



Redwood Empire Schools' Insurance Group (RESIG) offers a convenient, economical and efficient way for you to make your monthly premium payments through the Automated Clearing House (ACH) debit program.

Please follow these steps to initiate the automatic withdrawal of your monthly premium payment.

1. Complete the information and sign the form below (**all bank account holders must sign**).
2. Staple a voided check or savings account deposit slip from your bank to this form (see below).
3. Return the completed form to RESIG in the enclosed envelope.

I (we) hereby authorize RESIG to initiate entries to my (our) checking or savings account specified below, and if necessary, initiate adjustments for any transactions credited/debited in error. This authority will remain in effect until I (we) notify RESIG in writing, allowing at least 15 days cancellation notice.

I understand that a premium rate change is anticipated annually upon RESIG's regular renewal of coverage effective on October 1 of each year. RESIG will notify me of premium rate changes at least 30 days prior to the renewal. Retirees' rates may also be affected if their district changes the amount of contribution (i.e. from 100% to 75%).

This authority allows RESIG to adjust the premium rate amount in accordance with the annual renewal and/or contribution changes unless I (we) notify RESIG otherwise providing at least 15 days notice.

\$ _____
Premium Rate Amount

Checking Account

Savings Account

Bank Name

Bank Routing Number

Account Number

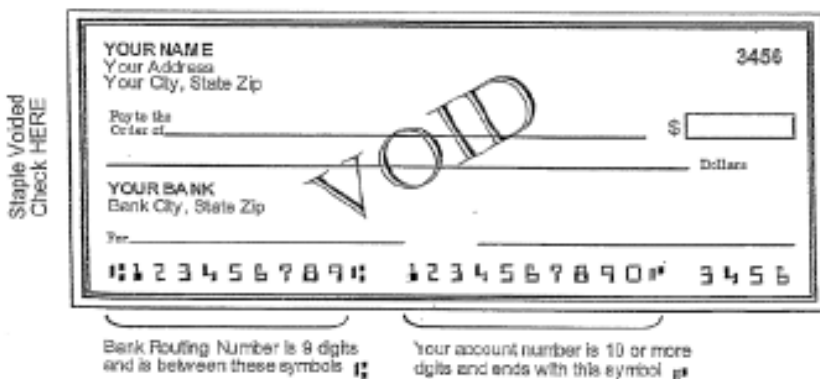
Account Holder Signature

Account Holder Signature

Date

Your account must be current in order to initiate ACH. If your account is not current, RESIG will not be able to process the ACH form until the account is brought current.

Upon approval of the ACH form, RESIG will notify you in writing of your first ACH debit transaction date. Please make your monthly premium payments by check until the ACH debit transactions begin. The ACH transactions will occur on a monthly basis, typically between the 5th and 10th of each month.



For RESIG Use Only	
<input type="checkbox"/> COBRA	<input type="checkbox"/> Retiree
Med _____ DD _____ V _____	
<input type="checkbox"/> Complete	<input type="checkbox"/> Travis Updated
<input type="checkbox"/> Confirmation Form Sent to PQB	
<input type="checkbox"/> Spreadsheet Updated	
Date: _____	
Initials: _____	
<input type="checkbox"/> Incomplete	<input type="checkbox"/> Returned to PQB
Date: _____	
Initials: _____	

Automated Clearing House (ACH) Debit Program

Frequently Asked Questions

How does the program work?

Once you sign up with ACH, we will automatically deduct your monthly premium payment from your designated checking or savings account between the 5th and 10th of each month by sending a notification to your bank to transfer the amount to RESIG.

Why should I sign up for the ACH debit?

You no longer have to write a check each month for your premium payment – no checks, no stamps, and no envelopes. You'll also know that your monthly premium payment was made automatically, on time, and through a secure method.

Does ACH cost anything?

There is no charge to setup or use our ACH service.

How do I start the ACH Service?

It's very simple. Just fill out the information on the reverse side of this page, sign the form and return it to RESIG in the enclosed envelope. Please staple a voided blank check or savings account deposit slip to the bottom of the form.

When will the first ACH automatic withdrawal start?

Upon approval of the ACH form, RESIG will notify you in writing of your first ACH transaction date. Please continue to make your monthly premium payments by check until you receive a confirmation letter from RESIG.

Will I continue to get a monthly premium statement?

No, RESIG will no longer send a monthly premium statement unless specifically requested.

What if my premium changes?

RESIG anticipates an annual increase in your premiums each year on October 1st. RESIG will notify you of premium rate changes prior to the renewal. Some Retirees and COBRA members may also experience premium rate changes in addition to our annual renewal.

RESIG will adjust the amount of your ACH debit transaction in accordance with premium rate changes as a result of the annual renewal, contribution changes and/or changes to any applicable COBRA Subsidy, unless you notify us otherwise.

Can I cancel the ACH service?

The ACH service may be canceled at any time by sending RESIG a written notice at least 15 days prior to your next due date.

What happens if I change my bank or open a new account?

If you move your checking or savings account from your current bank to another bank, or close the account you use for ACH and open another, you need to complete and sign a new authorization form and mail it to RESIG along with a voided blank check or savings account deposit slip at least 15 days before your next scheduled payment date. You can request an additional authorization form by calling RESIG's Benefits Department at (707) 836-0779 ext. 120 or 126. We will notify you when the ACH service will begin on your new account.