According to 2000 Optometric Workforce Study estimates, 35% - 39% of doctors of optometry are practicing in the following setting:

- As independent contractors with optical retail companies
- Self-employed in an optical franchise or lease situation
- Employed by others – by other ODs, by ophthalmologists, HMOs, hospitals, clinics, optical companies, the armed forces, and federal entities such as the Veterans Administration and the United States Public Health Service.

With so many ODs practicing in employed/affiliated settings, the need for this Resource Guide became apparent. Culled from the experience of doctors of optometry practicing in employed, independent contractor, franchisee, and lessee settings, this Resource Guide was written to help AOA members just beginning their optometric career, as well as those changing their type of practice.

**What’s Inside**

This Resource Guide contains valuable information about issues related to lease agreements, contract negotiations, and business management for the independent contractor, leaseholder, or franchisee. Although the scope of this Guide is limited to these topics, in some respects it may also be beneficial to doctors employed by optometric or ophthalmology practices. In addition, a variety of other AOA publications cover issues specific to practice management. For more information on available resources, consult the Practice Resource center found on the AOA Web site at www.AOA.org under “Member Resources.”

**Some Cautionary Notes**

It is vital that you select a competent attorney, accountant, and insurance agent. These professionals will assist you with lease negotiations, liability coverage, and asset protection. Don't forget that insurance includes health, malpractice, disability, and property. These are all important.

Additionally, as you know, each state has its own set of laws. It is important to familiarize yourself with the applicable statutes and optometry board rules and regulations. Become politically active. Support your profession. No matter which practice setting you choose, it is important to remember The Optometric Oath.¹ We must always ensure that quality patient care is THE top priority of all optometrists.

**GOOD LUCK IN YOUR OPTOMETRIC ENDEAVORS!!**

¹See Appendix A, Page 14.
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FOREWORD

The ideas in this Resource Guide are presented for your consideration. These suggestions may or may not apply to your situation. It is important for you to be familiar with your state optometry act and what it covers. If you are not sure, open the book or pamphlet you used for the jurisprudence part of your state licensing exam, and re-acquaint yourself with your Optometry Act. If you have questions about the interpretation of the law, contact your state association, or consult an attorney familiar with your state’s optometry laws.

Questions to Ask

Does your state’s optometry law allow employment of optometrists by non-optometrists? Does your state’s law allow you to sub-lease from non-optometrists? Does the law allow a one-door operation (see section on page 7 “Separation of Doctor’s Office from Optical Retail Store”).

These are but a few of the questions an attorney or a representative from your state licensing board can answer. You will need to be familiar with your state optometry laws before signing any contracts AND to determine which of the suggestions in this Resource Guide apply. Some of the suggestions are presented to help ensure the independence of the professional judgment of the individual doctor of optometry. Others are offered for your consideration as sound business practices. [Membership in AOA is not dependent on whether you follow the suggestions in this Resource Guide.]
Generalities

Consult an attorney. This cannot be emphasized enough. Any time you sign a legally binding document, you should consult an attorney. You may wish to consult an attorney familiar with the Optometry Act in your state. Your state association may maintain a list of attorneys familiar with the Optometry Act.² It is well worth your time and financial investment to have someone looking out for your best interests. Also, your attorney may prevent you from signing something that is illegal.

Be careful. Don’t agree to anything verbally or in writing that would jeopardize your optometric license. In the end, it is your responsibility to comply with state law.

Don’t agree to anything you feel is legally or professionally wrong. As the old saying goes – “Let your conscience be your guide.” Always look out for the patient’s best interest. This idea is present in the AOA “Code of Ethics”³ and in The Optometric Oath⁴ you took when you received your optometry degree.

Hours of Operation

Your lease or contractual agreement may include provisions concerning hours of operation related to “doctor’s coverage” or total hours. Depending on your state laws, the contract you sign may be either a lease agreement or an employment contract, and the language will be different. If you practice in a state that allows ODs to be employed by optical companies and others, and you are an employee rather than a leaseholder or franchisee, you may have less discretion to set and maintain your hours of operation.

