

# Flexible Spending Accounts for Orthodontic Expenses

Thank you for choosing DeLuke Orthodontics to provide your orthodontic care! If you are planning on using FSA or HSA for Orthodontic expenses, understanding how your benefit works is **VERY** important. We strongly recommend that you contact your plan administrator prior to beginning any reimbursable orthodontic expenses.

**The following is some general information that we have compiled in regards to FSA or HSA plans:**

- An individual may only be reimbursed for expenses incurred while a participant is in the plan
- You cannot pre-pay for services and be reimbursed at the time of payment. You can only be reimbursed as services are provided. If a total payment is made up front for the treatment, the participant must still submit a treatment plan and the payments will be disbursed over the course of the length of treatment
- If you decide to pay off the contract early while treatment is still ongoing, you can only be reimbursed as services are provided
- If the treatment is completed sooner than expected and you decide to pay off the remainder of the contract, you can be reimbursed for that payment because the services have been completed
- The expense must be reimbursed from funds allocated for the plan year in which the expense was incurred
- Any dental insurance benefit received for services must be deducted from the amount submitted for reimbursement to prevent duplicate reimbursement. It is the responsibility of the participant to provide your plan administrator with this information

**You may want to obtain the following information before beginning Orthodontic treatment:**

What is the expected total cost of treatment?: \_\_\_\_\_

What is the primary Insurance Carrier expected to pay? \_\_\_\_\_

What is the Secondary Insurance Carrier expected to pay? \_\_\_\_\_

What is the out of pocket expense to the responsible party? \_\_\_\_\_

What is the estimated treatment time? \_\_\_\_\_

When is the expected date of treatment to begin? \_\_\_\_\_