

Making a Payment Using Your benefitbay® ARC Account

Use your Advanced Reimbursement Checking (ARC) account for all insurance premium payments.

knowledge.benefitbay.com/employee/making-a-payment-using-my-benefitbay-arc-account

■ **Do NOT use a personal form of payment. Always use the ARC account from your benefitbay® Wallet. If asked, the ARC account should be listed as a personal checking account.**

What is the ARC Account? The Advanced Reimbursement Checking (ARC) account is a personal checking account that your employer funds specifically to pay your insurance premiums. You will find your ARC account number and routing number in the **Wallet** tab of your benefitbay® portal.

Step 1 — Get Your ARC Account Information

Log in to benefitbay® at <https://app.benefitbay.com>. Navigate to the **Wallet** tab to find your ARC account number, routing number, and voided check.

Step 2 — Make a Payment & Set Up Autopay

■ Option 1: Call Your Insurance Carrier

Dial the number on the back of your insurance card.

Ask to **make a payment** and **set up autopay** using your ARC account. If asked, state “amount due” to deduct each month.

Note: some carriers may require online setup instead.

■ Option 2: Log Into Your Carrier’s Member Portal

Log in or create an account on your insurance carrier’s website.

Navigate to the **Make a Payment / Premium** section.

Add or update your payment method to your ARC account. Select “amount due” to deduct each month.

For Medicare Part B payments, see: [Medicare Part B Payment & Autopay Guide](#)

Step 3 — Enable Autopay

Enable **autopay** or **recurring payments** so your monthly premiums are automatically deducted from your ARC account. This ensures no lapse in coverage.

If your payment is overdue, make a one-time payment using your ARC account first, then enable autopay.

Already using a personal account?

Contact your carrier to update your payment method. Use “Change Bank Account” or equivalent in your carrier’s portal to switch to your ARC account.

Past-due balance?

Make a one-time manual payment via your ARC account to bring your account current, then set up autopay.

Questions? Contact support@benefitbay.com