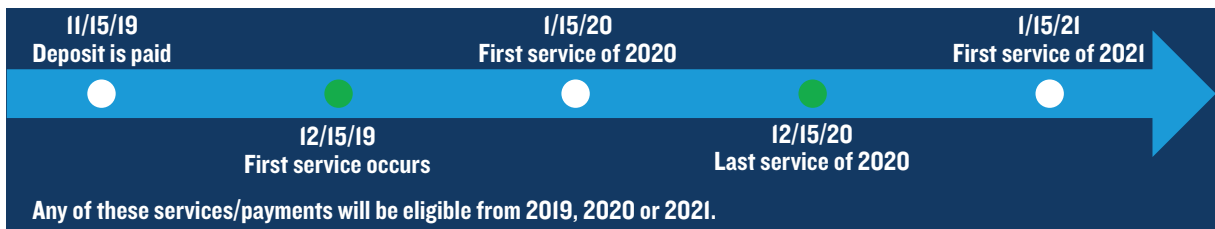


Orthodontia Claims FAQ – Participants

BENEFITS YOU CAN SMILE ABOUT

What's different about orthodontia claims versus other claims?

Orthodontic services are ongoing, meaning that you can be reimbursed across plan years – something that isn't normally the case with other services. Aptia is able to reimburse any amount that participants have paid for orthodontic services, regardless of when the payment was made, as long as the services were incurred in the plan year that the participant is filing toward.



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

Swiping your debit card is the simplest way to pay for orthodontic services, and claim processing is typically quicker if "orthodontic" is included in the name of the provider.

What if I don't have a debit card?

File a claim within minutes using the Aptia mobile app. With just a couple of taps, you can input information for your claim. Using your phone's camera, you can take pictures of documentation and upload it on the spot. Download the app for Apple and Android devices. You can also file claims through your online account and by fax or mail.

What's needed for submitting documentation for an orthodontic claim?

You'll need to include the orthodontic contract or an itemized receipt showing when services were incurred and proof of payment. This is the only type of claim where proof of payment is required for reimbursement.

Can orthodontia be paid for in advance?

No. If services are all the way through a specified year but have only been paid for up to a certain month, Aptia is unable to pay for the entire plan year. We'll only reimburse payment for months that have been paid for and only if services are still happening within the plan year that claims are filed toward.