Some of the common language and requirements to consider:

1. **Specifying exact hours the doctor’s office will be open.** Look at and consider the total amount of hours to which you are committing before signing the contract.

2. The contract or lease may contain the language “**comparable hours of the profession.**” This wording may require you to work hours of operation that are comparable to doctors working in other similar settings. These hours of operation may be longer and may include Sundays. Consider asking that this or any similar terminology be defined in the lease or contract. And, as always, if you are not sure, consult an attorney.

3. The lease or contract may specify “total hours” or “representative hours” the doctor’s office must be open and staffed by an OD. If the lease or contract specifies eight hours a day, Monday through Saturday, and half a day on Sunday, that is a total of 52 work hours per week. Consider this commitment carefully. It may be your sole responsibility to provide the coverage.

4. Consider the consequences of a doctor not being at the office. Some agreements provide that the lessor has the right for monetary or other relief against the optometrist for not having adequate coverage.

² For a list of state associations, see Appendix C, page 17.
³,⁴ See Appendix A, page 14.
Professional Fees

If you are an independent contractor or leaseholder, you can base your professional fees for services on what you personally determine your time and expertise are worth and what your direct and overhead expenses are.

Examination Procedures

Some state laws mandate what constitutes an eye exam. No matter what your arrangement is with anyone else, you are responsible for complying with these state laws. You could be penalized for non-compliance with the law. Provide a thorough and complete eye examination to each patient.

Appointment Book

The appointment scheduling procedures should allow you enough time to do a proper eye examination and to diagnose and treat a patient’s condition. Only you know how much time you need to do an eye exam. Some agreements may provide incentives, such as a rent reduction, if you examine a specified minimum of patients. Remember, you are legally responsible for your professional judgment and patient care. Schedule your examinations appropriately.

Telephone Numbers

Telephone numbers are important to providing continuing or emergency care to patients. Think about who owns the telephone number in your practice setting and how you and your patients will be impacted if you decide to terminate your agreement. If you are a franchisee or independent contractor, can you take the phone number with you? If you are a lessee or employee, the phone number may stay with the lessor or employer. Will your new phone number be given to patients that you had examined in either of those settings? Will they be able to locate you? Do what you can to satisfy yourself that there will be patient coverage after your departure, in order to prevent claims of patient abandonment.

Covenant Not to Compete (“Non-Compete” Agreements)

A Covenant-Not to-Compete is a provision that states you are not allowed to practice your profession or sell certain goods, within a specified distance, for a specified length of time, should you choose to terminate your lease or employment agreement. As an example, in an urban area, restrictive area might be as large as the whole county.

In general, some agreements involving non-compete clauses have been difficult to enforce. However, even if you successfully defend yourself, you still have court costs and attorney’s fees, which can be significant. A restrictive covenant may be more enforceable if it is reasonable in both time and distance. Your attorney can advise you about the enforceability of a non-compete agreement in your particular state.

Loans

Consider all aspects of a loan offered by a lessor or employer, no matter how good the offer seems. For example, you may be offered one or two points lower than the prime lending rate. However, the loan may include a balloon payment or other penalty if you terminate the contract early or leave the employment situation.

It may be preferable to go through conventional channels for business loans. Sources of business loans are banks, credit unions, and the U.S. Small Business Administration.
Sharing Employees and Services

Sharing control of employees in a lease, franchise, or independent contractor setting may include allowing an optical company’s employees to answer your phone, make appointments, greet patients, prep patients, and dispense eyeglasses or contacts. Services that are often shared may include using the same “on-hold” service, allowing an optical company to send out your recall notices, and paying for the cleaning service to clean your office after hours. In some circumstances, sharing services or employees may give the appearance of employment, and in some states it is illegal for an optometrist to practice optometry as an employee of a non-optometrist or other health care professional. Again, it is important you be aware of your state’s optometry law before agreeing to any kind of sharing arrangement.

Patient Records

Depending on the state in which you practice, patient records may or may not belong to you, the optometrist. If you do own the records, and you sell, retire, or terminate your lease or employment contract to leave the area, your records should always be transferred to the custody of another doctor of optometry for continuing eye care. An announcement of your retirement or relocation in the local newspaper or by mail, depending on state regulations, may be required. This allows your patients to contact your office concerning the disposition of their records. It is important you determine in advance who owns the records.

