do not cover the refractive part of an eye exam. This is the part of the exam where the doctor determines what your glasses and/or contact prescription should be. This is not considered medically necessary, therefore is not covered by insurance. This fee is the patient’s responsibility and will be due at the time of service.

You must present a current insurance card at each visit. As a courtesy to you, we will bill your insurance company directly for medical services rendered. However, please be advised that you are nevertheless ultimately financially responsible for payment.

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Patient’s Signature

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Date