

DIRECT DEBIT AUTHORIZATION AGREEMENT

This authorization form gives Harris County or Harris County Flood Control District and your financial institution the authority to directly debit your account.

I authorize Harris County and the financial institution listed below to debit my account automatically for my insurance premium on each scheduled due date. If Harris County erroneously debits my account, I authorize Harris County to correct the error by initiating an adjusting debit/credit entry or to adjust the entry on my next scheduled due date. I acknowledge and agree that this authorization may be rejected or discontinued by Harris County at any time. I understand that this authorization replaces any previous Direct Debit authorization, and unless terminated by Harris County, this authorization will remain in full force and effect until Harris County has received written notification from me of its termination in such time as to afford it a reasonable opportunity to act. I understand that if I change my account information, I must submit a new agreement to Harris County. I understand that any unsuccessful Direct Debit from my financial institution that is no fault of Human Resources & Risk Management, will result in an invoice being sent to me within several days of the attempted transfer and that I will be assessed the applicable statutory non-sufficient funds fee. I understand that Harris County may be required to periodically initiate a premium change and that I will receive 10 days written notice of such changes. If an increase in premium results from my actions, I will receive a written notice advising me of the new amount. I understand it is my responsibility to verify that the proper amount has been direct debited from my account.

Retiree's Name		Bank Name	
Retiree's Employee ID (EID) No.		Bank Telephone No.	
Work No.	Home No.	Bank Routing No.	
Signature		Account No.	Checking <input type="checkbox"/> Savings <input type="checkbox"/>
		Date	Direct Debits will occur Monthly.

SUBMIT Voided Check, or other Financial Institution Documentation with Correct Account Number and Routing Number, with this form.

INSTRUCTIONS

1. Fill in name, employee ID (EID) number, telephone numbers, and financial institution name, telephone number, routing number, and account number.
2. Indicate whether your account is a checking or savings account.
3. Submit a voided check, or other financial institution documentation with correct account number and routing number, with this form.
4. Sign and date the form.
5. Mail completed form to **Harris County Human Resources & Risk Management, 1310 Prairie, Suite 400, Houston, TX 77002-2042.**

QUESTIONS & ANSWERS

What are the benefits of Direct Debit to me the Retiree?

The Direct Debit option allows YOU as a retiree to have payments for health insurance premiums debited directly from your checking or saving account. Instead of writing paper checks, purchasing postage stamps, or traveling to pay premiums, Harris County/Harris County Flood Control District, with your written authorization, may instruct the bank to electronically debit your checking or saving account. Further, payments will be on time every time, payments won't be missed, there will be no more need for writing checks and trips to the post office, and no worry about coverage cancellation due to late or non-payment of premiums.

How will Direct Debit work?

After you complete and submit the above enrollment form, Human Resources & Risk Management will instruct your financial institution to electronically debit your account for the premium amount.

Can I cancel a Direct Debit instruction?

Yes, however, Harris County policy states that all employees retiring after December 2002 must go on Direct Debit for retiree and/or dependent insurance premiums. Cancellations received by the 20th of the month will be effective for the next premium transaction. Cancellations received after the 20th will not be effective until the following premium transaction.

What if I have insufficient money in my account to pay a Direct Debit or my account has been closed?

If the transfer is not successful due to no fault of Human Resources & Risk Management, you will receive an invoice within several days of the original transfer. In addition, you will also be assessed the applicable statutory non-sufficient funds fee.

What sort of account do I need to use Direct Debit?

Most current accounts at banks and credit unions can be used to make Direct Debit payments. Some special deposit accounts now allow them too – just ask your financial institution.

When can I expect my account to be debited?

Direct Debit transactions will be scheduled to occur between the 5th and 15th of each month.

How much money will be taken out of my account?

All Harris County/Harris County Flood Control District retirees will be debited monthly for one month's premium only. The amount is based on your current enrollment.

How will premium changes or corrections be handled?

Plan coverage changes resulting in reduced premiums will be refunded or applied to the next period, as requested. You will be notified in writing of premium increases resulting from retiree initiated changes. You will receive an invoice for the additional charges in the month of changes and the Direct Debit amount will be adjusted beginning the following month.

Will I still receive a renewal notice?

The Direct Debit option will not affect the annual enrollment process.

Where do I direct further questions concerning the Direct Debit payment option or my Retiree Health Insurance Plans?

In writing to Human Resources & Risk Management, 1310 Prairie, Suite 400, Houston, TX 77002-2042 or call 713-755-1598 for Direct Debit or 713-755-5117 for Health Insurance. Our toll free number is 1-866-474-7475.