



Orthodontia

Quick Reference Guide

Orthodontic treatment is typically rendered over an extended period of time. Often, there is no direct relationship between payment and treatment. Some individuals pay for the entire treatment in full, while others make a monthly payment towards the total cost. In both cases, visits to the orthodontist may occur several times a month, or once every few months for adjustments.

FSAFEDS allows reimbursement for pre-paid orthodontia expenses, up to the elected amount, regardless of the date of service. The payment must have been made during the benefit period. If there is coverage under any dental plan, payment from a Health Care Flexible Spending Account (HCFSA) or a Limited Expense Health Care Flexible Spending Account (LEX HCFSA) will be reduced by the amount paid by the dental coverage. Please note that orthodontia differs from other dental procedures that require the actual service to be performed and paid for within the benefit period.

The employee, spouse, and eligible dependent(s) planning to begin or currently receiving orthodontia treatment are eligible for reimbursement.

Initial Evaluation Fees

Orthodontia services initially performed, such as moldings, diagnostic records fees, consultation fees, etc., are reimbursable when incurred if the expenses are separate from the contracted treatment. These expenses are typically not included in the total treatment cost for orthodontia and would require a fully completed claim form with an itemized bill. If these services were incurred during the benefit period in which you are requesting reimbursement, they would be considered eligible.

Initial Fee or Down Payment

It is a common practice for providers to require an initial fee or down payment before the start of orthodontia treatment. This expense is eligible for reimbursement with a fully completed claim form and an itemized bill indicating the amount and proof of payment.

Convenient Payment Options

Simply find out in advance what portion of your orthodontia expenses your dental insurance plan covers. Then pay only your out-of-your pocket costs with your Health Care FSA using one of several convenient payment options.

Pay Me Back

Get reimbursed for eligible orthodontia expenses you've paid out of pocket using the Pay Me Back option (see **Reimbursements and Payments** under the **Support Center** tab at www.FSAFEDS.gov).

If you paid a lump sum to your orthodontist in the prior calendar year and were reimbursed a prorated amount, you can be reimbursed for the unclaimed amount in the current plan year (if you re-enrolled in a Health Care FSA and are still receiving orthodontia services). Simply provide the following documents:

- A copy of the payment information or payment receipt
- A claim form
- A letter indicating the amount you were reimbursed in the prior year
- Documentation from the provider stating patient is still undergoing active orthodontic treatment

For example: In 2019, a participant had an HCFSA allotment of \$2,500, which was used to pay an orthodontia bill (the amount of the bill is \$5,000). The participant submitted the correct documentation and was reimbursed \$2,500 from their HCFSA.

The participant re-enrolls in an HCFSA for 2020 with an allotment of \$2,500. The participant can now submit the correct documentation and be reimbursed the remaining \$2,500 owed.

Pay My Provider

Pay your orthodontist directly from your Health Care FSA using Pay My Provider option (see **Reimbursements and Payments** under the **Support Center** tab at www.FSAFEDS.gov). Make a single payment to your orthodontist, or set up recurring payments—it's up to you.

1. Monthly Recurring Payments

A recurring Pay My Provider payment is the easiest way to pay monthly orthodontia expenses. This option ensures your payments are spread out across multiple plan years so you can make the most of your insurance plan coverage. Please remember to set up payments up to 10 days before you want your first payment to be made to your orthodontist.

You'll need to submit a copy of your orthodontia service contract through your FSAFEDS online account when you set up monthly recurring payments. Please make sure your contract includes:

1. The provider's name
2. The patient's name
3. A description of the service provided
4. A payment schedule (including dates of service)
5. The payment amount

2. One-Time Payments

A one-time Pay My Provider payment to your orthodontist through your FSAFEDS online account is also easy to do. Just remember to set up your payment as soon as your orthodontia service has started.

Your orthodontist will be paid as soon as you submit your payment documentation (usually a detailed receipt and an orthodontia service contract) and your documentation is verified.

Tips for Pay My Provider Reimbursement

Here are a few tips for getting the most out of your Health Care FSA or Limited Expense Health Care FSA:

- Make sure your FSA has enough funds to cover the amount of each orthodontia payment. FSAFEDS doesn't issue partial payments, and insufficiently funded requests will be canceled.
- Make one-time or recurring Pay My Provider payments for orthodontia services provided during the current plan year.
- One-time Pay My Provider payments can be made once the service has begun, but not before.
- Recurring Pay My Provider payments can be made 10 days prior to the beginning of the service date, but not before.
- Pay My Provider claims must be set up for each benefit year, as it will not carry over from the previous year.

Acceptable Documentation

- Treatment Plan, Orthodontia Contract or Financial/Loan Agreement:
 - Date braces were placed
 - Total charge
 - Initial down payment
 - Monthly payment amount
 - Monthly payment due date
 - Length of treatment
- Ledgers – Acceptable without a treatment plan when it clearly states the orthodontia service.
- Ortho Payment Coupons – Coupons from a financial institution require the orthodontia contract and loan agreement.
- Payment Receipts or invoices from the Provider – Must clearly indicate orthodontia service.

If you have questions, visit the FSAFEDS website at www.FSAFEDS.gov. Or you may contact an FSAFEDS Benefits Counselor toll-free Monday through Friday from 9 a.m. to 9 p.m. Eastern Time.

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