

**S**AFEguardPAY® safely makes your insurance payments automatically from your bank account when due.

- Payments never missed, never canceled, always on time
- Protects against lapses
- Ends check-writing duties and saves money on stamps

To Start,  
Return  
Form  
Inside

### Approved and Endorsed For Your Insurance Plan

Insurance policies may lapse or even be canceled because of missed or late premium payments. Sometimes this is due to simple oversight, such as an overlooked premium notice in the mail. Or, missed payments can occur if you're away from home and unable to promptly take care of bill-paying duties.

With SAFEguardPAY®, you can avoid an unintended cancellation and the need to reapply or requalify for your coverage (in some cases an unintended cancellation may be permanent).



AR Ins. Lic. #100102691 | CA Ins. Lic. #0G39709  
TX Ins. Lic. #1850385 | MN 40291395  
OK Ins. Lic. #10010036  
In CA d/b/a Mercer Health & Benefits Insurance Services LLC

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## NOTICE

# Your Rights and Privileges Under Your SAFEguardPAY® Option



**A**s a preferred participant in your insurance plan, you can make your premium payments directly from your checking account — automatically — with a safe, members-only service called SAFEGuardPAY®.



**AVOID LAPSES AND CANCELLATIONS**

SAFEGuardPAY® helps protect your coverage from lapsing and ensures your insurance will continue uninterrupted, even if you're away from home. SAFEGuardPAY® allows you to:

- Pay your premium on time — never late and never too early
- Simplify your bill-paying duties and save postage

**SAME PAYMENT SCHEDULE**

Your premium payments will be made according to your current payment schedule.

**FREE SERVICE**

Because you are a preferred participant in your insurance plan, your Plan Administrator does not charge a fee for SAFEGuardPAY® services (financial institution fees may apply).

**HOW TO START**

Complete and sign the Authorization Form at right. Then detach and return it with your current premium payment (if due).

You will receive notification that your SAFEGuardPAY® account has been activated. Until then, continue to pay the premium notices you receive in the mail.

Premiums will be deducted from the account you specify. If your premium changes, you will be notified and your SAFEGuardPAY® deduction adjusted accordingly to ensure your coverage continues uninterrupted.



**YOUR SAFEGuardPAY® TRANSACTIONS ARE SAFE AND SECURE AND AUTHORIZED ONLY FOR YOUR PREMIUM PAYMENT.**

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**AUTHORIZATION FORM**

**To start SAFEGuardPAY®, please complete and sign.** Then detach and mail with your premium payment.

**I. Please provide:**

Name

Your Insurance Certificate #

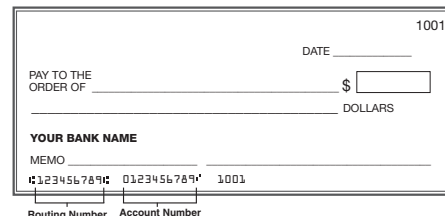
**X** \_\_\_\_\_ - \_\_\_\_\_  
*This is the number listed on your premium notice.*

Your payments will be deducted in the month they are due, based on your current payment schedule. If you would like to change to monthly deductions, please check here based on your current payment schedule.....

**2. Please provide your Checking Account.**

Routing #

Account #



DETACH AND MAIL IN ENCLOSED ENVELOPE

**3. Please sign and date.**

**Yes, I authorize Mercer Health & Benefits Administration LLC to establish automatic bill payment (SAFEGuardPAY®) to pay my insurance premiums when they come due. I also authorize my financial institution to charge my account accordingly. I understand that if my premium changes, I will be notified and my SAFEGuardPAY® deduction will be adjusted. I agree to notify Mercer Health & Benefits Administration LLC should my account information change.**

Signature **X**

Date **X**

**Return with your premium payment.**

You will receive notification that your SAFEGuardPAY® account has been activated. Until then, continue to pay the premium notices you receive in the mail. Premium payments are deducted in the month they are due.