OMIC believes that prudent underwriting requirements help protect both the company and its insureds. These requirements, based on sensible medical practice and sound risk management principles, were developed by practicing refractive surgeons to reduce the likelihood of claims and to aid in the defensibility of any resulting claims. OMIC is proud that its claims experience is significantly better than the industry average, and we believe this is due in large part to the company’s underwriting requirements.

OMIC routinely reviews its refractive surgery requirements and modifies them when warranted. To date, nearly all revisions have served to expand, rather than reduce or restrict, coverage.

APPLICABLE TO ALL INTRAOCULAR REFRACTIVE SURGERY PROCEDURES

- Prior to surgery, the surgeon must perform and document an independent evaluation, which includes a personal and independent examination of the patient’s eyes and ocular history, to determine the patient’s eligibility for surgery and discuss monovision option for presbyopic patients.
- Patient age: at least 18 years old, stable refraction without contact lenses.
- Operating surgeon must conduct informed consent discussion.
- The procedure must be performed in a hospital or outpatient surgery center approved for cataract surgery. Full sterile technique must be followed.
- Immediately sequential bilateral subject to special requirements for patient selection criteria, surgical protocols, and informed consent.
- Surgeon must follow all postoperative care requirements of his/her state.

REFRACTIVE LENS EXCHANGE

- Myopia: Patients must be age 40+, presbyopic, and have at least 3.5 diopters of myopia.
- Hyperopia: Axial length 20 mm or longer. UCVA 20/40 or worse. If under age 40, patients must have at least 4 diopters of hyperopia. If age 40 or older, must be presbyopic and have at least 1 diopter of hyperopia.
- Coverage not available for treatment of emmetropic patients (with or without presbyopia).
- Patients must undergo complete retinal exam and be advised of increased risk of retinal detachment.

PHAKIC IMPLANTS FOR REFRACTIVE PURPOSES

- For FDA-approved implants, criteria for degree of myopia and astigmatism, and for anterior chamber depth must fall within FDA approved guidelines.
- Off-label treatment of patients between the ages of 18–21 or over age 45 permitted subject to special consent language.
- For cases performed during course of clinical trials, patients must fall within patient selection criteria established by trial protocol.

This abbreviated list is provided as a quick reference for OMIC insureds and is not a complete list of underwriting requirements. Coverage for intraocular refractive surgery is not automatic and must be specifically applied for. Call OMIC’s Underwriting Department at (800) 562-6642, send us an email at underwriting@omic.com, or access our website at www.omic.com for clarification or more detailed information.