



Instructions for Direct Deposit

Participants in BDG's Unreimbursed Medical, Dependent Care, and Individual Premium accounts have the option to have their authorized reimbursements deposited directly into their personal checking or savings account. It is an optional convenience called Direct Deposit. If you have any questions regarding electronic transfers, call BDG Customer Service Department at 800-554-7213 or 800-342-8235 (toll free) or 608-781-2159 (local). Please allow 2-3 weeks for processing.

Conditions of Participation include:

- Your Financial Institution must be a member of an Automated Clearing House.
- If you decide to enroll in Direct Deposit, you and your Financial Institution must complete the authorization form.
- If your account is a joint account, the authorization form must be completed by both parties holding the joint account.
- If you wish to cancel your participation in Direct Deposit you must complete another authorization form. Once you cancel, you may not re-enroll in Direct Deposit until the open enrollment period of the next plan year. (This rule may be waived in unusual situations.)
- It is your responsibility to notify us immediately of any changes in your financial institution (i.e. change of account number, closure of account, etc.) To notify us of the change, use the Direct Deposit authorization form. Mark the "change" box in the Type of Transaction section. We will process these changes immediately upon receipt of the form. Since changes of this type usually take 2-3 weeks to completed, please plan accordingly.
- Your electronic transfer will be made directly into your account. If this transfer cannot be made within three business days of receipt by your financial institution, BDG will investigate, then issue and mail a reimbursement check to you, if requested. Pending resolution of the electronic transfer problem, you will continue to receive reimbursement checks in the mail. Reinstatement in Direct Deposit will be determined on a case-by-case basis and you will be notified of the availability of Direct Deposit.
- The agreement represented by this authorization will remain in effect from one plan year to the next until you cancel it. To cancel, you must complete a new Direct Deposit Authorization Form canceling the authorization.
- This agreement may also be canceled by your Financial Institution. In such cases, you will receive reimbursement checks in the mail.

Mail this form to:

Benefits Design Group, Inc.
P.O. Box 370
Onalaska, WI 54650-0370

Or Fax to:

608-781-4576

**Be sure to send your voided check
along with this form.**

P.O. Box 370, Onalaska, WI 54650
Phone 608-781-2159 Toll Free 800-554-7213 or 800-342-8235
Fax 608-781-4576 Web Site: www.bdgflex.com