

# Scheduled Direct Debit Program

Now you can pay your monthly premiums automatically with Scheduled Direct Debit. Automatic payment saves you time and gives you peace of mind, since your premium will be paid automatically every month by a withdrawal from your checking account, without you having to mail a check.

## **How do preauthorized payments work?**

When you complete and submit the authorization form, this allows the payments you have authorized to be withdrawn from your designated checking account. The funds are sent electronically to us.

## **When must the money be in my account?**

Your bank account must have the full dollar amount due in available funds on the date of the draft so the current month's preauthorized payment can be made. Your scheduled direct debit will be drafted on or about the 1st of the month for PacifiCare invoices and on or about the 10th of the month for premiums billed by UnitedHealthcare. If your account has insufficient or uncollected funds, your bank will return the preauthorized payment and may charge you just as if you had a check returned for the same reason.

**With Scheduled Direct Debit you'll take advantage of a variety of benefits.**

- **No more checks to write**
- **Easier reconciliation of your bank account**
- **Timely payments ensure continuous coverage, which means you'll never have to worry about missing an invoice or deadline again. Everything's taken care of. Automatically.**

**If you have any questions about signing up for Scheduled Direct Debit, please call us at 888-842-4571.**



