

Using your Flexible Spending Account (FSA) for orthodontia expenses

To get reimbursed for orthodontia expenses you are required to submit one of the following to PayFlex® with your claim form: 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 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 orthodontia 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 should 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, you cannot use the PayFlex Card®, your account debit card, to pay for orthodontia expenses.
- We will reimburse you 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 be 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 health care flexible spending account (FSA) in 2013 and 2014. In October 2013, you sign an agreement with an orthodontist for your dependent. During the first visit (November 2013), your dependent is X-rayed and fitted for braces. On the second visit (December 2013), 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 \$2,500 on the date of the first visit, which you pay in 2013.

Can I be reimbursed the full \$2,500 from my 2013 health care FSA?

Yes, provided you have at least \$2,500 available in your FSA. Although your dependent did not receive all of the care in 2013, the IRS regulations allow the health care FSA to reimburse you for the entire \$2,500 as a 2013 expense.

What if I do not have the full \$2,500 remaining in my 2013 health care FSA?

If you paid the entire orthodontia bill of \$2,500 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).

What if my plan includes the grace period, how will my lump sum orthodontia payment be processed?

It depends on when you paid the lump sum orthodontia expense. Let's say your orthodontia treatment started in October 2013 and the orthodontist is charging you \$2,500. On January 15, 2014, you decided to pay the lump sum amount. Since you paid for the expense during the grace period, you would be reimbursed from the 2013 FSA balance first (if money is still available) and then from the 2014 FSA balance. (**Note:** The amount you are reimbursed cannot exceed the amount paid to the orthodontist or the total amount of your 2013 and 2014 FSA balances.)

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, we will reimburse you on a monthly basis near the due date stated on your orthodontia contract agreement.

Questions?

Visit **PayFlex Direct.com**. Or call us at **1-888-678-8242**. Customer Service Representatives are available Monday – Friday, 7am – 7pm CT and Saturday, 9am – 2pm CT.

Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc., an affiliate of Aetna Life Insurance Company. PayFlex's robust account tools, accessible through the Aetna Navigator secure member website, make it easy for your employees to manage their tax-advantaged accounts.

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. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to **www.payflexdirect.com**.

