

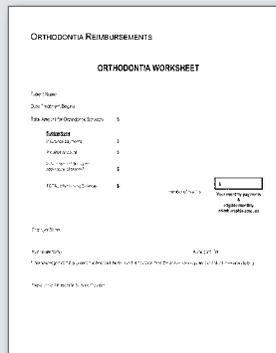
# EASY ORTHODONTICS CLAIMS WITH YOUR HEALTHEQUITY<sup>®</sup> FSA OR HRA

Using your HealthEquity<sup>®</sup> reimbursement account—flexible spending account (FSA) or health reimbursement arrangement (HRA)—to get reimbursed for orthodontics claims is easy, hassle-free, and can be virtually automatic.

## The Key: Your Contract

The key to easy orthodontics claims is to make sure HealthEquity has a copy of your orthodontic contract that includes:

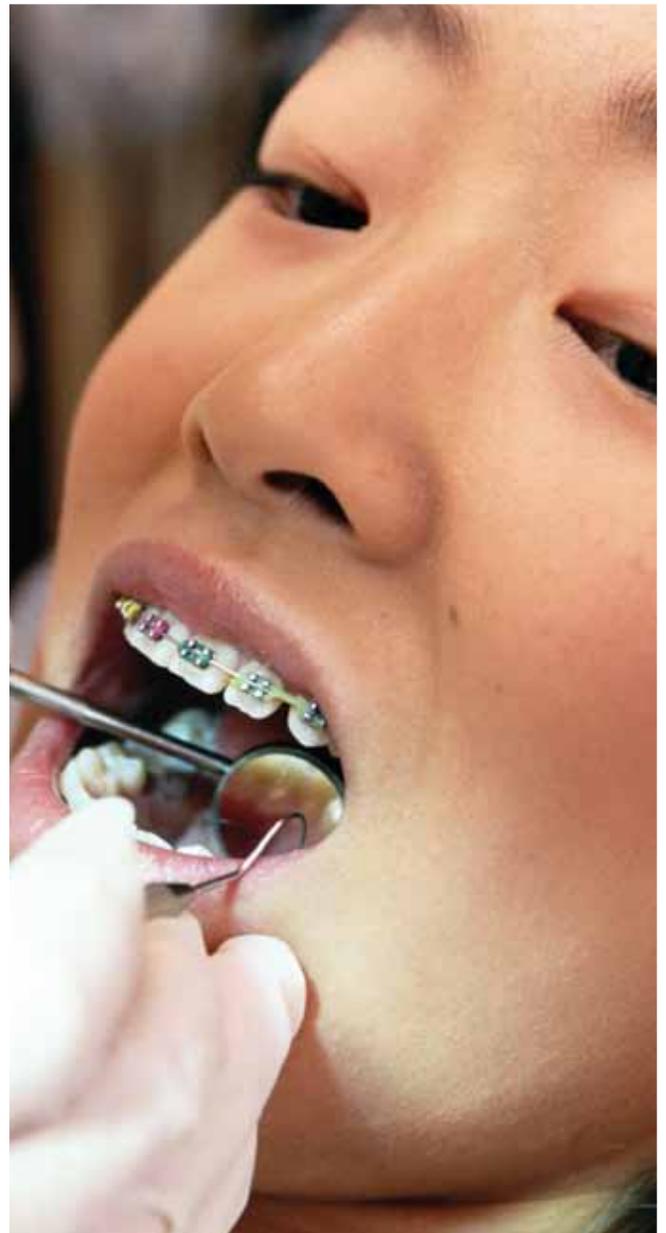
1. Patient's full name
2. Date treatment begins
3. Total amount/cost
4. Amount covered by insurance
5. Initial/down payment (usually for banding, Xrays, etc.)
6. Monthly payment and number of months until treatment is complete



ORTHODONTIA REIMBURSEMENTS  
ORTHODONTIA WORKSHEET

Patient Name: \_\_\_\_\_  
Date Treatment Begins: \_\_\_\_\_  
Total Amount of the Proposed Service: \$ \_\_\_\_\_  
Insurance: \_\_\_\_\_  
Insurance Plan: \_\_\_\_\_  
Date of Initial Payment: \_\_\_\_\_  
Date of Final Payment: \_\_\_\_\_  
Total Amount Paid: \$ \_\_\_\_\_

Provider Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_



Regardless of how you choose to get reimbursed, make sure HealthEquity has your contract on file in one of three easy ways.

