



## Direct Deposit Facts

Our robust online services include the ability to quickly and effortlessly set up your direct deposit account. Once logged into your account online, you can easily set up your direct deposit with just a few clicks.

### FAST

Your money should be deposited in your account within 48 business hours after your claim is processed. (Checks can take up to 10 days).

### SECURE

The Automated Clearing House (ACH) system is a secure, private network.

### CONVENIENT

- No trips to the bank to deposit a check
- No check-cashing fees.
- You will not have to worry about lost or stolen checks.
- Even if you are sick or on vacation, you can be sure that your reimbursement will be deposited into your account, safe and ready to use.
- ACH transactions are returned at a lower rate than checks.
- There were nearly 14 billion ACH payments made in 2005– 4.4 billion of those were direct deposits.
- 97% of those who use Direct Deposit are satisfied.
- You sign up for Direct Deposit only once.

### QUESTIONS YOU MAY HAVE...

#### How do I set up my account for direct deposit?

- Visit [www.WE-R-CDH.com](http://www.WE-R-CDH.com) and click on the "LOGIN" link on the top menu.
- Login with your User ID and Pass
- In your PERSONAL INFORMATION box, click "Details" Find "Your ACH" and click EDIT (on the right of the gray bar)
- Fill out all required information and submit the form.

*Your Direct Deposit process is now pending and should be active in 15 days from submission.*

#### Do I have to use a certain financial institution to participate in Direct Deposit?

Any institution in the United States that is a member of the ACH network can be used.

#### What should I do if I change financial institutions?

If your account is changing or has been closed, please let us know as soon as possible. You must complete a new Direct Deposit application with new account information.

#### Why do you ask for a voided check when I sign up for Direct Deposit?

We need the financial institution identification number (also known as the routing and transit number) as well as the account number that appears on checks. The voided check ensures the information is correct.

#### Does using Direct Deposit cost me any money?

No. In fact, your financial institution may offer free checking for using Direct Deposit.

### VISIT THE WEBSITE

Visit [www.We-R-CDH.com](http://www.We-R-CDH.com) to access helpful Flex resources and learn more about Flex!

- Check your account balance 24 hours a day
- Find answers to frequently asked questions
- Learn what expenses are eligible for reimbursement under the Plan
- Download the forms you need

**If you have any questions or do not have access to the Internet, please contact MGIS at 1.866.937.3539**