

Paying for Orthodontics

With your FSA.

Why Use Your FSA to Pay for Orthodontics

Orthodontic treatments can be a substantial financial investment but using your Flexible Spending Account to help pay for orthodontics has its benefits and can lower your out-of-pocket expense. Since you contribute to an FSA pre-tax, you're saving money on taxes; it's almost as if your orthodontia plan has a discount to it. You get more value for every dollar spent on orthodontic care compared to paying with after-tax dollars.

What's Eligible

In most cases, you can use your FSA for eligible orthodontic treatment not paid by your dental insurance or any other plan. Eligible expenses may include initial consultations, braces, aligners, retainers, and follow-up care.

Reimbursement Using an Orthodontic Payment Plan

To receive reimbursement for an orthodontic payment plan, you'll need to provide the treatment plan or orthodontic contract to BPAS. Once this is reviewed by BPAS, simply use your FSA debit card at the orthodontist. As long as the periodic payment amount is the same as listed on the contract, there's no need to request additional reimbursements!

Most orthodontic practices are familiar with payment plans and the needs of the administrator to receive accurate, detailed information. If you are unsure if your plan provides all of the necessary information, feel free to contact BPAS.

What You Need to Know

Orthodontic treatment can take several years to complete. However, according to IRS regulations, only the expenses incurred during the current year while your plan is active can be claimed through your FSA.

Stay informed about your balance. If your FSA doesn't have sufficient funds to cover the full cost at your orthodontist's office, your debit card may be declined. Being aware of your balance and asking the office to charge only that amount can help prevent any misunderstandings.

Tax advantages and convenient reimbursements—
That's worth smiling about!

File your claim with confidence.
Scan for a quick how-to video

Treatment Plan or Orthodontic Contract Must Include:

- Patient's name
- Beginning date of treatment
- Estimated treatment time in months
- Treatment costs
- Any discounts
- Insurance coverage
- Down payment amount, *if applicable*

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