

# **Authorization Direct Deposit Enrollment, Change and Cancellation Authorization**

IF YOU ARE CURRENTLY ENROLLED IN DIRECT DEPOSIT FOR YOUR FLEXIBLE SPENDING ACCOUNT AND HAVE NO CHANGES, THERE IS NO NEED TO COMPLETE THIS FORM.

Please read all information on this form carefully. Please print.

Authorization Information Indicate by checking the appropriate box, whether you are enrolling for direct deposit, making a change to or canceling a previous authorization.  Enroll Change Cancel  Employee Information – Complete all the information below. Be SURE that your Social Security Number is included below.					
			Social Security Number Name (Last, First, Middle Initial)	Home Telephone Number	Business Telephone Number
			Address (Street, City, State & Zip Code)		
Employer Name		Control Number			
Account Information		'			
Complete this section for direct payments to either your checking or savings account.					
Keep in mind that in order to take advantage of direct deposit, your bank MUST be a participating member of the AUTOMATED CLEARING HOUSE (ACH) Association. Please check with your bank to make sure they participate before completing this form.					
If you want your spending account reimbursements deposited into your checking account, please attach a voided check to this enrollment form.					
Bank Name	Bank Address				
Bank ID (first 8 digits of the routing number)	Bank SCD (Self-Checking Digit – the last digit of routing	g number)			
Account Number	Account Type Savings C	Checking			
Authorization Agreement for Direct Deposit of Benefit Payments - Read authorization and then sign and date below.					
I hereby authorize Aetna Life Insurance Company to infor all flexible spending account reimbursements. This withdraw from the direct deposit service or until Aetna understand that I must allow reasonable time for my inmoney than the correct benefit amount to the account authorize Aetna to withdraw the overpayment. I authorize by Aetna to such account and to credit the san be credited three banking days after the regularly scheduling account and to credit the san be credited Signature.	s agreement will remain in effect up notifies me that this service has be estructions to be executed. If ever due to duplicate or erroneous elec- prize and request the bank listed at the to such account. I understand to	ntil I give written notice to een terminated. I Aetna credits more ctronic funds transfers, I bove to accept any credit that reimbursements will			



# **Direct Deposit**

#### It's Fast, Convenient and Safe

Direct deposit means one less trip to the bank! With this service, your flexible spending account funds are available three business days after the transaction is initiated. Since your reimbursements are automatically deposited into your savings or checking account, there is no paper to be lost or stolen.

Additionally, effective immediately, you can ask Aetna to stop sending you paper Explanations of Payments (EOPs) for your FSA account(s). As a convenient alternative you can view FSA claim and payment information online on Aetna Navigator<sup>TM</sup>. Online FSA information has been a popular feature of Aetna's member self-service web site for some time.

Follow these simple steps to eliminate your paper EOPs and view your FSA payment information online only:

- Login to Aetna Navigator at Aetna.com or from your employer's intranet.
- Select Changes and Requests
- Select Change Member Preferences
- Select U.S. Mail Options
- Select No to Flexible Spending Account (FSA) Statements

Aetna Navigator™ gives you 24/7 secure access to all your personal FSA information, including current and historical account balances, claim information and payment details. If you are not registered in Navigator, go to Aetna.com and follow the simple registration directions from the home page.

#### Some Questions and Answers

## How does direct deposit work?

On scheduled dates determined by your employer (monthly, semimonthly, weekly or daily), Aetna will issue your flexible spending account reimbursement(s). Your savings or checking account will be credited three business days after these scheduled dates.

**Important Note:** The direct deposit service can work for you only if your bank is a participating member of the Automated Clearing House (ACH). Be sure to verify that your bank is an ACH member before enrolling in direct deposit.

### **How do I sign up for Direct Deposit?**

• Login to Aetna Navigator at Aetna.com or from your employer's intranet

Select: Claims & Balances, click on claims

Select: Direct Deposit – complete the information and click "I agree"

#### When will it start?

Once you complete the attached enrollment form with your banking information, it will take approximately 10 business days before you will be enrolled in direct deposit. As a result, you may receive your reimbursement in the form of a check until this process is completed.

# How will I know when deposits have been made to my account?

For each reimbursement sent to your account, you will receive an Explanation of Payment (EOP), which states the amount deposited into your bank account. You'll also see the deposits noted on your monthly bank account statement.

#### What happens if I change banks after I sign up or decide I don't want this service any longer?

Simply complete the enrollment form on the reverse side and indicate your information change and mail it to:

Attn: FSA Direct Deposit Aetna Life Insurance Company P.O. Box 4000 Richmond, KY 40476-4000