

# Using the PayFlex Card™ for Dental Expenses



## PayFlex Card Reminders

Dental procedures such as teeth cleaning, sealants, fluoride treatments, X-rays, fillings, extractions, dentures and other dental ailments are all eligible expenses that can be paid for with your PayFlex Card™. However, there are a few things to remember when using your card to pay for dental expenses.

1. Your FSA dollars (i.e., PayFlex Card) cannot be used to pay for cosmetic dental procedures such as dental veneers, bonding and teeth whitening.
2. You can only swipe your card for the amount you are responsible for.

### For Example:

- Let's say you visit the dentist to repair a cracked composite filling.
- You receive a bill for \$300 and your dentist is *estimating* your out-of-pocket expense is \$72.
- In this case, since your portion is merely an estimate, you should wait to receive the Explanation of Benefits (EOB) from your insurance provider before using the PayFlex Card to pay for the filling. If insurance pays 80% of the cost, you are only responsible for paying \$60.
- To pay the \$60, you may provide your dentist with the number on your PayFlex Card or you can pay with another form of payment and submit a claim for reimbursement.

3. You may be required to provide an EOB to confirm that you used your PayFlex Card for an eligible dental expense.

### For Example:

- Let's say you swipe your card to pay for a dental service and the expense is approved at the point-of-sale.
- A month later, you receive a Request for Documentation letter from PayFlex requesting documentation for the transaction.
- Based on the merchant description, ABC FAMILY DENTI, it is unclear what you paid for with your PayFlex Card.

Date	Merchant	Amount	Account
02/18/2011	ABC FAMILY DENTI	\$45.60	(2010) Healthcare (FSA)

- In this case, an EOB or itemized statement is required to confirm the transaction was an eligible expense and to confirm the date of purchase or service.
- To confirm your expense, login to [HealthHub.com](http://HealthHub.com) and upload your EOB or fax or mail your documentation and letter to PayFlex.

**Please note:** PayFlex is required by the IRS to ensure participants are utilizing the card for eligible expenses. Therefore, it is important to keep all itemized statements and EOBs.