

# Using your Benesyst Benny™ Benefits Card for FSA Dental Claims

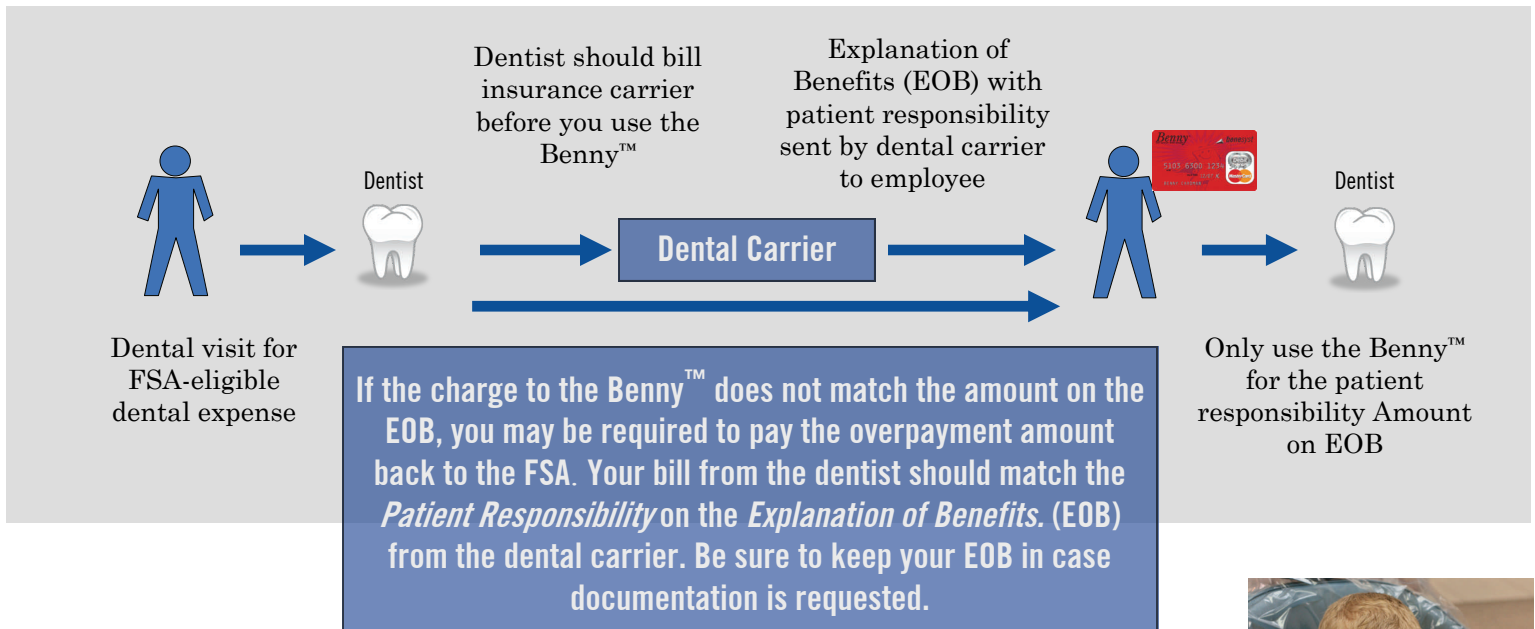
## How to Avoid Overpayments on Dental Claims with the Card

A wide variety of dental expenses are reimbursable through your Healthcare Flexible Spending Account (FSA) including: cleanings, X-rays, fillings, extractions, orthodontia, sealants, crowns, bridges, root canal, and dentures.

You may use your Benesyst Benny™ Benefits Card to pay for eligible dental expenses. Benesyst has the ability to substantiate your dental claims electronically, often times a receipt is needed! Some participants have encountered overpayments to their dentist when using the Card, requiring the participant to pay the funds back to their FSA.

