

## Instructions:

There are a few easy steps to set up the Automated Premium Payment program

1. Complete and submit the **Automated Premium Payment Authorization and Application** form

**New Groups:** Send the form in with your Group Application and new group paperwork.

**Existing Groups:** Send the form to [admin-info@nipponlifebenefits.com](mailto:admin-info@nipponlifebenefits.com), it is important to include all group/unit numbers in the form.

After the above steps are complete the banking information will be validated from the Automated Premium Payment Application and then our Administration team will send the billing contact an email to confirm the process is set up. The process may take up to ten (10) days. The email will be sent from [admin-info@nipponlifebenefits.com](mailto:admin-info@nipponlifebenefits.com).

It is recommended for the Billing Contact to have established online access to view online Premium Statements from the Nippon Life Benefits Employer portal. Please see Frequently asked Questions #8 for more details.

2. Separate forms must be completed for each Group/Unit number that is required by you to pay separately. Authorization for multiple Group/Unit numbers may be made with one authorization and application form.
3. Execute all signatures where indicated. If an account requires countersignatures, both signatures must appear.
4. The Routing number is the sequence of nine digits prior to the second colon.  
Example: |:012345678|:1001001234. In this example, the routing number is 012345678.
5. The Account number is the sequence of up to ten digits after the first set of numbers.  
Example: |:012345678|:1001001234. In this example, the account number is 1001001234.



For \_\_\_\_\_

|:012345678|:1001001234|:0123

ABA/Routing Number    Account Number    Check Number

6. Please review **Frequently Asked Questions** on the last 2 pages of this document for additional information.

**AUTHORIZATION AND REQUEST FOR PARTICIPATION IN  
AUTOMATIC PREMIUM PAYMENT PRE-AUTHORIZED DEBIT PLAN**

Nippon Life Insurance Company of America® (Nippon Life Benefits®) is hereby requested and authorized to initiate debit entries electronically, by paper means or by any other commercially accepted method to be charged against the checking account of:

Name of Accountholder/Depositor (As shown on Bank records): \_\_\_\_\_

Routing Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Bank Address (Bank location where account is maintained): \_\_\_\_\_

**Important:** If there is a Debit Block on the above referenced bank account, you will need to request your bank to change it to an ACH Debit Filter to allow for the ability to debit premium from the account. In addition, you will need to add the Nippon Life Benefits ACH ID # 1142509896 to your authorized debit list. If there is an existing ACH Debit Filter on the bank account, you will only need to add the Nippon Life Benefits ACH ID# to your authorized debit list. If you do not have either an ACH Debit Block or ACH Filter in place, no action is required.

**The Policyholder hereby authorizes, acknowledges, understands and agrees that:**

1. Debit entries will be based on the Total Amount due listed on the applicable premium statement(s). Debit entries will be completed on the 10th of the month following the due date (or first business day after the 10th). Receipt of the Premium Statement bearing this due date will be notification of the debit entries in the exact amount due and payable. An email notice will be sent to the billing contact on the 5th of the month with the amount of the debit.
2. Premium statements will be provided to the named billing contact via regular US mail. The billing contact may also have access to view premium statements from the Nippon Life Benefits Employer portal with established online access. Debit transaction notifications will occur on the 5<sup>th</sup> of the month, and the 10<sup>th</sup> of the month (or the first business day following).
3. The debit entry on your bank statement will constitute receipt for the payment of premium. When the debit is initiated, notification will be emailed to the named billing contact.
4. This authorization will remain in full force and effect until authorization is revoked and this agreement is terminated as provided below:
  - a. At the election of the premium payor (policyholder) upon at least (30) days' notice\* in writing, to Nippon Life Benefits. Such action will terminate this authorization and any future debit entries authorized hereunder.
  - b. At the election of the above bank, upon at least thirty (30) days' notice\* in writing, to Nippon Life Benefits and to the undersigned depositor. Such action will terminate this authorization and any future debit entries authorized hereunder.
  - c. At the election of Nippon Life Benefits, upon at least thirty (30) days' notice in writing, to the policyholder at the address on record and to the above bank. Such action will terminate this authorization and any future debit entries authorized hereunder.
5. If a debit entry is refused payment by the bank for any reason other than an error in drawing, it will be determined that the payment of premium was not tendered by the policyholder and the plan/policy will be subject to lapse according to the grace period provision of the plan.
6. Policyholder agrees to notify Nippon Life Insurance Company of America, in writing, of any changes in the information provided in this authorization at least 15 days prior to Policyholder next premium due date.
7. Policyholder acknowledges that the origination of the ACH transactions to its account must comply with the provisions of U.S. law.
8. Policyholder has certified that the above bank account is enabled for ACH transactions, and agrees to reimburse Nippon Life Insurance Company of America for all penalties and fees incurred as a result of Policyholder bank rejecting the ACH debit(s) as a result of the account not being properly configured for ACH transactions.

