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Orthodontia Guide

What you need to know about using your FSA to pay for orthodontia expenses

Use your healthcare Flexible Spending Account (FSA) to pay for eligible orthodontia expenses for you, your spouse, and your eligible dependents.

Ways to Pay:

- FSA Debit Card
- File a claim for reimbursement to you
- File a claim for payment to your provider

What you need:

- Detailed receipt
- Payment contract

Only the amount not covered by dental insurance or other plans will be considered an eligible expense, so find out ahead of time how much will be covered by insurance so you only claim the amount that is paid for out of pocket.

If your insurance plan pays more than expected after you have already received reimbursement from your FSA, you are responsible for paying back those covered portions to your account.

Your Documentation Must Show:

- Patient Name
- Provider Name
- Payment Amount
- Payment Schedule
- Dates of Service
- Description of Service

If you paid for orthodontia services before signing up for your FSA, you can use the FSA to pay for continuing services but not to cover expenses for service received while not enrolled in the healthcare Flexible Spending program.

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

Reimbursement Claim

File a claim to be paid back for expenses you paid out of pocket. Submit claims through your online portal, mobile app, or through submitting a paper claim.

Portal: www.benefitsbyet.lh1ondemand.com

App: BenefitsbyET (available on Apple and Android)

Find paper claim forms on our website at www.erisatrust.com/fsa-forms

Be sure to include all appropriate documentation, such as payment receipts, detailed invoices, payment contracts, etc.

Provider Payment

File a claim to be paid directly to your provider to avoid paying out of pocket. Talk to your provider to ensure this system will work for them and that you are submitting the correct payment information.

Requests for provider payments can be made once the service has begun, but not before.

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App: BenefitsbyET (available on Apple and Android)

File a claim through the online app, but choose to have the payment go to "Someone Else." Fill in your provider's information and the check will be sent directly to them.

Be sure to include all appropriate documentation, such as payment receipts, detailed invoices, payment contracts, etc.