CAGGIANO ORTHODONTICS
You'll Love the Way We Make You Smile!

THREE FLEX SPENDING TIPS YOU SHOULD KNOW

1. *Sign Up Early*

Set aside flex spending dollars now. Many employers set higher limits than you think on the amount of Flex Spending Dollars you can contribute each year, tax-free, from your salary to pay for health care expenses, like orthodontic treatment. Many employers allow $2,500 or even $5,000 of pre-tax earnings to be set aside in your flex plan.

Failing to sign up early could cost you more in out-of-pocket orthodontic expenses, especially if your plan is not set-up and ready before your orthodontic treatment begins. If you have a new plan, work with your plan administrator to sign up early for next year in order to maximize your savings!

2. *Make Your Employer Aware of Family Status Changes*

Different employers have different sign-up deadlines, but typically at the beginning of the year, your employer asks you how much money you want to contribute to your Flex Plan for the year. You only have one opportunity to enroll, unless you have a qualified "family status change."

Family Status changes like marriage, birth, divorce, or loss of a spouse's insurance coverage are qualified reasons to change your plan, and possibly add more coverage for orthodontic treatment.

3. *Choose Wisely*

Give some thought to calculating how much money to contribute this year. If you are considering orthodontic treatment, visit our office for a Complimentary Caggiano Smile Assessment and our treatment coordinators can help you plan exactly how much money you should contribute to help reduce your out-of-pocket expenses.

If you put in more money than you need, by law, you lose the money! You have three months after the end of the calendar year to submit claims for eligible expenses from the previous calendar year. Any money left in your account after this three month period is lost.

For a Complimentary Caggiano Smile Assessment please call us at 973-887-8780