



FLEXIBLE SPENDING ACCOUNT (FSA) — ORTHODONTIA

Flex your health care FSA to pay for orthodontia expenses

It takes just a few steps to request reimbursement for eligible orthodontia expenses through your health care flexible spending account.

Submit one of the following to Inspira with your claim form:

- An itemized statement/paid receipt
- The orthodontist's contract/payment agreement
- Monthly payment coupons

You can get reimbursed in one lump sum or as you receive the service.



⇒ Payment options to meet your needs

Coupon payment

Submit an itemized statement of your orthodontia expenses along with a completed claim form after you or someone in your family receives an eligible service.

Monthly payment (autopay)

On the Inspira website, download a claim form under "Documents & Forms." Complete all required fields and make sure to check the box for automatic monthly reimbursement for orthodontia expenses. If you enroll in autopay, you can't use the Inspira Card™ to pay for orthodontia expenses.

- Include a copy of your orthodontia contract/agreement with your first claim.
- Once the claim is processed, we'll reimburse you on a monthly basis near the due date stated on your orthodontia contract agreement. Monthly payments may expand over multiple plan years based on your orthodontia contract agreement and if you are enrolled in an FSA at all relevant times.
- Your contract/payment agreement with the orthodontist should include:
 - › Patient name
 - › Date the service begins
 - › Length of service
 - › Charges for the initial banding work
 - › Dollar amount charged each month

Total payment

If the full amount was paid when the orthodontia treatment began, and during a plan year in which you were enrolled in an FSA, you can request reimbursement for the treatment amount, minus the amount covered by your dental insurance. Then Inspira can reimburse you up to your FSA election amount for the plan year in which the transaction occurred, minus any previous FSA reimbursements.

If you have already submitted other claims, make sure to check your FSA balance online to confirm the amount you have available to cover your orthodontia treatment. A paid receipt must be submitted and can only be submitted once for reimbursement.



⇒ Explore orthodontia expense payment options through your FSA

For more information visit inspirafinancial.com or scan the QR code.



Inspira Financial Health, Inc. does not provide legal, tax or financial advice. Please contact a professional for advice on eligibility, tax treatment, and other restrictions. Inspira and Inspira Financial are trademarks of Inspira Financial Trust, LLC.

This material is for informational purposes only. It is not an offer of coverage and it does not constitute a contract. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change.