

How Does My ARC Account Work?

Simple, accurate, automatic premium payments

Advanced Reimbursement Checking

Advanced Reimbursement Checking (ARC) is how your health insurance premiums get paid. It's designed to be a stress-free way to keep your coverage active and payments made on time.

Your employer creates the main account. When you enroll in your health plan through **benefitbay**, you receive a unique account number tied to your name. This account is used for all premium payments. Never use your personal bank account or credit card. You can find your ARC account under "Wallet" in your **benefitbay** account.

Your employer provides a set contribution each month that's added to your ARC account each month.

benefitbay provides your insurance carrier with your ARC account information to securely set up automatic premium payments. If your premium costs more than your employer's monthly contribution, the difference is deducted in equal installments from your paycheck.

Your ARC account is to be used only for monthly premiums.
You may NOT use it to pay for:

✗ Health bills ✗ Prescriptions ✗ Co-pays ✗ Other health services

Our Commitment

Your ARC account is designed to make premium payments simple, accurate, and automatic. **benefitbay** monitors your payments and will contact you immediately if anything needs your attention. Together, we'll make sure your coverage remains active and uninterrupted.

FAQs on back side

Frequently Asked Questions



Is benefitbay my insurance carrier?

We are not your insurance carrier or health plan. We make it easier to find one that works for you, and we manage your insurance premium payments so you don't have to worry about it.

Will I get bills from my carrier?

Because your coverage is an individual policy, you may still receive statements or bills from your carrier. In most cases, these are for your records only — **benefitbay** will make payments and set up autopay on your behalf whenever possible. If a carrier requires action from you, **benefitbay** will reach out directly with instructions. It's important not to ignore any emails or calls from the **benefitbay** support team. Quick responses help us keep your coverage current.

How do I set up autopay?

Right after you enroll, our team will use your ARC account to make your first premium payment and attempt to set up autopay on your behalf. Because this is your policy, some carriers won't allow us to set up autopay for you. In those instances, one of our support team members will reach out to you to help you set up your ARC account on autopay.

When should I reach out to benefitbay?

Every carrier handles billing and payment timing a little differently. If you receive a statement that doesn't look right — or you're unsure if a payment has been made — contact **benefitbay** right away at support@benefitbay.com so we can review and resolve it. And we're also here to help you with any questions you may have.

We're here to help, so don't hesitate to reach out to us at support@benefitbay.com

benefitbay®