Professional Judgment

Professional judgment related to patient care matters is your responsibility. This may include items such as materials, products, third-party insurance concerns, and scope of practice.

For example, take a case in which an optical company or employer has gotten a really good buy on a certain brand of lenses and they would like you to write your prescriptions for that brand. Remember, the patient relies on your professional judgment. It is your duty to be current in your knowledge of optical goods and prescribe what would be best for the individual patient’s work conditions or lifestyle.

The same can be said about contact lenses. Never prescribe based solely on price or “good deals,” but always on the basis of the patient’s best interest.

Another area to consider relates to joining HMOs or other managed care plans. Although this may not be a “professional” judgment, it may well be a business judgment. As an illustration, some HMOs reimburse for eye exams at a fee that may be below your chair time cost. But the same HMO may reimburse for materials (glasses or contact lenses) at a better rate. The employer or optical company may want you to join the HMO, even though you have determined it does not make good business sense for you. Before you enter into a contractual relationship, become knowledgeable of how decisions are made regarding joining certain HMOs or vision plans.

Advertising

The laws concerning advertising are many and varied. In some states the law may not allow your name to be used in an optical company’s advertising because it gives the appearance of an employment relationship. In some of these states, you may jointly advertise as long as your ad is separated from the optical company’s ad. In other states, your name may be used in the ad. As a precaution, where applicable, you may be able
to use the phrase “Independent Doctor of Optometry located adjacent to” on any advertising. In some states the law does allow your name and/or photograph to be used inside the retail store for advertising purposes. You need to consult your state’s law before committing to advertising.

Access to Your Office

In order to provide emergency care for your patients, you should always have access to your office. For instance, if you practice in a mall setting, check to see if you have adequate access to your office during non-business hours. This may involve mall management in addition to the manager for the optical company if you are affiliated with such a company. You may want to ask if security personnel are always on the premises or if they must be notified in advance for you to gain access to your office.

Negotiating Leases

It makes good business sense to negotiate your lease on the best terms possible. This is especially important if you are starting a new practice and have never been in the area before. You want to keep your expenses as low as possible. Many leases now are calculated on a percentage basis, so if you are not that busy, you do not pay much in rent, but as you increase in business, your rent goes up. Some leases may entail a combination of a base rent and also a percentage. Some leases use a tier system. Check with your state optometry board to see what type of rent arrangements are allowed. In some states, non-optometrists may not share in optometric fees, and therefore “percentage” leases may be illegal.

Some leases may include equipment needed to open an optometric practice. If the lease covers equipment, it can include a chair, stand phoropter, projector, slit lamp, stools, tonometer, autorefractor/keratometer, lensometer, trial lens kit, ophthalmoscope, retinoscope, and radiuscope. You may also ask the lessor to provide an automated visual field, topographer, and a pachymeter. Also check on who pays to repair equipment and replace old equipment.

Separation of Doctor’s Office from Optical Retail Store

Some state optometry laws are very explicit concerning the separation of the doctor’s office from an optical retail store. To be in compliance with some laws, your office and the optical retail store must be completely separate. For example, in Texas the law specifically states: “The leased space of the optometric practice must be definite and apart from space used by other occupants of the premises. Solid, opaque partitions or walls from floor to ceiling must separate the optometric practice space from space used by other occupants. Railings, curtains, or other similar arrangements do not satisfy the requirements of this subsection.”

In some states, separate entries for the doctor’s office and for the optical retail store may be required. Again, in Texas, for example, the law states specifically: “The leased space must have a patient’s entrance opening on a public thoroughfare, such as a public street, hall, lobby, or corridor. An aisle of a mercantile establishment does not satisfy the requirement of this subsection. An entrance is not considered a patient’s entrance unless actually used as an entrance by the optometrist’s patients.” In some states, any opening or doorway connecting the two spaces may be prohibited. These are all points to be considered before signing a lease. As stated previously, if you are in doubt about any of the requirements in your contract or lease, consult an attorney before signing the contract.
Termination of Lease

It is good to have a method of exiting your lease should you desire or need to do so. Some leases have either a 30- or 60-day “out clause.” This essentially says that if either party is unhappy with the other, they can give notice to the other and dissolve the contract. Remember, a year lease with a “30-day out clause” is really just a “30-day lease.”

