

PAY -IT- EASY®

Optional Automatic
Premium Payment
Program for
Highmark
Blue Cross Blue Shield
West Virginia
Members

No More
Writing Checks

No More Searching
for Stamps

No More Worrying
That Your Payment
Arrived on Time

HIGHMARK®
West Virginia



HIGHMARK®
West Virginia



Highmark West Virginia is an independent licensee
of the Blue Cross and Blue Shield Association.

Blue Cross, Blue Shield and the Cross and Shield
symbols are registered service marks of the Blue
Cross and Blue Shield Association, an association
of independent Blue Cross and Blue Shield Plans.

Highmark and Pay-It-Easy are registered marks of
Highmark Inc.

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You'll Never Have to Write Another Check for Your Premium Payment

Now there's no need for you to remember
to write that check for your Highmark
West Virginia premium payment. No
need to search the house or go to the
post office for stamps. And no need to
take valuable time out of your day to
pay your bill in person.

Thanks to Pay-It-Easy, you can now have
your premium payment automatically
deducted from your checking account
on a monthly basis. Many people currently
enjoy this time-saving method of paying
their electric, gas, mortgage and other
monthly bills.

To participate in the Pay-It-Easy Automatic
Premium Payment Program, you **MUST**
apply by completing and returning the
attached form.

Your Benefits Remain the Same

If you decide to use the Pay-It-Easy
Automatic Premium Payment Program,
your Highmark West Virginia health care
benefits and any other terms of your
agreement with us will not change.
Your coverage remains the same.

It's Easy to Get Started with

PAY -IT- EASY

1

Simply fill out the attached form.
Make sure you sign and date
the form.

2

Write the word "VOID" across
one of your bank checks.
Write your address on the check
if it is not already printed on it.

3

Mail your completed form
and voided check to:

Highmark
Blue Cross Blue Shield
West Virginia
Pay-It-Easy

614 Market Street
P.O. Box 1948
Parkersburg, WV 26102

That's all there is to it!

Be sure to continue to pay your Highmark
West Virginia premium as usual until you
are notified that Pay-It-Easy automatic
payment has begun. Your premiums must
be paid to date before you can begin
to use the Pay-It-Easy Automatic
Premium Payment Program.

Questions and Answers About Pay-It-Easy Automatic Premium Payment Program

Q. *When does the money need to be in my checking account?*

A. Your bank account must have the full amount of your payment in available funds on or about the 3rd day of the month.

Q. *What if I do not have enough money in my checking account on that date?*

A. If your account does not have enough money on that date, your bank will notify us. The bank may then charge you a penalty...just as if you had a check returned for insufficient funds. You will also be removed from the Pay-It-Easy Automatic Premium Payment Program and will receive paper bills. If you are removed from the program, you will need to re-enroll in the Pay-It-Easy Program.

Q. *How will I know when my payment is withdrawn from my bank account?*

A. Your monthly bank statement will note the date and show the amount transferred from your account to Highmark West Virginia.

Q. *If my spouse is also a Highmark West Virginia direct pay member and wants to participate, can we sign up together on one Pay-It-Easy form?*

A. Yes, if you both use the same bank account. Provide complete information about both of you on the attached form. Be sure to include both of your membership (ID) numbers. If you have separate bank accounts, you must complete two separate forms.

Q. *What if I sign up for Pay-It-Easy, then change my enrollment to another Highmark West Virginia program?*

A. If you change your enrollment to another Highmark West Virginia program, you need

to fill out and return a new Pay-It-Easy form along with a new voided check. Call our Membership Department right away at 1-888-480-8850 or the number on the back of your ID card to request a new form.

Q. *How will I know when my first payment is being deducted from my checking account?*

A. You will receive a letter in the mail that informs you when your first payment will be deducted. This letter also serves as a reminder that future payments will be deducted on a regular, once-a-month schedule. Some members keep this letter with their other monthly bills to remind them to deduct the payment from their checking account each month.

Q. *What if I change banks or my bank account number after I sign up for Pay-It-Easy?*

A. If you change banks or open a new checking account, you need to complete and send a new Pay-It-Easy form along with a new voided check. Be sure to request a new form right away by calling our Membership Department at 1-888-480-8850, Monday – Friday, 8:00 a.m. – 4:00 p.m. We will send you a new Pay-It-Easy form to complete and return to us.

Q. *What if I sign up for Pay-It-Easy now, but later decide it's not for me?*

A. Just call the Membership number listed above. Or send us a letter telling us you want to end your participation in this program. In general, if we receive your request by the 8th of the month, the next payment will not be withdrawn from your account. Instead, we will send you a regular paper bill to return with your premium.

YES, Sign Me Up for

PAY -IT- EASY

Automatic Premium Payment Program

- I hereby authorize Highmark Blue Cross Blue Shield West Virginia and the financial institution designated to begin deductions for payment of my Highmark Blue Cross Blue Shield West Virginia premiums.
- I authorize the financial institution to charge these withdrawals to my account. I understand that I may discontinue my participation with written or oral notice to Highmark Blue Cross Blue Shield West Virginia.
- I also understand that both the financial institution and Highmark Blue Cross Blue Shield West Virginia reserve the right to terminate this payment program and/or my participation in the program.
- I understand that I must continue to pay my Highmark Blue Cross Blue Shield West Virginia program premiums as usual until I am notified that my automatic checking account deduction is beginning.

Before You Send in This Form, Please Make Sure That You...

- Sign your name and date this form where indicated. (Checking account holder must sign, too, if different from member.)
- Enclose a recent voided check with your current address on it.
- Make a copy of this form for your records.

Please Print

1. _____
Membership (ID) Number
(As it appears on your Highmark West Virginia ID card)

2. _____
Name of Member

3. _____
Your Spouse's Name and Membership (ID) Number
(If applying together with one bank account)

4. _____
Address

5. _____
City State Zip Code

6. _____
Area Code Telephone

7. _____
Name(s) on Checking Account
(If different from person listed above)

8. _____
Name of Financial Institution (Bank)

9. _____
Checking Account Number

10. _____
Signature of Checking Account Holder
(From #6, above, if different from member applying)

11. _____
Member's Signature

12. _____
Spouse's Signature (If applying together)

13. _____
Signature of Legal Guardian or Power of Attorney
(If applicable)*

14. _____
Date

*If you have a representative acting for you, include a copy of your power of attorney or proof of legal guardianship if it is not already on file with us.