Cataract Surgery and Eyeglasses

UniCare State Indemnity Plan
Benefit Description

Is cataract surgery covered?
Cataract surgery, when medically necessary, is covered under your surgery benefit. The Plan provides benefits that cover the surgery, the facility (where the surgery takes place), and implanted monofocal intraocular lenses (IOLs).

Are eyeglasses or lenses covered after cataract surgery?
A set of eyeglasses or contact lenses is covered after an eye injury or cataract surgery that implants an IOL. You must purchase the eyeglasses or contact lenses within six months of the surgery. Standard frames and lenses, including bifocal and trifocal lenses, are covered.

Are there any restrictions on these benefits?
- Eyeglasses and contact lenses are only covered within six months of an eye injury or cataract surgery. Coverage applies to the initial lenses only.
- There is no coverage for deluxe frames or specialty lenses such as progressive or transitional lenses, tinted lenses, anti-reflective coating or polycarbonate lenses.
- There is no coverage for presbyopia-correcting IOLs (IOLs that restore vision in a range of distances). Multifocal IOLs and accommodating IOLs are both types of presbyopia-correcting IOLs and are also not covered. Most providers know that health plans (including Medicare) rarely cover these lenses and will ask you to pay for them prior to the surgery.
- **For Medicare Extension members** – Medicare only pays for contact lenses or eyeglasses from Medicare-approved suppliers, no matter who submits the claim (you or the supplier). If you don’t use an approved supplier, the Plan covers only 20% of the allowed amount. You must pay the rest of the cost yourself.

How can I find out more?
This information is an overview only. See your member handbook for benefit details, limits, and requirements that can have an impact on coverage. Keep in mind that you must be eligible for benefits at the time you have the service, and all services must be medically necessary.

If you have any further questions about this particular issue, please call UniCare Customer Service at 800-442-9300 (TTY: 711) or email us at contact.us@anthem.com. To find out more about UniCare plans and benefits, check the UniCare member handbook and the unicarestateplan.com website.

UniCare Customer Service