

Using your Health Care FSA for orthodontia expenses

When you have a Health Care Flexible Spending Account (FSA), you can request reimbursement for eligible orthodontia expenses. You're required to submit one of the following to PayFlex® with your claim form:

1. An **itemized statement/paid receipt**
2. The orthodontist's **contract/payment agreement**
3. **Monthly payment coupons**

You can get reimbursed in one lump sum or as you receive the service. The reimbursement options are listed below.



Coupon Payment Option

You can submit an itemized statement of your orthodontia expenses after you or someone in your family receives an eligible service. Submit this documentation to PayFlex along with a completed claim form.

Monthly Payment Option (Auto Pay)

To set up Auto Pay, download a claim form from the PayFlex member website. You can find it under Documents & Forms. 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 orthodontia contract/agreement with your first claim.
- Once the claim is processed, PayFlex will automatically reimburse you each month, according to the agreement. We'll reimburse you on a monthly basis near the due date stated on your orthodontia contract agreement.

Your contract/payment agreement with the orthodontist should include the following:

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

Keep in mind: If you enroll in Auto Pay, you can't use the PayFlex Card®, your account debit card, to pay for orthodontia expenses.

Total Payment Option

If you paid the full amount when the orthodontia treatment began, you can request reimbursement for the treatment amount, minus the amount covered by your dental insurance. PayFlex can 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.

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.

When treatments extend over two plan years

When treatment spreads over two plan years and you don't 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. See "Monthly Payment Option (Auto Pay)" above for more information.

Questions?

Log in to your PayFlex member website and click **Help & Support**.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions. For more information about PayFlex, go to [payflex.com](https://www.payflex.com).

Note: Standard text messaging and other rates from your wireless carrier still apply.

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