An alternative to this may be a lease requiring a “mutual consent” termination clause. This would state that the lease may only be terminated by consent of both parties. This type of clause may prevent the lessor from terminating your lease on short notice if the lessor is not happy with you.

It is extremely important for the individual optometrist to carefully examine the lease termination clauses in the agreement. This is another area where it is important to have your attorney review the document.

Release of Spectacle and Contact Lens Prescriptions

You must give each patient a copy of his or her eyeglasses prescription on completion of the eye examination. This is a Federal Trade Commission trade regulation rule. It carries a $10,000 fine if the prescription is not released.

The Fairness to Contact Lens Consumer Act is a federal law that requires optometrists to provide consumers with a contact lens prescription on completion of the contact lens fitting, whether or not requested by the patient.

Employee vs. Independent Contractor

There is a very important distinction between an independent contractor and an employee. This decision must be carefully considered because if an employer misclassifies an employee as an independent contractor, there could be significant penalties.

There can be advantages for the optometrist to be classified as an independent contractor. Taxes are not withheld on earnings. Typically, independent contractors receive more cash pay instead of certain benefits. An independent contractor may be eligible for certain tax deductions, which are unavailable to the employee. Benefits of employment may include a retirement plan, insurance coverage (professional liability, health, disability, life), paid vacation time, paid sick leave, state license renewal reimbursements (in some states), and time off and reimbursement for continuing education.

In Revenue Ruling 87-41, the IRS developed a test to classify employee-independent contractor status. The factors and considerations pointing toward independent contractor status are as follows:

1. **Degree of Control.** The organization should not have the right to control the method or manner of the job to be performed.

2. **Right to Discharge.** The organization cannot terminate the contractor as long as he or she meets his or her obligations under the contract.

3. **Right to Delegate Work.** The contractor can bring in whomever he or she wants to accomplish the purpose of the contract.
4. **Hiring Practices.** The contractor should have the right to hire and fire assistants he or she uses in performing the contract.

5. **Payment Practices.** An independent contractor should be paid by the job, as opposed to by the hour, week, or month.

6. **Furnish Training.** The organization should not provide any type of training for inexperienced workers.

7. **Skill.** Independent contractors are generally viewed as skilled workers.

8. **Duration of Relationship.** The contractor should be hired for a specific time period. Continuous work implies an employee relationship.

9. **Control Over Hours of Work.** An independent contractor should be allowed to set his or her own hours.

10. **Independent Trade.** The contractor should be free to work for any number of persons or firms simultaneously.

11. **Furnishing of Tools.** The contractor should be able to provide his or her own tools.

12. **Place of Work.** If possible, the independent contractor should perform his or her job off the organization’s premises.

13. **Profit and Loss.** The contractor should have the opportunity for profit or loss.

14. **Intent of the Parties.** The parties’ intent to create an independent contractor relationship should be documented.

15. **Principal in Business.** The contractor should be a principal in his or her own business.

16. **Sequence of Work.** The contractor should be able to determine the sequence of the work performed outside the organization’s control.

17. **Reports Required.** The contractor should not be required to submit regular oral or written reports or to attend organization meetings.

18. **Same Work as Regular Employees.** The organization should not have the independent contractor do the same type of work as its regular employees.

19. **Integration.** The organization should not engage an independent contractor to do something that is a part of the day-to-day operations of the company.

20. **Industry Customs.** The industry should have a definite custom regarding worker classification.

Consult your personal tax advisor or your attorney for more information on this topic.

Each factor needs to be considered. No single factor is more important than the other. These are helpful guidelines for determining the OD’s best classification within the practice. First, the individual practice situation needs to be clearly defined.
It is very important to thoroughly weigh the advantages and disadvantages of being an employee vs. an independent contractor. If in doubt, consult an attorney or certified public accountant (CPA).

