

Orthodontia Guidelines (FSA)

How to Pay for Adult & Child Orthodontia Using Your Health Care Account

Orthodontists typically bill for services one of two ways:

1. Upfront deposit + monthly payments over the course of treatment
2. Upfront payment in full

You can use any of the available payment features to pay for the orthodontic expenses incurred by yourself or any eligible dependent:

1. Pay by Card
2. Pay My Provider
3. Pay Me Back



Payment Guidelines

	Ortho Billing Method	Pay by Card	Pay My Provider	Pay Me Back
1	Upfront deposit + monthly payments over course of treatment	Make each payment (deposit + monthlies) using your Health Care Card	Request a one-time payment from your account to cover deposit Request recurring payments to cover monthlies	Pay by cash, check or credit card Then request reimbursement for each payment
2	Upfront payment in full	Make payment using your Health Care Card	Request a one-time payment from your account	Pay by cash, check or credit card Then request reimbursement
Both	Which plan year will cover this expense?	Plan year in effect when Card is presented for payment	Plan year in effect on the service date for each payment	Plan year in effect on the service date for each payment (Upfront payments can be reimbursed over several plan years. See back for details)



What You Need to Know

- ▶ Only the portion of your orthodontic payment(s) not paid by your dental insurance or any other plan is considered an eligible expense.
- ▶ Find out in advance what portion the other plan will cover and pay for only the balance that you will pay out of your pocket.
- ▶ If your other plan pays more than expected after you have received reimbursement from your Health Care Account, then you are responsible for paying the “covered” portions back to your account.
- ▶ If paying with a Health Care Card, save the detailed receipt AND payment contract provided by the orthodontist. You will need this to verify your Card transactions, submit a claim, and verify expenses in case you are audited by the IRS.
- ▶ Pay My Provider requests can be entered up to 10 days prior to the desired payment date (the day you want us to mail the check to your orthodontist).
- ▶ Setting up monthly recurring Pay My Provider payment requests is the easiest way to pay monthly orthodontic expenses. This method also ensures your orthodontic payments will be spread out across multiple plan years so you can make the most of your plan (given applicable maximum election amount).

- ▶ If you paid a lump sum in the prior calendar year and were reimbursed a prorated amount, the unclaimed amount can be reimbursed in the current plan year (if you are still receiving orthodontia services) by providing a copy of the payment information, claim form and a letter indicating the amount you were reimbursed in the prior year.

How to Request Pay My Provider

Payment will be made in the amount requested as long as your available balance will cover it. If not, no payment is issued to the provider.

To set up this option, log in to your account at www.wageworks.com.

1. Go to www.wageworks.com.
2. Enter your User Name and Password. (If you haven't accessed your account before, click on the “First Time User?” link and follow the simple process to register to use this site.)
3. Click on the Health Care tab.
4. Select “Request Pay My Provider”.
5. Confirm your contact information.
6. Enter your provider information. (Details are automatically saved for the next time you want to request a payment to this provider.)
7. Enter the patient information and select the appropriate type of service (Orthodontia).
8. Enter the payment information and the number of payments you wish to make (1 to 12). The minimum payment amount is \$20.*
9. Confirm your payment instructions.
10. Always retain your receipts in case they are required for verification.

How to Request Pay Me Back

You can use Pay Me Back to be reimbursed the amount you paid out-of-pocket towards the treatment in the current plan year.

To be reimbursed, follow the steps below and submit to WageWorks:

1. Go to www.wageworks.com to download the Health Care Pay Me Back claim form.
2. Complete and sign the claim form.
3. Include a copy of the monthly payment receipt, monthly payment coupon, detailed invoice or payment contract – whichever supports the amount being requested on the claim form.
4. Make sure your proof of expense (one of those listed above) contains the following information: name of the provider, type of service performed, amount paid by the participant, and date the service was provided.

Please make sure that your proof of expense includes a reference to Orthodontia; otherwise, the claim will automatically be denied.

How to Get More Information

Online: www.wageworks.com/LearningCenter

Phone: (877) 924-3967, Monday through Friday, 8 a.m. to 8 p.m. Eastern Time

* Note: Your payment will be made in full (up to the available balance in your account at the time this payment is processed just prior to the requested payment date). You will be sent an email notifying you that another form of payment to your provider is required if we are not able to make payment based on an insufficient balance.