**Policyholder acknowledges, understands and agrees to the terms and conditions set forth in this authorization and agreement. By signing below, I represent that I am authorized to sign this authorization and agreement and bind the Policyholder, and that I have authority to authorize these payments on the Policyholder's behalf.**

(1) \_\_\_\_\_ (2) \_\_\_\_\_  
Signature(s) of Depositor(s) Responsible for Premium payment (As shown on the bank's records)

Group Legal Name \_\_\_\_\_ (Policyholder)

Billing Contact Name \_\_\_\_\_ Billing Contact email: \_\_\_\_\_

Group/Unit Number(s) (not applicable for submission w/ Employer App) \_\_\_\_\_ Date: \_\_\_\_\_

\*Notices should be emailed to admin-info@nipponlifebenefits.com or sent to Nippon Life Benefits PO Box 25951 Shawnee Mission, KS 66225-5951\*

## Frequently Asked Questions

**Q1 How long will it take to complete the authorization for the Automated Premium Payment Plan?**

The Billing Contact will receive an email confirmation in approximately 10 business days from [admin-info@nipponlifebenefits.com](mailto:admin-info@nipponlifebenefits.com) indicating the Automated Premium Payment program has been completed.

**Q2 Who will receive the Automated Premium Payment notifications?**

The billing contact listed on the Automated Premium Payment Authorization and Application form will receive all notifications at the email address on the form. This billing contact will also be the named contact on the premium statements.

**Q3 How can a group of people receive the debit notifications?**

We can only send one notification, and for security purposes we need a named employee as a contact. However, the email address can be a group email box that your company maintains. (i.e. Billing Contact: Joe Smith - Email: [accounting1@clientname.com](mailto:accounting1@clientname.com)).

**Q4 Are multiple Automated Premium Payment Application forms required if I want to pay for a Group/Unit separately?**

Yes, please complete a separate Application for each separate banking arrangement you require by Group/Unit. If all Group/Units are to be paid from the same bank account, only one form is needed.

**Q5 What email address will provide notifications regarding the Automated Premium Payment?**

- The initial notification that the Automated Premium Payment process is set up will come from [admin-info@nipponlifebenefits.com](mailto:admin-info@nipponlifebenefits.com)
- Ongoing notifications regarding when premium statements are ready to view, and notifications of upcoming debits will be provided by [no-reply@nipponlifebenefits.com](mailto:no-reply@nipponlifebenefits.com).

**Q6 When should I expect to receive an email notification for the Automated Premium Payment?**

- Once the initial setup is validated you will receive an email notification from [admin-info@nipponlifebenefits.com](mailto:admin-info@nipponlifebenefits.com) within 10 business days.
- Ongoing, there are 3 emails monthly from [no-reply@nipponlifebenefits.com](mailto:no-reply@nipponlifebenefits.com). The first email advises that the premium statement is viewable from the Nippon Life Benefits employer portal, as long as the Billing contact has approved access. The second is on the 5th of the month indicating the amount of the debit and the third notification is on the 10th or the first business day after, advising that the debit transaction has been initialized.

**Q7 Will I receive a premium statement with the member billing detail that supports the email notification of debit?**

The billing contact email address will receive a notification advising that the premium statement(s) are ready to access/view on the Nippon Life Benefits Employer portal, or if the billing contact does not have Employer web portal access, the premium statement will be placed in the mail the same day as the notification.

**Q8 How do I get web access to view the premium statements?**

The primary web administrator within your company will need to authorize and confirm that the Billing Contact should have access to Premium Statement History at a minimum.

