

# Using your Health Care FSA for orthodontia expenses

When you have a Health Care Flexible Spending Account (FSA), you can receive reimbursement for orthodontia expenses. You're required to submit one of the following to PayFlex® with your claim form:

1. An **itemized statement/paid receipt**
2. The orthodontist's **contract/payment agreement**
3. **Monthly payment coupons**

You can receive reimbursements in one lump sum or as you receive the service. The reimbursement options are listed below.

## Coupon Payment Option

You can submit an itemized statement of your orthodontia expenses after you or someone in your family receives a service. Submit this documentation with a completed claim form for reimbursement.

## Monthly Payment Option (Auto Pay)

To set up Auto Pay, download a claim form from [horacemann.payflex.com](http://horacemann.payflex.com), 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 is processed, PayFlex will automatically reimburse you each month, according to the agreement.



Your contract/payment agreement with the orthodontist should include the following:

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

**Keep in mind:** If you enroll in Auto Pay, you can't use the PayFlex Card®, your account debit card, to pay for orthodontia expenses. We'll 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 receive reimbursement 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.

**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.

### When treatments extend over two plan years

When treatment spreads over two plan years and you don't 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. See "Monthly Payment Option (Auto Pay)" above for more information.

### Questions?

Log in to [horacemann.payflex.com](http://horacemann.payflex.com) and click **Contact Us**. We're here to help Monday - Friday, 7 a.m. - 7 p.m. CT, and Saturday, 9 a.m. - 2 p.m. CT.

#### **PayFlex Systems USA, Inc.**

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