

Vision Insurance

Individual health insurance plans often do not provide vision coverage, which makes offering vision insurance coverage a highly attractive employee benefit. Vision insurance coverage is often provided through one of 3 mechanisms:

- **Health Maintenance Organization (HMO):** HMOs often require the use of a primary care vision professional. Patients must generally see vision professionals within the HMO network to receive coverage.
- **Preferred Provider Organization (PPO):** Vision patients in a PPO may generally see any licensed vision professional. However, patients pay lower costs for choosing a vision professional within the PPO or PDN network.
- **Vision Indemnity Plan:** Vision indemnity plans permit patients to see any licensed vision professional. Patients pay a deductible and sometimes copayments or coinsurance for this coverage.

Notably, employers subject to federal [Consolidated Omnibus Budget Reconciliation Act](#) (COBRA) generally must allow covered employees to continue group health benefits—including vision coverage—for a limited time when coverage would otherwise end. COBRA generally applies to employers with **20 or more employees**.

Finally, vision insurance coverage is often offered to employees as part of a [cafeteria plan](#).