### How to Avoid Documentation Request Letters and Overpayments on Dental Claims with the Card:

1. Request that the dentist bill the insurance carrier for all charges. Do not pay with your Benesyst Benny™ *until* you have received the EOB from the insurance carrier with the specific amount that you owe.
2. Using the Benesyst Benny™, call the dentist and pay only the *patient responsibility* amount on the **Explanation of Benefits (EOB)** from the dental carrier. Be **certain** the amount you charge to your Card matches the EOB.
3. Avoid partial payments as these will not match any amount determined by the dental plan.



### What if the charge doesn't match the Explanation of Benefits?

If the amount you charge to your Card does not precisely match the EOB from the dental plan, you will be asked to submit the EOB. If the Card was overcharged, you may be required to pay the overpayment amount back to the FSA (in accordance with IRS regulations). Keep in mind that if this happens, you have not lost anything—the money goes back into your FSA so it can be used for your next claim.

If you have any questions about your FSA or the Benesyst Benny™, please contact our Customer Care Center Monday through Friday, 8am to 7pm CT, at 800-670-7131 or email us at: [flexsvcs@benesyst.net](mailto:flexsvcs@benesyst.net).



# Orthodontia and Flexible Spending Account Benefits

## Payment Options for Orthodontia Expenses Under Your Flexible Spending Account

Orthodontia (braces) is a *reimbursable expense* through your healthcare Flexible Spending Account (HCFA). The expenses are unique in that there is, generally, no precise relationship between payment and treatment rendered over time. Therefore, there are two options for orthodontia reimbursement: an installment option or a one-time full payment option paid up front.



### Installment Option:

Under this option, the initial down payment is reimbursable as soon as the appliance is installed. The remaining patient balance is reimbursed as payments are made over the length of treatment.

A provider contract from the orthodontist's office containing the following is required documentation (submit with the claim):

- The date of installation
- Total cost of the treatment
- Estimated insurance towards the treatment
- Estimated length of the treatment

If a contract is not available, Benesyst offers an *Orthodontia Reimbursement Support Form* which gathers the information necessary to legally document your claim. This form is available on our website [www.benesyst.net](http://www.benesyst.net) after you login.

### Full Payment Option:

When a participant *pays in full* for the orthodontia treatment at the time of installation, the full amount is reimbursable up to the amount owed or the Healthcare FSA election amount (whichever is less). The **full payment option** is offered as a one-time payment only. Even if service ultimately costs more than expected, additional unreimbursed amounts cannot be claimed.

In order for reimbursement to occur, the following must be met:

- The braces must be installed during the current plan year (not necessarily the calendar year)
- Proof of payment showing the orthodontia was *paid in full* must be submitted with the acceptable documentation.

Acceptable documentation to submit with the claim includes: proof of payment with a provider contract from the orthodontist's office (with the information mentioned above) or a completed Orthodontia Reimbursement Support form.

### Example:

Mary has a calendar year 2011 Healthcare FSA election of \$1,200. In 2011 her son has braces installed. Mary pays \$1,500, her portion after expected insurance coverage. She will make 20 payments over the length of treatment.

### Full Payment Option:

Mary can submit a copy of her receipt showing payment in full for orthodontia as well as a copy of her provider contract showing the total cost of the treatment. Her full reimbursement for the service would be \$1,200 (her healthcare FSA election for 2011) which would exhaust her election for the plan year. Under the full payment option, Mary would be unable to submit any further claims.

**Advantages:** *Can receive full reimbursement in the current plan year (not spread over the length of treatment). Only one claim to file with Benesyst.*

**Disadvantages:** *Reimbursement is limited to the Healthcare FSA election in that plan year. Participant must pay in full at the time of installation.*

### Installment Option:

Mary has other medical expenses to claim and prefers to spread out her reimbursement of the orthodontia expense. Under the installment option, Mary could claim her down payment at the time of installation. As each additional payment is made, Mary submits a claim form along with acceptable documentation, such as an itemized provider receipt or coupon from a payment book. The installment option allows Mary to fit in her additional claims besides the orthodontia and receive the maximum FSA benefit for the entire cost of her son's orthodontia treatment over time.

**Advantages:** *Can receive reimbursement for the total expense over the length of treatment.*

**Disadvantages:** *Mary will have to file a claim as each payment is made.*