



DEVELOPED BY DOCTORS FOR PATIENTS

Since optometrists and staff members have seen patients frustrated with many plans, we developed a plan with the patient's best interest in mind.

The goal of the MOA DVH is access to [quality care](#) through a plan that provides [valued benefits](#) with [affordable premiums](#).

COVERAGE OF PROVIDERS

This indemnity plan allows you the greatest level of freedom in choosing your doctor. There is a large availability of doctors both in the rural and urban areas across the state. Plus, this plan allows you access to ANY provider you desire.

If you select a Missouri Optometric Association DVH provider, you will experience [significant savings](#) and maximize your dollar.

USE IT IN CONJUNCTION WITH OTHER PLANS

There is [no coordination of benefits](#) with this plan. This means, if dental, vision or hearing care is reimbursed by other medical or ancillary plans, this plan can still be filed to receive allowed benefits within the policy year.

INSURANCE PLAN NOT A DISCOUNT PLAN

This is an indemnity insurance plan not a discount plan. You have a pool of money to use between dental, vision and hearing. We know your situation may change each year, so our plan allows [flexibility](#). This plan allows you to direct your own health care. The company pays a set portion of your total charges up to the yearly maximum benefit.

MORE OPTIONS WITH MATERIALS

Doctors may use the [best materials or products](#) for the patients. No incentives or discounts from the insurance carrier for using certain products.

Patients can direct their money in how it is to be used for their products. This allows the patient to be involved in the products they desire in the dental, vision and hearing areas of care.

PLAN BECOMES STRONGER WITH TIME

Over a 25-month period there is an increase in what the plan pays on your behalf, starting at 60%, 70% and finally 80% - which is [more](#) than many plans available. It gains strength over time.

The plan is [guarantee issue](#) and [guaranteed renewable for life](#).