

ORTHODONTIA REIMBURSEMENT

In Your Health Care FSA



Understanding the Rules

Flexible Spending Account (FSA) reimbursement rules for orthodontia are different than the rules for other eligible health care FSA expenses. Unlike other eligible health care FSA expenses, you can be reimbursed for orthodontia treatments once your treatments have begun. However, there are certain rules to follow and documentation you must submit with your claim to provide details about your orthodontia services.

When submitting a claim for orthodontia, keep the following in mind:

- **You have to be an active participant in the plan** – You must be actively employed and making contributions to the FSA (or participating through COBRA).
- **Services must be rendered** – The IRS requires that your payments be made specifically for a service or treatment in the same plan year. Payments for services you received in a previous plan year, or payments for services that won't take place until the following plan year are not reimbursable. Exception: Arrangements for payment in full.
- **You can be reimbursed for lump sum payments OR for payment plans.** However, you must pay only the payment amount shown on the contract. Generally, you cannot change payment methods (e.g., switch from payment plan to a lump sum payment) unless you get a new contract to submit with your claims showing the new contracted payment amount.
 - **For lump sum payments or payment in full**, submit your contract and other supporting documentation from the orthodontist showing the name of the person receiving the treatment, the beginning and ending dates of the treatment, the total contracted amount and the amount that was paid.
 - **For payment plans**, submit your contract and other supporting documentation from the orthodontist showing the name of the person receiving the treatment, the beginning and ending dates of the treatment, the total contracted amount, the payment schedule (e.g., monthly) and the amount of your first payment. Submit a copy of the same documentation, showing proof of each payment, with each claim for reimbursement.

When using your TRI-AD BenefitCard to pay for orthodontia expenses, keep the following in mind:

- **You may be asked to provide documentation supporting your card transactions.** When you receive a request for documentation from TRI-AD, submit your contract and other supporting documentation from the orthodontist showing all of the required information mentioned above – the same information needed for manual claims.

What to Avoid

When filing a claim for orthodontia reimbursement, there are a few things that can delay reimbursement or cause your claim to be denied.

- **Don't send in incomplete or invalid documentation.** Credit card slips, bank statements and canceled checks are **not** valid documentation. A copy of your contract that shows everything mentioned above **is** the proper documentation and it must accompany **each** reimbursement claim.
- **Don't change your payments.** If you make payments not specified on your contract, such as late payment fees or an extra amount to pay off the total early, your claim may be denied. If you need to make a different payment than those stated on your contract, ask your orthodontist's office to update your contract for the new amount. Submit the new contract with your next reimbursement request.
- **Don't seek reimbursement for last year's or next year's treatments.** Generally, you can only be reimbursed this plan year's health care FSA money for treatments received in the same plan year. The one exception to this rule is for arrangements to pay a contract in full.

Contact Information

By phone: 1-888-844-1372 (Monday-Friday 5:00 a.m. to 6:00 p.m. Pacific Time)

By email: flexmail@tri-ad.com

On the Web 24/7 at www.tri-ad.com/fsa

