

Introducing Direct Deposit

for Alberta Blue Cross claim payments

Direct deposit is a safe, fast and confidential way for you to receive your claim payments.

How does it work? After adjudicating a benefit claim, Alberta Blue Cross simply sends an electronic message to your bank crediting your account with the amount your benefit plan will pay for the product or service.



It's fast

Through direct deposit you will receive your claim payments more quickly. No more waiting for the letter carrier to deliver a cheque. Money is available as soon as it is deposited, even if you are unable to get to the bank or are away from home on holidays.

It's safe

Although paper cheques may sometimes go astray or can be forgotten in a jacket pocket, payments made through direct deposit always reach their destination.

It remains confidential

Your information is safe with Alberta Blue Cross. As a health organization, we regularly receive and process confidential information so our systems have been designed with your security and confidentiality in mind.

It's flexible

Signing up, making changes to your bank information and cancelling direct deposit can be initiated any time you choose. Simply complete a "Direct Deposit Sign-Up and Change Form" and send it directly to Alberta Blue Cross. These forms are available on our web site at www.ab.bluecross.ca or from any Alberta Blue Cross office.

Questions you may have

How will I know that my claim payment has been deposited?

Two ways. First, your bank statement will indicate an electronic payment has been made to your account. Second, you will continue to receive Explanation of Benefits (EOB) statements for all claims processed by Alberta Blue Cross. The upper right hand corner of this statement will include an Electronic Funds Transfer (EFT) number.

How do I sign up?

Simply complete a "Direct Deposit Sign-Up and Change Form" and send it directly to Alberta Blue Cross. These forms are available on our web site at www.ab.bluecross.ca or from any Alberta Blue Cross office.

What happens if the direct deposit fails?

If a bank account is no longer open, or the account number we have on file is incorrect, the direct deposit procedure could fail. In this case we will send you a cheque with your Explanation of Benefits (EOB) statement.

Does Alberta Blue Cross charge for this service?

Absolutely not. This convenient service is provided by Alberta Blue Cross at no charge to you or your employer.

What if I have more than one plan with Alberta Blue Cross?

- **If you are the cardholder on both plans:** Once direct deposit arrangements are complete, payments from both plans will be deposited directly into your bank account. Only one bank account will be used per person, regardless of the number of plans on which you are a cardholder.
- **If I am the cardholder under one plan, and my spouse is the cardholder for the other plan:** To protect the confidentiality and privacy of your information, each of you will need to arrange for direct deposit payments.

If I sign up for direct deposit, how can I be sure that no one else will have access to my account?

Your banking information is safe with Alberta Blue Cross. As a health organization, we regularly receive and protect confidential information.

Our access to your account is limited solely to the depositing of claim payments. Only you can authorize withdrawals from your account.

Receiving your money through direct deposit is actually more reliable and confidential than being paid by cheque because fewer steps are involved in the delivery and deposit of your claim payment.



DIRECT DEPOSIT SIGN-UP AND CHANGE FORM

YOUR INFORMATION: (Please complete all sections.)

Name of plan member		Date		
Group number	Section	Alberta Blue Cross Identification number	Home phone number ()	Work phone number ()
Address		City/town	Province	Postal code

BANK ACCOUNT HOLDER INFORMATION: (If different than above. Please print.)

Bank account holder's name

ACTION REQUESTED: (Please check one of the following options)

Initial set up <input type="checkbox"/>	Change* <input type="checkbox"/> Check one box only	Termination* <input type="checkbox"/>	*Date of change or termination (for existing direct deposits only) (YYYY – MM – DD)
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DIRECT DEPOSIT AUTHORIZATION:

I hereby authorize Alberta Blue Cross to credit my claim payments in Canadian dollars to the bank account identified below. This authorization may be cancelled at any time upon written notice by me.

Signature of plan member (as listed above) **x** _____

BANKING DETAILS:

(Please attach a cheque marked "Void" in the space below. The cheque must be for the account in which you would like claim payments deposited.)

ATTACH CHEQUE MARKED "VOID" HERE OR, have your bank complete the following:	
Bank name:	_____
Address:	_____
Bank number:	Transit number: _____
Account number:	_____
Teller stamp:	_____
Mail completed form and attachments to: Alberta Blue Cross, 10009 – 108 Street, Edmonton, AB T5J 3C5 <i>Attention: Direct deposit request</i>	