How to get the most coverage out of your Medical and Vision Insurance

Routine Vision Exam Only
Use your Aetna Medical ID Card
For a routine eye exam, use your medical card and the claim will be covered in full.
(as long as you are within the proper frequency once every 12 months and utilize an in-network provider)

Routine Vision Exam and Hardware (frames, contacts, lenses)
Use your Aetna Medical and Vision Card
For a routine eye exam, use your Medical card
For frames, contacts, lenses, etc., use your Vision card

Hardware Only (frames, contacts, lenses)
Use your Aetna Vision Card
If you’re not getting an eye exam but getting just frames, contacts, lenses, etc.

Ideally, your vision provider can submit the routine eye exam as a separate claim from the rest of the services rendered. Essentially, the routine vision is submitted to Aetna Medical and the rest of the services are processed by Aetna Vision, two separate entities.