

# SAVE ON ORTHODONTIA EXPENSES WITH YOUR FSA

Orthodontia claims can be more complex than other flexible spending account (FSA) claims because there are different treatment and payment options. Use this helpful guide to understand how Associated Benefits Connection reimburses you.

## Know the rules

- You can use your FSA funds on orthodontia expenses for yourself, spouse, dependent child(ren) or other eligible dependents.
- Your FSA may reimburse only the amounts not paid by insurance or any other source.
- Your FSA plan pays for orthodontic expenses when the services are rendered or incurred, not by when you receive a bill or pay for the services.
- If you prepaid for services, you'll need to submit your orthodontic contract in order to determine your reimbursement schedule.

## Prepaid orthodontia example

### Background

Let's say the orthodontist estimates that full treatment will cost \$3,000 after insurance. The first \$600 will need to be paid up front for installation of braces. The remaining \$2,400 will be charged each month for the length of the treatment.

### How to submit your claims

You can submit a one-time claim for \$600 following installation of the braces. For the remaining costs, you can:

- Submit claims each month for \$100 and provide an itemized receipt for each claim.
- Set up recurring monthly payments and include your provider contract.

You can continue to receive reimbursements until treatments are complete or you no longer participate in the FSA.

## Know your payment options

### Associated Benefits Connection debit card

Use at point of service or provide the card information to your provider to pay expenses.

### Pay yourself back

Pay out of pocket then have funds directly deposited into your bank account. You can set this up to pay one time or automatically each month.

### Pay your provider

Use the Associated Benefits Connection participant portal or mobile app<sup>1</sup> to pay your provider directly—one time or monthly for the length of your contract.

**If your insurance plan makes an adjustment and pays more than estimated, you must repay the plan for this additional amount.**



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## Know the documentation requirements

Get the documentation you need from your provider. You may receive one or both of these document types. Be sure to keep these documents for your records and for any FSA claims you submit.

### Your orthodontia contract must include:

- Name of the patient
- Description of service to be provided
- Treatment start & end dates
- Total contracted amount
- Estimated insurance payments (if applicable)
- Down payment (if applicable)
- Monthly payments (if applicable)

Want to set up recurring monthly payments from your account automatically? You'll need your contract to set this up.

### Your orthodontia receipt must include:

- Name of the provider
- Name of the patient
- Description of service
- Date of service
- Amount paid

Already paid for services? Submit a one-time reimbursement request and include your itemized receipt.

## Know your claim options

Associated Benefits Connection makes it easy to submit claims to reimburse yourself or pay your provider. Choose the option that's best for you:

- Participant portal
- Mobile app
- Claim form submitted via mail, email or fax

For detailed instructions on filing claims, see the Participant Guide available in the Associated Benefits Connection Participant Portal.



## Do you have a health savings account (HSA)?

If you have additional expenses after insurance and/or your FSA funds, you can also use your HSA to pay those costs.

**Be sure to keep track of which expenses you pay from each account, so you don't reimburse the same expenses from multiple accounts.**



## Questions? We're here for you!

Contact us at 800-270-7719  
or email [ParticipantServices@AssociatedBank.com](mailto:ParticipantServices@AssociatedBank.com)

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