



Maximizing Your Benefits

We customize interest-free, in-house financing for all our patients, which means no two payment plans look alike. When it's time to elect benefits, let us help you maximize all the benefits your HR department offers. Typical election periods occur in late Spring and late Fall. The benefits below are listed in order of best value and ease of use. Ask your HR department what benefits are available to you. Let us know if you have any questions!

Health Savings Account (HSA)

- HSA's are funded with pre-tax dollars through your employer for medical/dental expenses.
- When you reimburse qualified expenses, this is also tax-free.
- For 2024, the maximum contribution is \$4,150 (individual) and \$8,300 (family).
- The greatest benefit: HSA money continues to grow each year and can be added to every year; many employers also contribute towards HSA's similar to a 401K match.
- Orthodontic care is a qualified expense.

Flexible Spending Account (FSA)

- FSA's are similar to HSA's except these funds have a "use it or lose it" clause.
- For 2024, the maximum contribution is \$3,200.
- This can be elected each year but must be used before the end of the year to avoid losing unused funds.
- Orthodontic care is a qualified expense.

Orthodontic Coverage on your Dental Insurance

- Not all dental insurances have an orthodontic benefit.
- Orthodontic benefits have a *lifetime* maximum and do not renew annually like your dental benefits. For example, if you have a \$1,000 lifetime maximum, payable up to 50%, a treatment plan of \$1500 will receive \$750, leaving \$750 for future orthodontic needs. A treatment plan that exceeds \$2000 will receive the \$1000.
- These benefits are not typically paid to us in a lump sum.
- Your policy must be active for the entirety of treatment to receive the full benefit, otherwise it is prorated.
- New plans may have waiting periods and effective dates of coverage.
- We will submit to new benefits during treatment but cannot guarantee coverage as there may be restrictions.
- If you have dual coverage, please call us to discuss "coordination of benefits clause."
- Should you elect orthodontic coverage? We recommend adding up your premium expense over the course of treatment, plus any deductibles, and subtracting this from your lifetime maximum. While you will receive a benefit, it is usually less than you expect.
- Instead, you may want to consider using the premium dollars to fund an HSA or FSA if they are options.