**Insurance**

The following is general information related to a variety of insurance policies available to AOA member optometrists. Some are essential and others are a matter of personal choice. The AOA and the state associations provide a wealth of information pertaining to insurance information. Please contact those respective organizations for additional information and insurance resource services.

**Malpractice/Optometrist Professional Liability Insurance**

Protects against claims arising from real or alleged incidents, including negligence, in the course of your professional duties.

Coverage choices are “Occurrence” or “Claims Made” coverage. The “Occurrence” form of coverage protects you even after your policy has expired or been cancelled if the covered incident happened while the insurance certificate was in force. The “Claims Made” coverage offers protection for alleged incidents that happen and are reported by you during the period the policy is in effect. Typically, optometrists select the occurrence form of coverage. Typical policy annual limits are $1 or $2 million per incident and $3 or $4 million aggregate. Some individual policies offer a higher aggregate. Premium rates are variable, dependent on the policy terms, but typically range from $426 to $1,760 annually.

**General Business Liability Insurance**

Includes personal injury, medical payments, advertising, business liability, and tenant’s legal liability. Personal property and business property and hired/non-owned auto insurance is included in these types of policies. Limits of coverage vary by policy, but often they are the same as the professional liability dollar amounts.

**Workers’ Compensation**

Coverage is available to provide the workers compensation benefits mandated by your state. Premium costs are often based on the payroll of business covered.

Professional and general liability policies are available for doctors who are self-employed individuals and business owner applicants, doctors practicing as a group, and doctors who are in an employed situation.

The AOA endorsed provider for Professional and General Liability Insurance:

Marsh Affinity Group Services  
1440 Renaissance Drive  
Park Ridge, IL 60068-1400  
1-800-503-9230  
www.seaburychicago.com

**AOA-Approved Provider Programs – Insurance**

The AOA Insurance Program has eight products to offer AOA members. They are: Major Medical/Dental, Long-Term and Weekly Disability, Office Overhead Expenses, Term Life, Accidental Death and Hospital Indemnity. Listed on page 11 are details for each AOA endorsed coverage.
• Major Medical – Individual insurance through ehealthinsurance.com or (800) 977-8860.

• Dental – See above

• Long-Term Disability – offers long-term income replacement for optometrists. Eligibility requirements: Member of AOA, ages 55 or under, in active practice (30 hours per week). Applicants must have earned at least $25,000 in the last year. This is a medically and financially underwritten product. A blood test is a requirement for underwriting, and underwriting may request medical records or financial verification. The marketed plan offers a 90-day waiting period for benefits to begin. Waiting periods of 45, 60, and 180 days are available. This is a “Your Profession” policy, with benefits payable to age 65. Rates are included in LTD packages.

• Weekly Disability – offers short-term income replacement for optometrists. Eligibility requirements: Member of AOA, under age 65, in active practice. Benefits begin on the first day of disability for accident and the 8th day for illness. Benefits are available in amounts of $1,000 to $3,500 per month and payable for up to six months. This is a medically underwritten product. No blood test for this product. Underwriting requests may vary. Rates are included in WDI package.

• Office Overhead Expense – offers business expense replacement for business owners. Eligibility requirements: Member of AOA, under age 65, in active practice. OOE is a medically underwritten product. A blood test is a requirement for underwriting, and underwriting may request medical records. This coverage is offered in 15- or 30-day waiting periods. Rates are included in OOE package.

• Term Life – offers death benefits for optometrists, spouses, and dependent children. Eligibility requirements: Member of AOA, age 65 or under when applying, their spouses and unmarried children 19 and under, unless full-time students to age 23. Term life is a medically underwritten product. Underwriting requests may vary. Benefit amounts are available in increments of $10,000 to $750,000 (prior amount was $500,000) for new business. Coverage terminates at age 70. The AOA Program has a conversion product at age 70, with a $5,000 benefit that does not terminate due to age. Rates are included in Term Life package. AOA also offers a simplified issue $100,000 term life policy. Simplified issue means no medical examination is required.

