



**Depending on the amount of vision care you use in a year, one way to cut your overall costs could be to buy a standalone vision insurance policy, or a discount plan which could save you 20 to 60 percent at participating retailers.**

***BY JIM MILLER***

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There's no doubt that new eyeglasses can be expensive. You can easily spend \$200 for a basic pair. And, if you spring for add-ons like anti-glare lenses or designer frames, the price can double.

If you're like most retirees, and are paying full out-of-pocket prices every time you get a new pair of glasses, here are a few strategies that can help you save.

### Consider Insurance

Depending on the amount of vision care you use in a year, one way to cut your overall costs could be to buy a standalone vision insurance policy, or a discount plan which could save you 20 to 60 percent at participating retailers.

Most insurance policies run around \$120 to \$190 a year for individuals, while discount plans cost between \$95 and \$155 per year and usually provide discounts on both vision and dental, and sometimes prescription drugs. You can find both plan types at [ehealthinsurance.com](http://ehealthinsurance.com).

Or, if you're a current or soon-to-be Medicare beneficiary, you may want to consider a Medicare Advantage plan. These are government-approved, private health plans (usually HMOs and PPOs) sold by insurance companies that you can choose in place of original Medicare — which does not cover eyeglasses (unless you've just had cataract surgery) or routine eye exams.

Many Advantage plans offer vision care, in addition to their health care coverage. See [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan) to research this option.

### Shop and Compare

Shopping and comparing prices from discount retailers and eye doctors' offices in your area that sell prescription glasses is another key way to save.

Costco is considered by Consumer Reports as the best discount store for good eyewear and low prices, and you don't have to be a member to use them. Walmart and America's Best Contacts & Eyeglasses offer bargain prices, too.

Also, ask about discounts. Many retailers provide discounts to membership groups like AARP and AAA. AARP members, for example, can get 30 percent off a pair of prescription eyeglasses as well as discounts on eye exams at any LensCrafters, most participating Pearle Vision, Sears Optical, Target Optical, JCPenney Optical and thousands of private optometrist offices.

### Buy Online

Buying glasses online is another way to save big over traditional retail stores. Some online stores like [zennioptical.com](http://zennioptical.com), [goggles4u.com](http://goggles4u.com) and [eyebuydirect.com](http://eyebuydirect.com) sell prescription eyeglasses for as little as \$7. Other good sites that offer huge savings and selections include [39dollarglasses.com](http://39dollarglasses.com), [coastal.com](http://coastal.com), [framesdirect.com](http://framesdirect.com), [justeyewear.com](http://justeyewear.com) and [warbyparker.com](http://warbyparker.com).

Most of these sites will also let you do virtual try-ons. This lets you upload a picture of yourself, and the site simulates what you'd look like in different frames.

To purchase glasses online, you'll need your prescription and pupillary distance from an exam, and your frame size (check the inside of an old pair).

### Look for Assistance

If your income is low, depending on where you live, there may also be some local clinics or charitable organizations that provide free or discounted eye exams and eyeglasses.

You may also be able to get free eyeglasses through New Eyes for the Needy or the OneSight program.

New Eyes for the Needy ([neweyesforheneedy.org](http://neweyesforheneedy.org), 973-376-4903) is a nonprofit volunteer organization that provides free eyeglasses through a voucher program to people in financial need.

And, OneSight (888-935-4589, [onesight.org](http://onesight.org)), a creation of the Luxottica Foundation, provides free glasses at LensCrafters, Pearle Vision, Sears and Target to people who have a letter of sponsorship from a local nonprofit or charitable organization stating your need.

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