

Orthodontia Claims FAQ – Participants

BENEFITS YOU CAN SMILE ABOUT

How does orthodontia differ from other services?

Orthodontic services can be ongoing, meaning that the services may cross multiple plan years – something that isn't normally the case with other services. To account for this, Discovery Benefits is able to reimburse any amount that participants have paid for orthodontic services, regardless of when the payment was made, as long as services are incurred in the plan year that the participant is filing toward.

When you're asked to provide further documentation of your card purchase, you'll simply need to provide a copy of the contract and an itemized receipt stating the expense type, such as "orthodontic services," to Discovery Benefits.

Here's an example of how you could pay for orthodontia using your Discovery Benefits account. Let's say you have a daughter who needs braces:

- On July 15, you sign an orthodontia treatment contract that states you'll owe \$3,900 for orthodontic services because your daughter had braces placed on her teeth. You pay \$1,500 as a down payment using your Discovery Benefits debit card. (You also make sure to save your contract and the documentation that shows your payment was for orthodontic services.)
- Starting on August 15 and on the 15th of every month until the services are paid off, you'll owe your orthodontist \$100 toward the amount due.

- When it comes time to pay your monthly amount to the orthodontist, you use your Discovery Benefits debit card to make the payment. After you've provided documentation for your first claim, the debit card will automatically substantiate future claims of the same amount each month.

Will monthly payments continue to process in a new plan year?

You can make a new election for your next plan year, and the orthodontist will continue to charge the monthly amount on the Discovery Benefits debit card.

How does reimbursement eligibility work from year to year?

Always check on the eligibility of your reimbursement. Your benefits services can cross multiple plan years. For example, your daughter's braces can be reimbursed in a plan year as long as they're on your daughter's teeth in that same plan year.

What's the best way to pay for orthodontic services?

Swiping your Discovery Benefits debit card at the orthodontist's office is the simplest way to pay for services. Set up recurring payments with your orthodontist to make paying for orthodontic services even easier. You can also make a down payment or lump sum payment.

The Discovery Benefits debit card can either reimburse you after you've made a payment or reimburse your orthodontist directly. Discovery Benefits will send your orthodontist a check from your account balance.

Orthodontia Claims FAQ – Participants, continued

Do I have to save my documentation?

Yes, remember to save your documentation! You may be asked to provide proof that you're paying for orthodontic expenses and that the orthodontic services are currently being received.

What happens if my account balance runs out and the full payment wasn't reimbursed to me?

You can ask for reimbursement from your election the next plan year as long as it doesn't replicate previously reimbursed expenses and the services are still being received (i.e. braces are still on the teeth, etc.). Proof of payment, such as an itemized receipt and/or a copy of the contract, will be requested.

Can I pay off the remaining amount of a claim at any time and be reimbursed?

Yes. To get reimbursed, use the Discovery Benefits debit card or file a claim. You may still need to submit documentation for your claim via the mobile app or consumer portal.

How do I pay for services if I don't have a debit card?

If you pay out of pocket, you can file a claim in minutes using the Discovery Benefits mobile app. With just a couple of taps, you can input information for your claim. Use your phone's camera to take pictures of documentation, such as an itemized receipt, and upload it on the spot. Download the app for Apple and Android devices. Go to www.DiscoveryBenefits.com/mobileappvideo to find out more.

You can also file a claim through the consumer portal. Our Claims Sync tool lets you link insurance carrier accounts to your consumer portal, so you can easily manage all of your eligible expenses. Claims can also be filed by fax or mail.