

Diagnosed with Cataract? What You Should Know.

1. What is cataract?

Cataracts are cloudy areas in the eye's lens that happen when certain proteins in the lens form into abnormal clumps. These clumps gradually enlarge and interfere with vision by distorting or blocking the passage of light through the lens.

2. When does a person have cataract?

Cataracts are age-related, appearing first when a person is in his or her 40s or 50s, but not affecting vision until after age 60. Cataract can also be congenital or secondary to injury to the lens. Cataract operation is done only when it is affecting the vision, usually after the age of 60.

3. What is the treatment for Cataract?

Cataract surgery is almost never an emergency. The decision to have surgery depends on the degree to which your vision is impaired. Cataract surgery usually takes 15 to 30 minutes per eye. Once the opaque lens is removed, it may be replaced by one of three options:

- An intraocular lens (a plastic lens placed in the eye during cataract surgery); 90% of the cases
- A contact lens; or
- Special cataract glasses with very powerful magnification.

4. Which intraocular lens (IOL) can I pick?

There are many types of Intra Ocular Lenses in the market.

To resolve cataract, the usage of monofocal lens is a minimum medically necessary treatment. We would like to impress that medical insurance coverage specifically excludes treatment of refractory error based on the product design. Hence, as standard practice, we will provide coverage for monofocal lens only. If a customer wishes to use any other lens, we will cover up to the costs of the monofocal lens only together with other ancillary charges related and required for the cataract surgery, as per normal process.

Please note that correction of refraction is NOT a treatment for cataract and is considered NOT medically necessary. Therefore, only mono focal lens will be entitled for medical coverage by Prudential.