

Making Laser Vision Correction Surgery Affordable—A Look At The Options

(NAPSA)—With more than 600,000 procedures taking place every year, laser vision correction surgery—such as LASIK—remains an extremely popular option for adults interested in reducing or eliminating the need for glasses or contacts to see clearly. With an average price of \$4,500 for the most advanced procedure, many people interested in LASIK are often challenged to find a way to pay for it. Here are a few suggestions from the American Refractive Surgery Council:

- Of course, if you have enough money on hand, paying for the procedure yourself is naturally the simplest option. You can feel good about investing in LASIK knowing the cost of glasses and/or contact lenses over a lifetime is far greater than the one-time cost of LASIK.

- Many LASIK practices offer payment plans for procedures. Some programs are interest-free for a set period of time, but make sure you understand all the terms related to the amount you borrow.

- Although most insurance policies don't cover elective eye surgery, you should always check with your insurance company to confirm your specific coverage and benefits. There are a few policies that offer coverage or discounts for vision correction surgery.

- Credit options may help make LASIK affordable for you now and allow you to pay back the money you borrow over time. Some credit cards with no or very low interest rates and other attractive offers such as no-fee balance transfers can help you pay for your procedure over time without incurring additional expense. But, as with any credit decision, make sure you understand all the terms and that it fits within your budget.

- Your job benefits may include access to Flexible Spending Arrangement (FSA) and Health Saving Account (HSA) programs that allow you to set aside tax-free money for your procedure. By using tax-free funds to pay for LASIK, you effectively reduce the overall cost of the procedure. How-



Glasses and contacts aren't for everyone, which is why thousands of Americans are looking into ways to pay for LASIK.

ever, for the tax year 2016, the IRS limits an individual to up to \$2,550 in an FSA and up to \$3,350 in an HSA, which likely won't cover the cost of LASIK, but will help. Married couples and families have a higher contribution limit, \$6,750 for an HSA. Your company's benefits manager can advise you on the specifics of your programs.

- Choosing to pay for your vision correction with cash gifts from family or friends, a tax refund, or bonus allows you to turn a financial windfall into a significant lifestyle benefit: excellent vision.

- Depending upon your medical expenses for the tax year, you may be able to deduct some or all of the cost of your LASIK procedure, which can help make your vision correction surgery more affordable. Laser vision correction procedures are a qualified medical deduction if you meet the requirements, but confirm the facts of your specific situation with your tax professional.

The cost of LASIK is a significant amount of money for most budgets. Weighing the options for paying for laser vision correction surgery can help you see how this one-time investment in excellent vision has important lifestyle and financial benefits.

For more information, visit <https://americanrefrativesurgery.org/category/investing-in-vision-correction>.