How is Orthodontia reimbursed under a Health FSA?

Orthodontia is an ongoing expense (which often spans more than one plan year). Because of this, it cannot be reimbursed up front. The expense is considered to be "incurred" on the date of the monthly treatments. The amount of the monthly payment can be reimbursed only on a month-to-month basis as treatment happens. We cannot reimburse for monthly payments in advance.

Please note: we can only reimburse based on the payment plan specified on this contract. Also, you may submit a request for reimbursement on a monthly basis showing that the monthly payment was made in order to receive reimbursement.

Lump sum payments: If you pay for the entire orthodontic treatment up front we will reimburse on a prorated basis if treatment goes into another plan year. You must still submit the Truth in Lending statement and documentation showing that the treatment was paid for in full. For example: Your plan year starts in January 1, 2011, your child has braces put on in full in March 2011 and treatment is expected to last for 18 months. The total cost for the treatment is $3,000, which you pay for in full in March 2011. We will take the $3,000 and divide it by the 18 months of treatment for a monthly fee of $166.67. Since you will have 10 months of treatment in the 2011 plan year we can reimburse $1,666.70 in March 2011. In order to receive the remaining balance of $1,333.30 you must participate in the plan the following year and request the additional reimbursement in January 2012. We will keep your documentation on file and you will only need to submit a Request for Reimbursement form.

Adult Orthodontia is only covered with a note a medical necessity with specific reason listed.