



Are you paying for orthodontia expenses for yourself, your spouse, or your eligible dependents? PayFlex makes it easy for Health Care Flexible Spending Account (FSA) members to pay for eligible orthodontia expenses. Keep in mind, eligible expenses are ones that aren't paid by your dental insurance or any other insurance plan.

### **Next Steps**

1. Review your dental insurance plan to find out how much of your orthodontia expenses your plan covers.
2. Choose one of PayFlex's convenient options to pay your out-of-your pocket costs with your Health Care FSA.

**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, visit the PayFlex member website and download a claim form from the Resource Center. Complete all required fields and check the box for **Automatic Monthly Reimbursement for Orthodontia expenses**. When you submit your claim form, include a copy of your orthodontia contract/agreement. You can get this from your orthodontist. The contract/agreement needs to include:

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

If PayFlex processes and approves your claim, the payment is sent to you each month, according to the agreement. This eliminates the need for you to send a claim form to PayFlex for each visit. It also lets you receive payments monthly for the length of the contract, as long as you're enrolled in a Health Care FSA and have funds available in your account.

### **Important Reminders:**

- If you choose this option, you can't use the PayFlex Card®, your account debit card, to pay for orthodontia expenses.
- PayFlex will send payment to 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 use your Health Care FSA to pay yourself back for the treatment amount (minus any amount covered by your dental insurance). Simply send a copy of your paid receipt, completed claim form, and an itemized statement to PayFlex. Your documentation needs to include:

Provider name

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

If PayFlex processes and approves your claim, you'll receive payment for an amount up to your FSA election amount (minus any previous FSA reimbursements). If you've already submitted other claims, check your FSA balance online to confirm the amount you have available to cover your orthodontia treatment.

### **Questions?**

Visit your PayFlex member website, and click **Contact Us**. PayFlex is available to help Monday – Friday, 7 a.m. – 7 p.m. CT and Saturday, 9 a.m. – 2 p.m. CT.

This material is for informational purposes only. 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. The information describes the Flexible Spending Account ("FSA") in general terms. FSA plans are governed by the rules of Section 125 of the Internal Revenue Code and will be administered in accordance with those rules. Estimate fund amounts carefully. Unused funds will be forfeited either after the last day of the plan year or at the end of the grace period if your plan offers one. Eligible expenses may vary from employer to employer. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. 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. For more information about PayFlex, go to [payflex.com](http://payflex.com).