

ORTHODONTIA FAQ

You can use your healthcare Flexible Spending Account (FSA) to pay for your eligible orthodontia expenses. Please see the commonly asked questions below.

Who is eligible?

- You, your spouse and your eligible dependents

What is eligible?

- Only the portion of your orthodontic expense not paid by your dental insurance or any other plan is considered an eligible expense.
- It is recommended to verify in advance what portion of the expense the dental insurance and/or any other plan will approve for payment. Use your FSA benefit to pay for only the balance you will be responsible for paying out of pocket.

How do I pay for my orthodontic services?

- Pay for services with your benefit card
- Pay for services out of pocket and request reimbursement via portal, mobile, app, or claim form.

I received a discount from the orthodontia office for services by paying the full amount due upon banding. Can I be reimbursed this full amount?

- The FSA plan reimburses based on date of service/treatment. In regards to orthodontia the banding date is considered the date of service. You are able to use the funds available in the plan year corresponding to the date of service to pay for expenses.

I set up a payment plan to pay for orthodontia services. The plan is set to extend over more than one year. Am I able to use FSA funds from more than one plan year?

- The FSA plan reimburses based on date of service/treatment. Orthodontia is considered ongoing treatment therefore you are able to pay the monthly amount due in the plan year corresponding to the date of service.

What documentation is required to request reimbursement?

- To request reimbursement please provide documentation verifying (1) provider's name (2) patient name (3) description of service (4) amount due. For orthodontic services, a copy of the original contract is recommended

Should I submit documentation if I use my benefit card to pay for my services?

- As noted in the benefit card terms and conditions, save the detailed receipts AND payment contract documents provided by your orthodontist. To be compliant with the benefit, Paylocity may send a request for this documentation to verify your eligible expense.

What should I do if my insurance pays more than expected?

- If your other plan (Dental insurance) pays more than expected after you have received reimbursement from your account, then you are responsible for paying the "covered" portion back to your account.