**New Clients:**

- A. The Billing Contact needs to be included as a user in the web access information section of the New Group Installation Checklist.
- B. Once the Administration Welcome Letter that includes your Group/Account Number and rates has been received, **you MUST register** online\* at [www.nipponlifebenefits.com](http://www.nipponlifebenefits.com), select Employer from the Login/Register tab on the top of the page.
- C. Select Create My Account and follow instructions, be sure to enter all unit/group numbers assigned when registering.
- D. Wait for verification. An email that will be sent from [no-reply@nipponlifebenefits.com](mailto:no-reply@nipponlifebenefits.com) will provide confirmation once web access has been verified. This may take up to 2 days.

**Existing Clients**

- A. Forward a completed Website Access Supplement form NC 20175 (found in the Admin kit <http://admindkit.nipponlifebenefits.com/PG> under General Info and EE Info tab) to [admin-info@nipponlifebenefits.com](mailto:admin-info@nipponlifebenefits.com).
- B. **Register** online\* at [www.nipponlifebenefits.com](http://www.nipponlifebenefits.com), select Employer from the Login/Register tab on the top of the page.
- C. Select Create My Account and follow instructions, be sure to enter all unit/group numbers assigned when registering.

D. Wait for verification. An email that will be sent from [no-reply@nipponlifebenefits.com](mailto:no-reply@nipponlifebenefits.com) will provide confirmation once web access has been verified. This may take up to 2 days.

\*Additional details regarding how to register can be accessed by visiting <https://www.nipponlifebenefits.com/new-portal/>

**Q9 If additional people have access to the Employer web portal tools, will any other person associated with my group, other than the named Billing Contact receive notifications regarding the debit transactions?**

No. Any other contacts that would have received permission to access your groups' information from the Nippon Life Benefits Employer portal, will not receive debit transaction notifications. They would receive notification that the premium statement(s) are viewable online; however, they would not receive the 5<sup>th</sup> or 10<sup>th</sup> of the month debit transaction emails.

**Q10 When will my bank account be debited?**

Debit entries will be initiated on the 10th of the month following the due date (or first business day after the 10th.) Please check with your bank for details of when the transaction occurred on your bank account.

**Q11 Will I be advised of when my bank account will be debited?**

Yes, the billing contact will receive three emails prior to the debit

1. Notice that the premium statement is able to be viewed in the Employer Portal
2. Notice on the 5<sup>th</sup> of the month, indicates the amount of the debit and that it will be initiated on or around the 10<sup>th</sup> of the month
3. Notice on the 10<sup>th</sup>, or the first business day following, indicates that the debit has been initialized.

**Q12 How will I know my account was debited?**

The debit entry on your bank statement will constitute receipt for the payment of premium.

**Q13 What happens if the debit request is unsuccessful or the bank refuses payment?**

If a debit request is refused initially, a second attempt will be made within 5 business days of the initial request. If the second attempt remains unsuccessful the plan/policy will be subject to lapse according to the grace period provision of the plan.

**Q14 Will a secondary request be attempted?**

Yes, a secondary request will be made within 5 business days of the initial request; if the second request remains unsuccessful the plan/policy will be subject to lapse according to the grace period provision of the plan.

**Q15 What should I do if my banking arrangements have changed?**

Nippon Life Benefits, should be provided with notification of banking arrangement changes at least 15 days prior to the next premium due date.

**Q16 How do I know if my bank has an ACH Debit Block or ACH Debit Filter on my account?**

Ask your bank to confirm if either of these features are enabled on your account.

**Q17 What do I do if an ACH Debit Block is presently in place on my account?**

Work with your bank to change the ACH Debit Block to an ACH Debit Filter to allow us the ability to debit premium from the account. You will need to add the Nippon Life Benefits ACH ID # 1132509896 to your authorized ACH Debit Filter list.

**Q18 Is it possible that a debit would not be initiated on the 10th of the month following the due date?**

Yes. We debit funds from registered bank accounts one time a month. If your premium statement was not created by the 5th of the month, we will debit the funds the following month. The debit may include premium for 2 months of statements.

**Q19 After payment has been received, can the statement for that month be adjusted?**

No, updates to eligibility/rates will be adjusted on the next month's premium statement.

**Q20 What do I need to do if I don't want to continue the Automated Premium Payment arrangement?**

If you want us to discontinue the automated premium payment, we need 30 days' notice. Please send the request in writing to [admin-info@nipponlifebenefits.com](mailto:admin-info@nipponlifebenefits.com), or mail to Nippon Life Benefits P.O Box 25951 Shawnee Mission, KS 66225-5951.

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