

## Supplemental Health Insurance Options

Prescription plans and supplemental health insurance plans such as dental and vision care are usually not part of standard health insurance policies. Instead, users must purchase these plans separately.

### Prescription Plans

Prescription plans are most often obtained separately from health insurance plans, but work in a similar fashion. A prescription plan involves paying a monthly premium and a co-payment for each prescription filled by the policy owner. In addition, the policy owner must present an identification card at pharmacies in the carrier's network to be eligible for prescription benefits.

Prescription plans provide coverage for most medications, but may exclude some of the following:

- Any drugs for weight loss or weight gain (drugs prescribed purely for medical rather than cosmetic reasons may be allowed)
- Fertility drugs
- Drugs used for the treatment of erectile dysfunction
- Drugs to promote hair growth
- Drugs used for cosmetic rather than medical reasons, such as those to promote hair growth
- Prescription vitamins (some plans may allow prenatal vitamins)
- Prescription drugs to treat symptoms of coughs, colds and flu
- Benzodiazepines and Barbiturates

Plans that include a more extensive range of medications are available, but these incur higher premiums.

Prescription plans generally separate prescription drugs into three or four categories, based mainly on the cost of the drugs. The cheapest categories include generic drugs and the least expensive brand name drugs, while other categories include expensive brand name medications. Generally this means that people on prescription plans are expected to use drugs in the cheaper categories whenever possible, and some prescription plans may require doctors to obtain the carrier's approval before prescribing expensive drugs.

Prescription plans most benefit those with chronic conditions that require ongoing medication. Many prescription plans offer additional benefits such as the ability to renew prescriptions online, and mail order services for the delivery of medications.

### Dental and Vision Plans

Dental and vision plans are typically available as supplements for managed healthcare plans, or as stand-alone plans that can be purchased without an accompanying standard healthcare plan.

Plans vary greatly in what they do and don't cover. Some dental plans cover only preventative care and basic restorative work such as fillings, crowns and bridges, while others also cover orthodontic work such as braces. The same principal applies to vision plans, which may or may not include coverage for surgery. For both types of plans, purely cosmetic work is rarely covered.

Other forms of dental and vision plans simply offer discounts rather than insurance. In these cases, cosmetic work such as teeth whitening and corrective laser surgery for eyes is usually covered. These plans typically offer the largest discounts on basic and routine work, and the smallest discounts on expensive surgical procedures.