

Getting Reimbursed for Orthodontia Expenses

To get reimbursed for orthodontia expenses you are required to submit one of the following to PayFlex[®]: an **itemized statement/paid receipt**, the orthodontist's **contract/payment agreement**, or **monthly payment coupons**. Reimbursements can be made in one lump sum or as services are provided throughout the expected treatment period. These reimbursement options are described below:

Coupon Payment Option – You can submit an itemized statement of your orthodontia expenses as the service is provided. Submit this documentation with a completed claim form for reimbursement.

Monthly Payment Option (Auto Pay) – To set up Auto Pay, download a claim form via My HealthHub Resources, complete all required fields and make sure to check the box for **Automatic Monthly Reimbursement for Orthodontia expenses**. You must also include a copy of your ortho contract/agreement* with your first claim. Once the claim has been processed, PayFlex will automatically reimburse you each month, according to the agreement. This eliminates the need for you to send a claim form for each visit and allows expenses to be paid monthly for the length of the contract, as long as you are enrolled in an FSA and have funds available in your account.

*You can obtain a contract/payment agreement from the orthodontist with the following information:

- Patient name
- Date the service begins
- Length of service
- Charges for the initial banding work
- Dollar amount charged each month

Auto Pay Reminders:

- If you enroll in Auto Pay, the PayFlex Card[®] cannot be used to pay for orthodontia expenses.
- Reimbursements will be issued on a monthly basis near the due date stated on your orthodontia contract agreement.

Total Payment Option – If you paid the full amount when the orthodontia treatment began, you can get reimbursed for the treatment amount, minus the amount covered by your dental insurance. PayFlex will reimburse you up to your FSA election amount minus any previous FSA reimbursements. If you have already submitted other claims, make sure to check your FSA balance online to confirm the amount you have available to cover your orthodontia treatment.

To get reimbursed, simply send a copy of your paid receipt and completed claim form to PayFlex, along with an itemized statement with the following information:

- Provider name
- Patient name
- Date treatment started
- Amount of expense
- Amount insurance will pay

NOTE: If you choose the total payment option, please remember a paid receipt must be submitted to PayFlex and can only be submitted once for reimbursement.

Orthodontia Examples

Example 1: Full payment is made on the first orthodontist visit

Let's say you participate in a healthcare Flexible Spending Account (FSA) in 2021 and 2022. In October 2021, you sign an agreement with an orthodontist for your child. During the first visit (November 2021), your child is X-rayed and fitted for braces. On the second visit (December 2021), the braces are installed. During 15 more monthly visits, the braces will be adjusted. Eventually in 18 months, (if everything goes as planned), the braces will be removed. For these services, the orthodontist charges \$2,700 on the date of the first visit, which you pay in 2021.

Can I be reimbursed the full \$2,700 from my 2021 healthcare FSA?

Yes, provided you have at least \$2,700 available in your FSA. Although your child did not receive all of the care in 2021, the IRS regulations allow the healthcare FSA to reimburse you for the entire \$2,700 as a 2020 expense.

What if I do not have the full \$2,700 remaining in my 2021 healthcare FSA?

If you paid the entire orthodontia bill of \$2,700 in a lump sum, and your FSA balance is only \$2,000, PayFlex® can only reimburse you for the amount available in your account (e.g., \$2,000).

Example 2: Orthodontia treatments provided over two plan years

When treatment is spread over two plan years and you do not pay for the full expense up front, you have two options:

- 1) You can pay the monthly payment amount based on the orthodontia agreement by submitting a claim each month with your payment coupon.
- 2) You can set up an automatic payment (Auto Pay) with PayFlex based on the amount set by the orthodontia agreement. To set up Auto Pay, you will need to complete a claim form with the monthly payment amount listed under the Amount Requested column and **Ortho – Auto Pay** under the Type of Service column. When completing the form, make sure to check the box for **Automatic Monthly Reimbursement for Orthodontia expenses**. In addition, a copy of the ortho contract/agreement must be sent in with the claim form. Once PayFlex processes this claim, you will be reimbursed on a monthly basis near the due date stated on your orthodontia contract agreement.

PayFlex Systems USA, Inc.

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