- ▶ Scan and upload to your portal—the preferred method
- ▶ Fax
- ▶ Mail

**Log in to your dedicated member portal or [myhealthequity.com](http://myhealthequity.com) and schedule your automatic reimbursements today.**

It's the fastest, easiest way to submit your orthodontics claim.



## Scheduled Reimbursements

### The Fastest, Easiest Way to Submit Your Orthodontics Claim

You have two options for getting reimbursed for orthodontics claims.

The fastest, easiest—and preferred way—is to schedule monthly payments to be automatically sent to you each month and provide your contract that includes the information noted above. Here's how:

1. Log in to your member portal and enter a claim.
  - ▶ My Money > View Claims > Add Claim & Payment
2. Schedule payments (equal to the length of service and monthly charge on your contract) when prompted on the Payment Detail screen.
3. On the Claim Substantiation/Document Information screen at the end of the claims entry process:
  - ▶ Select Upload Image to upload a scanned copy of your contract.
  - ▶ Select Fax to create and print a fax cover sheet.
  - ▶ Select Link to DMS image to link to an image already posted online.

**It's that easy to be automatically reimbursed each month by direct deposit (electronic funds transfer) or check, whichever you specify.**

## Manual Reimbursements

### An Alternative (Harder) Way to Submit Your Orthodontics Claim

If you'd prefer, you can manually submit claims for reimbursement each month by entering your claim online through the member portal or by fax or mail. Please include date(s) of service, provider name, description of service, patient name, and amount.

If you choose manual monthly submissions, you can make them more hassle-free by ensuring HealthEquity has your orthodontic contract on file. HealthEquity will use your contract with your receipt to substantiate your claim and send your reimbursement.

## Initial Charge and Down Payment

If you already paid your initial charge or down payment, just enter a separate claim in your portal (or manually by sending a reimbursement form) and reference the claim number under which you uploaded your contract.

## FAQs

### Q: WHY WAS MY CLAIM DENIED?

**A:** The most common reason orthodontics claims are denied is because there's no contract on file. When submitting an orthodontics claim, make sure to provide HealthEquity with your contract either by scanning it and uploading it as documentation for the claim or faxing or mailing a copy to:

HealthEquity Claims

15 W Scenic Pointe Dr, Ste 400, Draper, UT 84020

Fax: 801.999.7829

### Q: I PAID THE TOTAL COST UPFRONT. WHEN CAN I GET REIMBURSED?

**A:** You can be reimbursed the full amount from your current plan year's reimbursement account balance, provided the balance is enough to cover your full cost. For example, if you paid \$3,000 upfront, provided you have a balance of at least \$3,000, you can be reimbursed for \$3,000 for this plan year, even if treatments will continue for one or more years—even though you haven't received all services. IRS guidelines see orthodontic services as incurred at the time of payment.

### Q: I'M PAYING AS I GO—MONTH-BY-MONTH FOR TWO YEARS. WHEN CAN I GET REIMBURSED?

**A:** You can get reimbursed as you go—month-by-month for two years—by either submitting scheduled or manual reimbursements as outlined above.

### Q: I PAID THE TOTAL COST UPFRONT, BUT DON'T HAVE THAT AMOUNT IN MY ACCOUNT, WHEN CAN I GET REIMBURSED?

**A:** If your claim is for more than your total account balance for that year, you can be reimbursed up to the total account balance for that year and then reimbursed for the remainder (up to the next year's total account balance as the balance is available) in the next plan year, as long as the orthodontic services continue in the next plan year.