Setting up a bank account (checking or savings) with Discovery Benefits lets you quickly get reimbursed for claims via direct deposit. **Note:** No reimbursement limit applies to direct deposit. There is a $25.00 reimbursement requirement for paper checks that are not issued directly to the provider. For check reimbursement not issued to the provider, claims will be held until they reach $25.00 or until the end of the month.

**Step 1:** To set up direct deposit, log in to your consumer portal and navigate to the Profile tab. From there, click on the Banking sub-tab and select **Add Bank Account**.

**Step 2:** On the next screen, fill in your bank account information and click “Submit.”
Guide to Setting Up Direct Deposit, continued

**Step 3:** Next, answer the security question and indicate which plan years you would like to set up with direct deposit. Then, click “Continue.”

**Step 4:** Before your direct deposit can be set up, you will need to validate your bank account. A deposit between $0.01 and $0.99 will be made into your designated bank account — followed by an immediate withdrawal of the same amount — within 1-3 business days of your direct deposit submission. When you see this deposit in your bank account, log in to your consumer portal and click on the activation link in the Message Center section of your homepage.

**Note:** By completing the online steps for establishing direct deposit, you are certifying the information provided is accurate. Further, the completion and submission of this information authorizes Discovery Benefits to issue payment directly to the specified account unless notified to do otherwise. You understand and agree that Discovery Benefits reserves the right to reverse any ACH deposit where an error occurs, in accordance with banking regulations.