



**IMPORTANT NOTICE
REIMBURSEMENT OF ORTHODONTIA**

Dear Flexible Benefits Participant:

Orthodontia is an allowable expense under your Flexible Benefit Plan. Normally, treatment spans one to two years. Some orthodontists will bill for the entire treatment at once and then set up a monthly payment plan for the length of the treatment. Other orthodontists will give discounts if the entire treatment is paid for in one lump sum. However, the IRS states, "charges must be incurred before they can be reimbursed."

Whether you pay in one lump sum or monthly, the flexible spending account will reimburse you monthly as services are incurred.

You may submit a Flex Claim for Reimbursement Form monthly. Otherwise, if you submit a completed, signed Claim Form and an Orthodontic Payment Form completed and signed by your orthodontist, the plan will automatically reimburse you each month for services incurred through the end of the contract or the plan year, whichever occurs first.

If you have any questions, please contact the Flexible Benefits Department at First Administrators, Inc. at 1-800-941-4404 or at Flex@firstadministrators.com.