

# Did you know

ORTHODONTIC SERVICES

are covered by your



**FLEXIBLE  
SPENDING  
ACCOUNT ?**

Let  **HealthSCOPE**  
B E N E F I T S

help you

**TAKE  
ADVANTAGE**

Ready to submit your claim?

You have options!

\* Submit a claim online

\* Fax it to us

\* Email us

\* Use your Flex Benefits Card



## What Is an FSA?

A flexible spending account is a financial account you put money into that you can use to pay certain out-of-pocket healthcare and dependent care costs. You don't pay taxes on this money!

What many people don't know is that your FSA funds can help offset the high cost of orthodontic services as well.



## Single Year Savings Comparison

Without an FSA

\$212.50 Monthly budget for orthodontic expenses  
- \$46.75 Taxes deducted on \$212.50

\$165.75 Amount left for out-of-pocket orthodontic expenses

With an FSA

\$212.50 Monthly FSA deposit for orthodontic expenses  
- \$0.00 Taxes deducted on \$212.50

\$212.50 Amount left for out-of-pocket orthodontic expenses

## Annual Savings (Example)

$\$46.75 \times 12 = \$561$

Use \$561 towards orthodontic expenses from income tax savings using a flexible spending account

## Guidelines for Coverage

Once your financial contract for orthodontic treatment is drawn and your initial down payment rendered, the remaining balance will be split into monthly installments. To be reimbursed for these amounts:

\*Make sure there are enough funds in your FSA in each of the plan years throughout the period of treatment to cover the amount of down payment and monthly installments.

\*Once services are provided and your initial/monthly expense is paid, submit a claim to HealthSCOPE Benefits and get reimbursed from your FSA.

Note: Orthodontic expenses are paid after services are provided, not when the expense is paid.

\*Alternatively, a finalized contract or copy of your payment coupons can be submitted to HealthSCOPE Benefits to set up recurring reimbursement payments.

\*If the course of treatment is paid in full, up front, reimbursements will be distributed based upon the monthly fee schedule stated in your original treatment contract.

\*Reimbursements are determined by the total cost of your treatment divided by the number of months contracted.