

FLEXIBLE SPENDING ACCOUNT ORTHODONTIA CLAIMS



USING YOUR FLEXIBLE SPENDING ACCOUNT (FSA) FOR ORTHODONTIA EXPENSES

You can use the funds in your Health of Limited Purpose Flexible Spending Account (FSA) to pay for orthodontia expenses incurred by yourself, your spouse, and/or your qualified dependents. Providers offer various payment options for orthodontic treatment. You also have various options when claiming such expenses from your FSA. These options are summarized below.

DOWN PAYMENT

The down payment is typically required to be paid at the start of orthodontic treatment. You can claim the down payment as soon as treatment begins. The down payment can only be reimbursed by the plan year in which treatment begins.

UP-FRONT PAYMENT IN FULL

If you pay the entire cost of orthodontic treatment at the start of the treatment, you can:

- Claim the entire amount from your FSA at that time; or,
- Split the amount you claim by multiple plan years, based on the number of years treatment is expected to last - you will be required to submit a new claim at the start of each subsequent plan year.

Proof of payment will be required with your claim(s) when using this reimbursement option.

ANNUAL INSTALLMENTS

If you pay your provider in annual installments, you may claim such payments from your FSA during the plan year in which they are made. Proof of payment will be required with your claims when using this reimbursement option.

MONTHLY INSTALLMENTS

If you pay your provider in monthly installments, you may claim such payments from your FSA as they are due. If you elect to pay ahead, you may claim the future months' payments from your FSA, as long as you include proof of payment with your claim.

WHAT TO SUBMIT WITH YOUR CLAIMS

Please include an itemized statement from your provider, such as the service contract, when claiming the down payment, full payment, and/or annual installments. This statement should clearly show the start date of the treatment, expected length of treatment, amount of the required down payment, and the payment plan you will be following.

Please keep in mind that you must provide proof that payment has been made when claiming the full cost of treatment, annual installment, or future monthly payments. Proof of payment includes a statement from the provider showing that payment has been made. Claims for monthly payment should include a copy of the provider bill or payment coupon.

If you have questions about your orthodontia claim, please call contact Alerus Retirement and Benefits at **877.661.4727** or **healthbenefits@alerus.com**.