

FSB & Orthodontia

When setting up your treatment plan with your orthodontist, keep in mind that the Welfare Fund allows for reimbursement of orthodontic expenses in excess of the lifetime orthodontia maximum, under your Family Supplemental Benefit (FSB). **Recall, at the beginning of each Plan Year, your FSB account will reset.**

How to get Reimbursed?

1. Complete the FSB claim form. You can download and print the form from www.moefunds.com/forms.
2. Attach a copy of the complete payment ledger.
3. Copy of patient's financial agreement – **needed with the first reimbursement submission ONLY**
 - ❖ **Financial agreement must include total fee, discounts, payment arrangement & how long treatment is for.**
4. Mail all the above items to the Fund Office (FSB claims cannot be faxed or emailed).
The Welfare Fund will reimburse whatever you have paid from your FSB account.
 - ❖ **If you have orthodontic benefits available under your health plan option, you must wait for Delta Dental to process the initial fee for orthodontic treatment before you can submit your FSB claim. The Delta Dental Explanation of Benefits (EOB) must be included with your 1st FSB submission.**
5. Your reimbursement will come from the FSB account in which plan year your payment is made in.
 - ❖ **Example: Active Member Plan Year 4/1 – 3/31.**
 - **Payment made in June 2019. Reimbursement will come from the 4/1/2019-3/31/2020 FSB account.**
 - **Payment made in May 2020. Reimbursement will come from 4/1/2020-3/31/2021 FSB account.**

How long can I be reimbursed?

1. You can be reimbursed throughout the entire time that you are in active treatment.
 - ❖ **Active treatment will be determined by your financial agreement with the orthodontist.**
 - ❖ **Reimbursement may extend through multiple Plan Years – separate submission is required for each Plan Year.**
 - ❖ **If your treatment ends early, reimbursement will only be through the date that braces are removed.**
 - ❖ **Submission must be received by the Fund Office within one year from the end of treatment.**

What items cannot be reimbursed?

1. Smile Direct Club
2. Fees related to missed appointment or late payments
3. Discounts (insurance or otherwise)
4. Amounts over Reasonable and Customary (R&C)
 - ❖ **R&C is defined as the actual charge for the service or supply is comparable to what is usually charged for the same service or supply in the provider's geographic area.**

What if I have coverage under a health plan option that **does not** cover orthodontia?

1. You can still use FSB to pay for your orthodontia treatment.
2. Follow the steps in "How to get Reimbursed".
 - ❖ **You must submit a copy of your financial agreement with your 1st FSB submission.**

What if I pay in full?

1. You can still use FSB to pay for your orthodontia treatment.
2. Follow the steps in "How to get Reimbursed".
 - ❖ **Active treatment will be determined by your financial agreement with the orthodontist.**
 - ❖ **Reimbursement may extend through multiple Plan Years – separate submission is required for each Plan year.**
 - ❖ **Submission must be received by the Fund Office within one year from the end of treatment.**

Do you still have additional questions?

Contact Member Services at (708) 579-6600.