

Spectacular Smiles®

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Flex Spending and Paying for Braces

By Dr. Andrea DeLurgio

Need Braces? Consider the Payment Options! For the many people each year that look into the mirror and don't care for the smile that they get see, braces become an ideal option. Problem is that even though people know they will feel more comfortable and confident having straighter teeth, the costs associated with braces is often a deterrent that keeps them from getting the smile they want. But it just doesn't have to be that way! The good news is that there are plenty of payment options for those that really want a perfect smile.

Brace Options

For starters, the type of braces that one opts for is going to impact the costs associated. While the traditional metal braces may be more economical for most people, many people would rather run in the opposite direction, rather than put them on their teeth. This is because they are so noticeable, they can irritate the mouth, and they make eating, brushing, and flossing more challenging.

With traditional braces, people are limited on what they can eat, and it is difficult, and often painful, to put up with the metal. Besides, not many people, especially adults, want to walk around with a mouth full of metal.

There is another option for those who want to straighten their teeth, without announcing it to the whole office or school. The Invisalign option has been increasingly becoming popular since making its debut in 1998. With an average national cost of \$5,000, many people can cover more than half of

the expense out of their flex spending dollars in a single year.

The Invisalign route comes with a host of benefits, including the fact that it is an invisible treatment option that provides more comfort and is easy to use. People are also able to eat and brush and floss as they normally would. There are no problems with eating whatever you want, and even flossing does not become a problem.

Furthermore, Invisalign braces have been designed for a custom fit to the person's mouth, they are clear plastic liners, and they are an ideal option for most people.

Payment Options

Regardless of the type of brace that someone opts for, there are payment options available for those who want to have the treatment done. Even the Invisalign option is covered, even if partially, under many insurance plans. Beyond that, some orthodontic offices have their own in-house payment plan arrangements. Another popular avenue for payment is to consider using a Flexible Spending Account (FSA). They are tax free accounts that are set up for people to be able to pay for their out-of-pocket health care expenses, and they can be used for orthodontic treatments.

When it comes to finding the best treatment option, as well as payment options, it is a good idea to speak with the orthodontist. The orthodontist specializes in providing expert tooth and jaw alignment and can assist patients in determining not only which treatment is ideal, but the best way to go about financing it.

Determining Doctors

Needing treatment to straighten your teeth means that you need to see a doctor; you know that already.

But you may not know the best option to take in determining the type of doctor to see. If you want to have your teeth straightened, the ideal option is to go with an orthodontist. They specialize in straightening teeth and have had several years of training in the area, beyond what a dentist has had.

After visiting with an orthodontist, if treatment is needed, they will provide the necessary information to get it paid for by the person's flexible spending account. The process is actually much easier than most people even realize! Whether that account has been set up through a person's employment or on their own, the information provided can be used to access the funds and get the necessary treatments paid.

Keep Smiling

In the end, regardless of how braces will be paid for, there is nothing that beats a confident and beaming smile! People need to feel good about themselves. Having a smile that makes one feel confident can be the difference in how far someone will pursue their career, who they will date, and how involved in their relationships they will get. When people feel good about their teeth, they smile more and aren't afraid to speak up and be noticed.

For those who have been dreaming of a straight smile, the braces and payment options are out there. It's just a matter of doing the research, asking questions, and getting everything in order to have the treatment done. In the end, you will love your smile, and the issue will be long behind you!

DeLurgio

ORTHODONTICS

Three Ways to Eliminate

Flex Spending Almost Instantly

1. Sign Up Early

Set aside flex spending dollars now. Many employers set higher limits than you think on the amount of Flex Spending Dollars you can contribute each year, tax-free, from your salary to pay for health care expenses, like orthodontic treatment. Many employers allow \$2,500 or even \$5,000 of pre-tax earnings to be set aside in your flex plan.

Failing to sign up early could cost you more in out-of-pocket orthodontic expenses, especially if your plan is not set-up and ready before your orthodontic treatment begins. If you have a new plan, work with your plan administrator to sign up early for next year in order to maximize your savings!

2. Make Your Employer Aware of Family Status Changes

Different employers have different sign-up deadlines, but typically at the beginning of the year, your employer asks you how much money you want to contribute to your Flex Plan for the year. You only have one opportunity to enroll, unless you have a qualified “family status change.”

Family Status changes like marriage, birth, divorce, or loss of a spouse’s insurance coverage are qualified reasons to change your plan, and possibly add more coverage for orthodontic treatment.

3. Choose Wisely

Give some thought to calculating how much money to contribute this year. If you are considering orthodontic treatment, visit our office for a FREE consultation and our treatment coordinators can help you plan exactly how much money you should contribute to help reduce your out-of-pocket expenses.

If you put in more money than you need, by law, you lose the money! You have three months after the end of the calendar year to submit claims for eligible expenses from the previous calendar year. Any money left in your account after this three month period is lost.