

Save Time and Money and Avoid Worry

Now you can make your payment without writing a check. Just authorize your bank to make payments to BlueCross BlueShield of Tennessee automatically through your bank account.

Here are a few reasons you might want to consider using our automatic bank draft system:

- + **Save Time.** You won't have to write checks. Your bank automatically deducts or credits your payments from your bank account and you receive a record of payment on your bank statement.
- + **Save Money.** You will save postage costs by not writing checks and letting your bank handle the monthly payment.
- + **Avoid Worry.** You won't have to worry about missing a payment, losing your bill or being away from home when the bill comes. Your bank handles the payments for you.

Frequently Asked Questions About the Automatic Bank Draft System

- + **What type of bank account qualifies for the automatic bank draft system?**
Any type of account that permits checks or drafts to withdraw funds. It should be a checking account at a bank or a savings and loan institution.
- + **What if someone else pays my BlueCross BlueShield of Tennessee premiums?**
The person who makes your payment can use the automatic bank draft system by completing the Bank Draft Authorization form on the back of this page.
- + **What if I change banks?**
Simply fill out a new authorization form to continue the automatic bank draft withdrawal at your new bank. Just let us know about the change, and we will send you a new authorization form.
- + **What if I want to cancel the automatic bank draft service?**
Just give us a written notice and we will change your payment method to bill you directly. To avoid a disruption in service, please send your request at least 30 days before your payment is due. Some institutions may charge overdraft fees.

How to Sign Up for Automatic Bank Draft

1. Completely fill out the bank draft authorization form located on the back of this page.
2. Submit the authorization with the BlueCross BlueShield of Tennessee enrollment application or mail to the address on the back of the form.
3. Voided check is no longer required.
4. If payment is to be withdrawn from an account other than yours, the person making your monthly payments should follow the steps outlined in the FAQ's above - "What if someone else pays my BlueCross BlueShield of Tennessee Premiums?".
5. Until your bank draft begins, you will receive a monthly bill and you will need to pay by check.

