

PERSONAL CHOICE ACCOUNT

Flexible Benefits Administration

If you are investing in orthodontic treatment we have good news!

Often participants incurring orthodontic expenses find themselves faced with large “out-of-pocket” bills. That is, the amount that is not being paid by any other source. However, your Flexible Spending Account (FSA) can help you save money. An FSA lets you set aside a certain amount of your paycheck into an account on a pre-tax basis. Participants then have access to this account for reimbursement of expenses not covered by their insurance. This can save you between 25-40% on expenses you would have to pay for anyway.

Because orthodontic treatment extends over a period of time (which can actually cross multiple FSA plan years) it is different than your typical doctor's visit co-pay or prescription purchase. The general rule of FSA's is that you must have incurred the service before it can be reimbursed. With orthodontia, however, there is often no direct relationship between payment and treatment. The IRS has indicated that because of this fact we can reimburse you based on payment versus service.

How will reimbursement work?

Orthodontic Records: If you receive an orthodontic exam, models, x-rays, etc. you will simply need to submit your claim with proof of services rendered. This type of service is still based on the “date of service” rule since it does not extend over a period of time.

Down Payment: The Personal Choice Account (PCA) will reimburse the participant for a down payment (or initial fee) once documentation is received showing that amount has been paid.

Financial Arrangements with Your Provider: PCA will reimburse a monthly, quarterly or lump sum payment that you make to your provider.

Commonly asked questions

Q: I had a child in braces a few years ago and reimbursement was calculated over the months of treatment?

A: Any claims received after September 1st, 2006 will be reimbursed in the manner described in this brochure.

Q: What if I paid for services before I chose to participate in Flex?

A: The FSA will only be able to reimburse you for payments made while you are participating.

Q: What if I make a lump sum payment in January, but have not yet contributed that much to the plan through payroll deductions?

A: The Health FSA allows reimbursement up to the total amount elected even if that amount has not yet been contributed.

Q: What if my provider gives me a discount because I have had several children in orthodontic care?

A: Discounts of any type would be deducted from the total fee (before determining the total patient balance).

Q: Would reimbursement be provided if my spouse wanted braces?

A: Reimbursement can be provided for any eligible tax dependent. There is no age limit, nor does the IRS require that the dependent be covered by an insurance plan.

Q: What do you mean by “proof of payment”?

A: This could include a receipt from the provider which includes their name and address, a payment coupon or a “Proof of Payment Statement” created by PCA especially for this purpose. The Proof of Payment Statement is available on our website under Forms and Brochures. At no time will check copies or credit card receipts be deemed as appropriate documentation. Reimbursement will be made once documentation is provided showing payment was made. Reimbursements are not automatic. We must receive a signed claim form each time reimbursement is sought.

Q: Will I be reimbursed automatically for orthodontic treatment?

A: Payment is not automatic. We must receive the appropriate documentation and a completed Reimbursement Request form each month. You may submit monthly, semi-monthly, quarterly, or whatever timeframe you would like.

Disclaimer: This information does not serve as a guarantee of payment. Claims are reviewed when received and eligibility must be in force at the time services are rendered. We reserve the right to request additional information on all claims. Incomplete or illegible claims or documentation may cause delay or denial.

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