• Accidental Death – offers death benefit due to accident to optometrists, spouses, and dependent children. Eligibility requirements: Member of AOA, under age 70 when applying, their spouses and unmarried children 19 and under, unless full-time students to age 23. This is an automatically issued product with no underwriting. Benefits are available in increments of $25,000 to $500,000. Coverage does not terminate due to age, yet at age 65, benefits will reduce to 50% of previous benefit with a maximum benefit of $100,000. At age 80, benefits will reduce by 50% again, with a maximum of $50,000. Rates are included in Accidental Death package.

• Hospital Indemnity Plan – offers a daily cash benefit for each day admitted to the hospital for treatment of any illness or injury. Eligibility requirements: Member of AOA, under age 65, in active practice, spouses and unmarried, dependent children 19 and under, unless full-time students to age 23. This is an automatic issue product. Benefits are available in increments of $50 to $500 per day. All benefits are payable directly to insured, supplemental to any other insurance.
Benefits reduce at age 65 by 50%, but does not terminate due to age. Rates are included in Hospital Indemnity Package.

For more information on these insurance products, contact:

AGIA
PO Box 22708
Santa Barbara, CA 93121
1-800-245-4454
www.aoainsurance.com

The selection of insurance products should be done to fit your individual needs. When selecting an insurance product, carefully evaluate the entire contract, and consider the professional support of an insurance agency you will be dealing with. Contact the AOA-endorsed providers or your state-affiliated organizations for detailed information regarding specific insurance products available to meet your needs.

Conclusion

It is hoped this booklet has provided you with information you can use as you negotiate a lease, franchise, or employment agreement. As previously stated, not all information is applicable in each state, and a thorough review of your state statutes is recommended. This resource guide was compiled by the members of the 2001-2002 AOA Employed/Affiliated Optometrists Committee and updated in 2005.

Membership in organized optometry is a professional lifeline for all optometrists. It is when doctors of optometry share ideas, information, and expertise that we become better optometrists. It is when we work together as members of our professional association that we ensure the future of our profession.

Whatever practice setting you choose for yourself, we welcome you to membership in the AOA, and we wish you well in your optometric career.

A FINAL NOTE – UNLOCK THE VALUE OF YOUR MEMBERSHIP

There are many benefits of membership in organized optometry. A quick review of the AOA Member Desk Reference, now available online on the AOA Web site at www.AOA.org (select “Member Resources,” from the global navigation bar and click on “Member Desk Reference,” on the drop-down menu) will give you an overview and show you how to make the most of your membership.
APPENDICES

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AOA Code of Ethics
Optometric Oath

Appendix B

Licensing Information/Licensing Boards by State

Appendix C

Affiliated Associations
APPENDIX A

CODE OF ETHICS

It Shall Be the Ideal, the Resolve, and the Duty of the Members of the American Optometric Association:

TO KEEP the visual welfare of the patient uppermost at all times;

TO PROMOTE in every possible way, in collaboration with this Association, better care of the visual needs of humankind;

TO ENHANCE continuously their educational and technical proficiency to the end that their patients shall receive the benefits of all acknowledged improvements in visual care;

TO SEE THAT no person shall lack for visual care, regardless of his financial status;

TO CONDUCT themselves as exemplary citizens;

TO ADVISE the patient whenever consultation with an optometric colleague or reference for other professional care seems advisable;

TO HOLD in professional confidence all information concerning a patient and to use such data only for the benefit of the patient;

TO MAINTAIN their offices and practices in keeping with professional standards;

TO PROMOTE and maintain cordial and unselfish relationships with members of their own profession and of other professions for the exchange of information to the advantage of humankind.

Adopted 1944

The Optometric Oath

With full deliberation I freely and solemnly pledge that: I will practice the art and science of optometry faithfully and conscientiously, and to the fullest scope of my competence. I will uphold and honorably promote by example and action the highest standards, ethics, and ideals of my chosen profession and the honor of the degree, Doctor of Optometry, which has been granted me.

I will provide professional care for those who seek my services, with concern, with compassion, and with due regard for their human rights and dignity.

I will place the treatment of those who seek my care above personal gain and strive to see that none shall lack for proper care. I will hold as privileged and inviolable all information entrusted to me in confidence by my patients.

