

HOW DOES IT *REALLY* WORK?

ORTHODONTIA

Braces

Monthly Visits

InvisiLine

Headgear

Rubber Bands

Retainers

Q. How does Orthodontia work with a Section 125 Plan?

A. If you are planning or currently receiving orthodontic treatment, send us a copy of the estimate or contract for services and treatment. The contract may be used as substantiation for your orthodontic expenses.

Q. How much does the Section 125 Plan pay?

A. You elect the amount you wish to have withheld from your check. The plan allows for up to 1/3 of the cost as the down payment, and the remainder of the account balance paid over the treatment period.

Q. What if my provider offers a discount for paying the balance due at the onset of services?

A. You may take advantage of the discount, however, you will only be reimbursed the 1/3 down and then monthly installments for the remainder of the treatment period.

Q. What if my plan does not allow for the full cost of the treatment to be taken out within one year?

A. The IRS considers orthodontic expenses incurred on a monthly basis. Therefore, you can elect to participate in the Section 125 Plan over multiple years for treatment, as long as there is ongoing treatment.

Q. I participated in the Section 125 this year for orthodontic expenses. What do I need to do for the upcoming plan year?

A. You need to elect the amount associated with the number of monthly payments for the new plan year, if you wish to continue being reimbursed. Once you send in your claim form with your contract, the process will begin.

Q. How do I get my reimbursements sent to me automatically?

A. We reimburse orthodontic claims on the first business day of each month. At the beginning of EACH plan year, simply submit a claim form and write "AUTOMATIC PAYMENT" on the top of the form. If you are new to orthodontia, remember to send in your contract. If you are in your second (or third...) year, please include "CONTRACT ON FILE" as your receipt substantiation.

**If you have any other questions
please contact us!**