

# ORTHODONTIA CLAIMS

Using a reimbursement account to save



## WHY?

- Use pre-tax dollars to pay for orthodontia
- Reduce your taxable income amount

## HOW IT WORKS

- 1 Pay for orthodontic services out-of-pocket
- 2 Submit a reimbursement claim either through the HealthEquity member portal or by completing the Orthodontia Reimbursement Form.

### Remember...

You can only be reimbursed for the portion of orthodontia expenses that are not covered by your insurance. Also, if you use your reimbursement account for treatment, you cannot claim those expenses on your tax return.

## SUBMIT YOUR CONTRACT

The key to easy orthodontia claims is to make sure HealthEquity has a copy of your orthodontia contract, which must include:

- Patient's full name
- Date treatment begins
- Total cost
- Amount covered by insurance
- Initial/down payment
- Monthly payment amount
- Number of months treatment will occur

**HealthEquity**<sup>®</sup>  
Building Health Savings™

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Draper, UT 84020 | [www.HealthEquity.com](http://www.HealthEquity.com)

# ALLOWABLE REIMBURSEMENTS

Orthodontia claims can only be reimbursed as payments are made to your provider. If you pay the total balance up-front, you can be reimbursed the available balance in your reimbursement account up-front. If you are paying the provider in monthly installments, you can be reimbursed as the scheduled contracted payments are made.

You can also select to submit for reimbursement manually after each individual payment, or set up annual recurring reimbursements. By selecting “Annual” on the Orthodontia Reimbursement form, HealthEquity will set up automatic payments to you as specified in your contract.

Reimbursements can only be paid using funds for the plan year in which payments are made for the services provided. Additionally, you can only be reimbursed up to the total amount elected for that given year.

If your request for reimbursement exceeds your available balance, you will only be reimbursed the available amount in your account. If orthodontia services continue into the following plan year, you can also be reimbursed for payments made that year. You cannot be reimbursed for payments made outside of the plan year or grace period, if applicable.

## Denied claim?

The most common reason orthodontia claims are denied is because HealthEquity does not have a copy of your orthodontia contract on file. Make sure to provide your contract.

## FOUR EASY WAYS TO SUBMIT YOUR CONTRACT:



### Mail

HealthEquity Claims  
15 West Scenic Pointe Drive, Suite 100  
Draper, UT 84020



### Fax

801.999.7829



### E-mail

[reimbursementaccounts@healthequity.com](mailto:reimbursementaccounts@healthequity.com)



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