I will advise my patients fully and honestly of all which may serve to restore, maintain, or enhance their vision and general health.

I will strive continuously to broaden my knowledge and skills so that my patients may benefit from all new and efficacious means to enhance the care of human vision.
I will share information cordially and unselfishly with my fellow optometrists and other professionals for the benefit of patients and the advancement of human knowledge and welfare. I will do my utmost to serve my community, my country, and humankind as a citizen as well as an optometrist.

I hereby commit myself to be steadfast in the performance of this my solemn oath and obligation.
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<td>602/542-8155</td>
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<td>501/268-4351</td>
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<td>MASSACHUSETTS</td>
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<td>800/547-4576</td>
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APPENDIX C

Affiliated Associations

The American Optometric Association is a federation of state associations, the District of Columbia, the Armed Forces Optometric Society, and the American Optometric Student Association. It is through this united effort that the profession has achieved so much.

Contact the appropriate affiliated association for membership information . . . TODAY!

<table>
<thead>
<tr>
<th>State or Organization</th>
<th>Contact Information</th>
</tr>
</thead>
</table>
| Alabama Optometric Assn., Inc. | 334/273-7895  
optometry@alaopt.com |
| Idaho Optometric Assn., Inc. | 208/461-2000  
lebenton@direcpc.com |
| Montana Optometric Assn., Inc. | 406/443-1160  
sweingartner@msmanagement.com |
| South Carolina Opt. Assn., Inc. | 803/799-6721  
optick1@aol.com |
akoa@alaska.com |
| Illinois Optometric Assn. | 217/525-8012  
ioaed@ioaweb.org |
| Nebraska Optometric Assn., Inc. | 402/474-7716  
dmcbridge@assocoffice.net |
| South Dakota Optometric Society | 605/224-8199  
Sdeyes3@pie.micdo.net |
| American Opt. Student Assn. | 314/991-4100  
cmfrei@aol.com |
| Indiana Optometric Assn. | 317/237-3560  
rwensch@cypressmail.com |
| Nevada Optometric Assn., Inc. | 702/220-7444  
noalv3@53.com |
| Tennessee Optometric Assn., Inc. | 615/269-9092  
Garylodon@aol.com |
| Arizona Optometric Assn. | 602/279-0055  
Jane@azoa.org |
| Iowa Optometric Assn. | 800/444-1772  
garye@iowaoptometry.org |
| New Hampshire Opt. Assn., Inc. | 603/656-2885  
optometrist@comcast.net |
| Texas Optometric Assn., Inc. | 512/707-2020  
texop@aol.com |
| Arkansas Optometric Assn. | 501/661-7675  
aropt@swbell.com |
| The Kansas Optometric Assn. | 785/232-0225  
gary@kansasoptometric.org |
bmarkowitz@comast.net |
| Utah Optometric Assn. | 801/364-9103  
uoa@xmission.com |
| Armed Forces Opt. Society | 406/452-5688  
execdir@afos2020.org |
| Kentucky Optometric Assn. | 502/875-3516  
Darleneeakin@keyes.org |
| New Mexico Optometric Assn., Inc. | 505/751-7242  
fleece@laplaza.org |
| Vermont Optometric Assn. | 802/295-9487  
shastieod@tpk.net |
| California Optometric Assn. | 800-877-5738  
ELBrutvan@coavision.org |
| Optometry Association of Louisiana | 318/335-0675  
 optla@bellsouth.net |
| New York State Opt. Assn., Inc. | 518/449-7300  
 NYSOA2020@aol.com |
| Virginia Optometric Assn. | 804/643-0309  
VOAEyeDocs@aol.com |
| Colorado Optometric Assn., Inc. | 303/863-9778  
ghume@visioncare.org |
| Maine Optometric Assn., Inc. | 207/662-9920  
Moa.office@maineeyedoctors.com |
nc eyecare@aol.com |
opw@eyes.org |
| Connecticut Association of Optometrists | 860/586-7508  
khinen@cao.org |
| Maryland Optometric Assn., Inc. | 410/727-7801  
moa@asanhqtrs.com |
| North Dakota Opt. Assn., Inc. | 701/258-6766  
rkopp@blinet.net |
| The West Virginia Opt. Assn., Inc. | 304/364-9103  
managementservic@qwest.net |
| Delaware Optometric Assn., Inc. | 302/629-6691  
sbittsod@yahoo.com |
| Massachusetts Society of Opt., Inc. | 508/875-7900  
Rich@massoptomt.org |
| Ohio Optometric Assn., Inc. | 614/781-0708  
rcomett@ooa.org |
| Wisconsin Optometric Assn., Inc. | 608/824-2200  
brownlowl@oal.com |
| The Optometric Society of the District of Columbia | 301/229-4990  
soptometrians@aol.com |
| Michigan Optometric Assn. | 517/482-0815  
mioptoassn@aol.com |
| Oklahoma Assn. of Opt. Physicians | 405/524-1075  
Saundra@ix.netcom.com |
| Wyoming Optometric Assn. | 307/632-8819  
managementservic@qwest.net |
| Florida Optometric Assn. | 850/877-4697  
Ken@floridaeyes.org |
| Minnesota Optometric Assn., Inc. | 952/841-1122  
Jim@minneyedocs.org |
| Oregon Optometric Physicians Assn. | 503/654-5036  
Ooap@AssoMgt.com |
| Georgia Optometric Assn. | 770/961-8866  
GBear79180@oal.com |
| Mississippi Opt. Assn., Inc. | 601/956-7412  
MOSoptmetr@aol.com |
| Pennsylvania Optometric Assn., Inc. | 717/233-6455  
Charlie@poaeyes.org |
| Hawaii Optometric Assn. | 808/537-5678  
Hoaopt@earthlink.net |
| Missouri Optometric Assn., Inc. | 573/635-6151  
zoe@socket.net |
| Rhode Island Optometric Assn. | 401/949-0433  
Tbonin_riva@earthlink.net |
Joining AOA requires affiliation through your state association or the Armed Forces Optometry Society if you are in the federal services.

