



Authorization Direct Deposit

Enrollment, Change and Cancellation Authorization

IF YOU ARE CURRENTLY ENROLLED IN DIRECT DEPOSIT FOR YOUR FLEXIBLE SPENDING ACCOUNT AND HAVE NO CHANGES, THERE IS NO NEED TO COMPLETE THIS FORM.

Please read all information on this form carefully. Please print.

Authorization Information

Indicate by checking the appropriate box, whether you are enrolling for direct deposit, making a change to or canceling a previous authorization.

Enroll Change Cancel

Employee Information – Complete all the information below. Be SURE that your DOW Employee Identification Number is included below.

DOW Employee Identification Number	Name (Last, First, Middle Initial)	Home Telephone Number ()	Business Telephone Number ()
Address (Street, City, State & Zip Code)			
Employer Name Dow Chemical Company			Control Number 878259

Account Information

Complete this section for direct payments to either your checking or savings account. Keep in mind that in order to take advantage of direct deposit, your bank MUST be a participating member of the AUTOMATED CLEARING HOUSE (ACH) Association. Please check with your bank to make sure they participate before completing this form. If you want your spending account reimbursements deposited into your checking account, please attach a voided check to this enrollment form.

Bank Name	Bank Address
Bank ID (first 8 digits of the routing number)	Bank SCD (Self-Checking Digit – the last digit of routing number)
Account Number	Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Checking

Authorization Agreement for Direct Deposit of Benefit Payments - Read authorization and then sign and date below.

I hereby authorize Aetna Life Insurance Company to initiate credit entries to the account at the bank listed above for all flexible spending account reimbursements. This agreement will remain in effect until I give written notice to withdraw from the direct deposit service or until Aetna notifies me that this service has been terminated. I understand that I must allow reasonable time for my instructions to be executed. If ever Aetna credits more money than the correct benefit amount to the account due to duplicate or erroneous electronic funds transfers, I authorize Aetna to withdraw the overpayment. I authorize and request the bank listed above to accept any credit entries by Aetna to such account and to credit the same to such account. I understand that reimbursements will be credited three banking days after the regularly scheduled draft run, assuming I have a claim processed.

Authorized Signature _____ Date _____



Direct Deposit

It's Fast, Convenient and Safe

Direct deposit means one less trip to the bank! With this service, your flexible spending account funds are available three business days after the transaction is initiated. Since your reimbursements are automatically deposited into your savings or checking account, there is no paper to be lost or stolen.

Additionally, effective immediately, you can ask Aetna to stop sending you paper Explanations of Payments (EOPs) for your FSA account(s). As a convenient alternative you can view FSA claim and payment information online on Aetna Navigator™. Online FSA information has been a popular feature of Aetna's member self-service web site for some time.

Follow these simple steps to eliminate your paper EOPs and view your FSA payment information online only:

- Login to Aetna Navigator at Aetna.com or from your employer's intranet.
- Select Changes and Requests
- Select Change Member Preferences
- Select U.S. Mail Options
- Select No to Flexible Spending Account (FSA) Statements

Aetna Navigator™ gives you 24/7 secure access to all your personal FSA information, including current and historical account balances, claim information and payment details. If you are not registered in Navigator, go to Aetna.com and follow the simple registration directions from the home page.

Some Questions and Answers

How does direct deposit work?

On scheduled dates determined by your employer (monthly, semimonthly, weekly or daily), Aetna will issue your flexible spending account reimbursement(s). Your savings or checking account will be credited three business days after these scheduled dates.

Important Note: The direct deposit service can work for you only if your bank is a participating member of the Automated Clearing House (ACH). Be sure to verify that your bank is an ACH member before enrolling in direct deposit.

When will it start?

Once you complete the attached enrollment form with your banking information, it will take approximately 10 business days before you will be enrolled in direct deposit. As a result, you may receive your reimbursement in the form of a check until this process is completed.

How will I know when deposits have been made to my account?

For each reimbursement sent to your account, you will receive an Explanation of Payment (EOP), which states the amount deposited into your bank account. You'll also see the deposits noted on your monthly bank account statement.

What happens if I change banks after I sign up or decide I don't want this service any longer?

Simply complete the enrollment form on the reverse side and indicate your information change and mail it to:

**Attn: FSA Direct Deposit
Aetna Life Insurance Company
PO Box 4000
Richmond, KY 40476-4000**