Auto Debit Frequently Asked Questions

General Questions

Q1: What is auto debit?
A: Auto debit is a method of payment that allows your premium payments to be electronically withdrawn from the bank account that you designate using your bank’s routing number and your account number. You are the only who can give authorization for an auto debit to occur.

Q2: How does auto debit work?
A: Each month (between the 5th and the 9th of month) your premium amount will be withdrawn from the banking account that you designate, as though you had written a check.

Q3: Why does the Board of Regents provide auto debit?
A: The Board of Regents provides this service to employees because it is safe, fast, and convenient. There is no need to remember to make payments, no need to write checks, or pay postage to mail the checks. The risk of a delayed payment is reduced because your payment is automatically submitted on the due date. In addition, the withdrawal is clearly displayed on your bank statement, making it easier to keep track of finances. We currently have approximately 75% of the retirees of the University System enrolled in auto debit and benefiting from the service.

Q4: Do I have to use a particular financial institution for auto debit?
A: No. Retirees may use any financial institution in the United States that is a member of the Automated Clearing House (ACH) Network. Eligible institutions include banks, credit unions, and savings banks.

Q5: What if I do not have a bank account?
A: Retirees that are unable to obtain a checking or savings account, or are not financially independent, should complete the “Auto Debit Personal Exemption Request Form” to request an exemption from the process.
Q6: How do I sign up for auto debit?

A: Each retiree has two options to sign up. Enroll online at www.benedirect.adp.com or complete an “Auto Debit Authorization Form” and forward to the location listed at the bottom of the form:

University System of Georgia
Shared Services Center
1005 George J. Lyons Pkwy.
Sandersville, GA 31082
Or Fax to: (478) 240-6414

Q7: When is auto debit effective after I enroll?

A: If your enrollment is received by the 1st of the month, then your payment will be auto debited from your bank account, between the 5th and the 9th of the month, for that month. Enrollments received after the 1st of the month begin auto debit in the following month. You will receive a confirmation from ADP once enrollment is complete.

Q8: What if I want to make a change in financial institutions?

A: Changing financial institutions can be completed one of two ways: Make the change online at www.benedirect.adp.com or submit a newly completed “Auto Debit Authorization Form” to the location at the bottom of the form:

University System of Georgia
Shared Services Center
1005 George J. Lyons Pkwy.
Sandersville, GA 31082
Or Fax to: (478) 240-6414

Q9: How does auto debit affect my current premium amount?

A: Auto debit does not affect your premium amounts, as the service is free to retirees.

Q10: Will I be notified when auto debit has been accepted by ADP?

A: Yes. ADP will send a confirmation indicating your enrollment has been accepted.

Q11: If I am behind on my payments, how much will auto debit withdraw from my bank account?

A: When auto debit is initiated, any open balance will be taken from the account. If you are in arrears, please contact your institution’s benefit department to discuss how best to “catch up”.
Q12: If I pre-pay my benefits, how much will auto debit withdraw from my bank account?

A: If the insurance has been pre-paid, auto debit will not withdraw any funds until all pre-paid balances have been exhausted.

**Specific Questions**

Q13: Is auto debit a requirement of the Board of Regents?

A: Yes. Effective July 1, 2011, it is the policy of the Board of Regents that all retirees be required to use auto debit to make health insurance premium payments. The complete policy 7.5.1.1 can be found on the Board of Regents’ website at [http://www.usg.edu/policymanual/](http://www.usg.edu/policymanual/). The procedures and related documents for 5.1.5 Retiree billing can be found in the Business Procedures Manual at [http://www.usg.edu/policies/](http://www.usg.edu/policies/).

Q14: When should I enroll in auto debit?

A: All retirees are required to complete the enrollment process, or request an exemption, by October 1, 2011.

Q15: What types of exemptions are recognized?

A: Exemptions are granted with a person provides proof of being unable to obtain a bank account, or an explanation of a status of not financially independent. Not financially independent is a situation where individuals other than yourself are managing your finances.

Q16: Can an institution grant an exemption to the auto debit policy?

A: Exemptions can only be granted by, and are at the discretion of, the institution’s Chief Business Officer (or his/her designee) based on the exemption form and information submitted by the retiree.

Q17: When should I submit an “Auto Debit Personal Exemption Request Form”?

A: All retirees are required to complete the enrollment process, or request an exemption, by October 1, 2011.
Q18: Where should I submit an “Auto Debit Personal Exemption Request Form”?

A: Audit Debit Personal Exemption Request Forms should be submitted to the location listed on the bottom of the form:
   University System of Georgia
   Shared Services Center
   1005 George J. Lyons Pkwy.
   Sandersville, GA 31082
   Or Fax to: (478) 240-6414

Q19: What evidence should be submitted with the “Auto Debit Personal Exemption Request Form”?

A: Retirees that are considered “unbankable” must obtain a letter or other documentation from a financial institution stating that the employee is unable to obtain a bank account. If the retiree’s request is due to a situation of financial dependence, a letter should be provided by the retiree or legal guardian stating that is the circumstance.

Q20: When will the Chief Business Officer (or his/her designee) respond to my “Auto Debit Personal Exemption Request Form”?

A: The Chief Business Officer (or his/her designee) will respond directly to the retiree within 15 business days of receipt of the exemption request form.

Q21: If I am granted a personal exemption from auto debit, how will I pay my health insurance premiums?

A: If the exemption is granted, the current insurance premium invoicing and payment method will continue and there will be no change to the payment process.

Q22: If I am denied a personal exemption from auto debit, can I still enroll in auto debit?

A: Yes.