



MISSOURI OPTOMETRIC ASSOCIATION

# Dental • Vision • Hearing

The goal of the Missouri Optometric Association (MOA) DVH Plan is access to **quality dental, vision, and hearing care** through a plan that provides **valued benefits with affordable premiums**.

## DEVELOPED BY DOCTORS

Since optometrists and staff members have seen patients frustrated with many popular discount plans, the Missouri Optometric Association developed an insurance plan with **the patient's best interest in mind**.

## LARGE NETWORK OF PROVIDERS

There is a large availability of authorized doctors both in the rural and urban areas across the state. This indemnity plan allows you **access to ANY provider** you desire. However, if you select a MOA DVH provider for vision or a Preferred Plus provider for dental, you will experience **significant savings** and maximize your dollar.

## USE IT IN CONJUNCTION WITH OTHER PLANS

**No coordination of benefits** is necessary with this plan. 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.

## PROVIDES FLEXIBILITY

This indemnity insurance plan allows you to direct your health care while using a pool of money between your dental, vision and hearing needs. The insurance company pays a set portion of your total charges up to the yearly maximum benefit. **Our plan allows flexibility** since your needs may change each year.

## MORE OPTIONS WITH MATERIALS

**Patients can direct their money** in how it is to be used for their care and material products. Optometrists, dentists and hearing specialists are not incentivized by the insurance company to use certain products.

## PLAN BECOMES STRONGER WITH TIME

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