For more information on how to join, or details of the benefits of AOA membership, visit the AOA Web site at www.AOA.org or call AOA’s Information & Member Services Group at (800) 365-2219, ext. 238.

AOA Information & Member Services Group
243 N. Lindbergh Blvd., Floor 1
St. Louis, MO 63141-7881
(800) 365-2219, ext. 238
Fax: (314) 991-4101
E-mail: MemberServices@aoa.org
Visit the AOA Web site at www.AOA.org.

While payments to AOA are not deductible as charitable contributions for federal income tax purposes, they may be deductible under other provisions of the Internal Revenue Code.
How Your Association Works for You

✓ Need help with debt reduction?
Did you know AOA offers a student loan consolidation program, the AOAAAdvantage, that can help you save up to or more than 58% off monthly payments? Visit www.AOAAAdvantage.org.

✓ Need help finding employment or a practice situation?
Did you know you can register for Optometry’s Career Center® FREE at AOA’s online opportunity matching service at www.optometryscareercenter.org.

✓ Need help getting started in a practice or employment setting?
AOA has the info you need on licensure, practice start-up, and what to consider before signing a contract in the Practice Resource Center (PRC) at www.aoa.org. Click “Member Resources” and “Helping You Grow Professionally.”

✓ Want to find networking opportunities?
Doctors of optometry attribute much of their success to networking and sharing ideas with colleagues. Visit the AOA Web site at www.aoa.org, click “Member Resources” and “Helping You Grow Professionally” for more information on AOA’s Practice Assistance Program.

✓ Need insurance?
Membership in the AOA qualifies you for a variety of approved provider programs that can mean big savings and added convenience. These programs include medical/dental, life/disability, and malpractice insurance, to name a few, and have been carefully prepared with special emphasis on the unique requirements of optometrists. For more information on AOA’s provider programs, visit www.aoainsurance.com.

These are just a few of the many benefits available to AOA members. For more information on benefits and resources available through AOA, visit the AOA Web site at www.aoa.org and click “Member Resources.”
Questions?

Visit the AOA Web site at www.aoa.org and click “Member Resources” and “Member Desk Reference” for a staff directory or call (800) 365-2219 and dial “0” for the operator.