



Orthodontia Reimbursement Structure

Orthodontic treatment is typically rendered over an extended period of time. Often, there is no direct relationship between payment and treatment. Some individuals pay for the entire treatment in full, while others make monthly payments toward the total cost. In both cases, visits to the orthodontist may occur several times a month, or once every few months for adjustments.

ConnectYourCare allows reimbursement for pre-paid scheduled payments under an orthodontia contract regardless of the date of service. The payment must have been made while you were covered under the Flexible Spending Account (FSA). If there is coverage under any dental plan, payment from the FSA will be reduced by the amount paid by the dental coverage. Please note that orthodontia differs from other dental procedures that require the actual service to be performed within the coverage period, regardless of when payment is made.

Initial Evaluation Fees

If the orthodontia services initially performed, such as moldings, diagnostic records fees, consultation fees, etc., are billed separately from the contracted treatment, they are reimbursable when incurred, regardless of when payment is made. These expenses are typically not included in the total treatment cost for orthodontia and would require an itemized bill showing the date the service was provided with the claim submission. If these services were incurred during the coverage period in which you are requesting reimbursement, they would be considered eligible.

Initial Fee vs. Down Payment

It is a common practice for providers to require an initial fee at the start of orthodontia treatment. This expense is eligible for reimbursement with an itemized bill indicating the initial fee or proof of payment. An upfront down payment before any services are provided is not eligible for reimbursement until treatment starts.

Monthly Payments

The monthly payment for orthodontic treatment is reimbursable from:

- An orthodontist coupon booklet indicating monthly payments
- A paid receipt indicating payment date and provider's information
- A monthly statement that indicates monthly payment amount
- A Loan Coupon*
 - Loan agreement where orthodontics is specified and the pay date is indicated
 - Orthodontic provider contract/treatment plan that consists of total charge, banding date and estimated treatment that can be reconciled to the payment information from the bank

**Finance charges are not eligible for reimbursement under the FSA.*

Full Payment for Orthodontic Treatment

If payment is made in full for the orthodontic treatment, and proof of payment is included with the submitted claim, the full payment amount will be reimbursed up to your FSA election amount or remaining balance.

All forms of documentation must always be submitted with the claim submission and should be saved for all payment card transactions in case they are requested later by ConnectYourCare.

Questions?

ConnectYourCare Customer Service Representatives are available from 8 AM to 8 PM Monday through Friday at 877-292-4040 or at service@connectyourcare.com