

## Orthodontics & your FSA

Does a member of your family need orthodontic treatment? Are you considering orthodontic braces or Invisalign for yourself?

After an initial complimentary evaluation appointment with Dr. Roos and our Treatment Coordinators Gail or Alisha, our team at Roos Orthodontics will be able to provide you with all the necessary information for you to make an informed choice – both on your type of treatment and on your payment options.

A popular payment choice for orthodontic treatment is a Flexible Spending Account (FSA) or Health Savings Account (HSA). This allows you to pay for a big chunk of your out-of-pocket orthodontic expenses with pre-tax dollars. An FSA account has a use it or lose it restriction. However, the benefit attached to the FSA is that the funds are available at the beginning of the new year. Your employer will deduct the amount from your paycheck thru out that year to pay for that withdrawal. FSA is also a reimbursement account.

A receipt will then need to be submitted for reimbursement. An HSA account requires you to have the funds available before you are able to draw from it. Most HSA plans provide a credit card. This is a very convenient way to pay for orthodontic treatment.

As we approach the second half of the year, we would like to remind you to take advantage of this particular payment option, while you can. Our administrative office team will happily provide you with some guidance. Since we are not involved with the reimbursement it is best to contact your companies HR department directly.

#### **IMPORTANT REMINDERS:**

- You cannot pre-pay for services and be reimbursed at the time of that payment. You can only be reimbursed as services are provided.
- If a total payment is made up front for the treatment, the participant must still submit a treatment plan and the payments may be disbursed over the course of the length of treatment, depending on how each plan is set up. (Continued over page)

We appreciate all of our patients and particularly all those who qualify for our monthly

#### **GREAT PATIENT DRAW!**

Congratulations to our **AUGUST** winners and thank you to their Dentists for partnering with us on their care.

> Diego B (Dr. Lam-Gershony) Faraz Q (Dr. Gregory Kuo) Amelia S (Dr. Stephanie Su) Addison N (Dr. Alan Nohr) Fritzi K (Dr. Vach)

To qualify for the Draw you need to: be on time for your appointments; have no failed appointments; be appliance compliant; display good oral hygiene.

The Sutton Family were the winners of our

#### SHARE A SMILE CONTEST

Thank you to everyone for their referrals. We appreciate your recommendations all year round!





# Contest Winners Flex Spending cont.

If the treatment is completed sooner than expected and you decide to pay off the remainder of the contract early, you can be reimbursed for that payment because the services are complete.

Regardless of how you plan on paying for your orthodontic treatment, nothing beats a healthy, confident smile!

### Thank you for keeping your germs at home!

The change in seasons is often accompanied by colds and flu!

A special thank you for the thoughtfulness shown by our patients who stay at home when they are ill! We all do our part in protecting our health by avoiding spreading germs – your consideration of our health is also appreciated!

Appointments cancelled due to illness are not charged!



