

## Use Your FSA for Your Dental Treatments

A healthcare flexible spending account (FSA) plan lets you set aside a certain amount of your paycheck into an account for qualified healthcare expenses before paying income taxes. With an FSA, you can reduce your taxable income and use the income reduction to pay for healthcare expenses that otherwise would have been paid with after-tax dollars.

**When you use tax-free dollars to pay for these expenses, you have more take home pay, significant tax savings and more control over your family budget.**

You can put a certain amount in your healthcare FSA each year. This means you can budget for expected expenses, like dental work you know you'll need in the coming year.

### Set Aside Money in Your FSA for Dental Expenses

For example, if you know you're going to need a crown or a root canal in the next benefit year, you can ask your dentist for a treatment plan (pre-estimate). The plan will be sent to Delta Dental of Illinois (DDIL) and DDIL will provide a pre-estimate of the amount covered.

**This way, you'll know your approximate out-of-pocket expense and can budget accordingly.** If you anticipate that you need dental treatment that will cost more than \$200, DDIL recommends you get a pre-estimate (treatment plan) from your dentist.

Once a predetermination is submitted, DDIL reviews the information, determines the level of benefits available under your plan (taking into account alternate benefit provisions) and issues a predetermination of benefits. It's important to keep in mind that payment is limited to the benefits that are covered under your plan and is subject to any applicable deductible, waiting periods, annual and lifetime coverage limits, as well as your plan's payment policies.

### What Dental Services Can Be Paid With Money From Your FSA?

FSAs are intended to pay for expenses that are not typically covered or fully covered by insurance – expenses such as deductibles and coinsurance, orthodontia, dentures, occlusal guards (to prevent teeth grinding) and other qualified major dental services. The services must be qualified medical expenses as defined in Section 125 of the Internal Revenue Code.

Once you know how much you'll need to set aside in your FSA, you set up your contribution amount for the year. **It's important to note that it's "use or lose" so budget wisely!**

#### Using your FSA for dental services is easy!

1. Get a treatment plan from your dentist.
2. You will receive a pre-estimate from DDIL.
3. Budget accordingly. *Remember that if you don't use the money during the benefit year, you will lose it.*
4. Visit your dentist and get the dental treatment you need.
5. Submit an FSA claim form with a copy of the dental invoice.
6. Receive reimbursement for the service – tax-free!

**Use your FSA for your dental treatments and start saving!**