



BILLING AND PAYMENT INFORMATION

The information below provides a schedule of billing options and general policies regarding billing and payments for your Workers' Compensation coverage with Alabama Retail Comp. If you have a billing or payment inquiry, please contact our Premium Department at (800) 239-5423 or support@alabamaretail.org.

Payment Plans and Billing Cycle Schedule

The chart below shows how we will bill you, according to the payment plan you select. Dates are subject to change if a date occurs on a weekend or holiday. For dates that occur on a holiday or weekend, the billing activity will be processed on the following business day.

BILL PLAN	BILL DATE	DUE DATE	PAST DUE REMINDER	PRE-CANCEL NOTIFICATION	CANCELLATION FOR UNPAID AMOUNTS
Annual	11/15	12/01	12/10	12/20	01/01 12:01 am
Quarterly	11/15	12/01	12/10	12/20	01/01 12:01 am
	02/15	03/01	03/10	03/20	04/01 12:01 am
	05/15	06/01	06/10	06/20	07/01 12:01 am
	08/15	09/01	09/10	09/20	10/01 12:01 am
Monthly	11/15	12/01	12/10	12/20	01/01 12:01 am
	12/15	01/01	01/10	01/20	02/01 12:01 am
	01/15	02/01	02/10	02/20	03/01 12:01 am
	02/15	03/01	03/10	03/20	04/01 12:01 am
	03/15	04/01	04/10	04/20	05/01 12:01 am
	04/15	05/01	05/10	05/20	06/01 12:01 am
	05/15	06/01	06/10	06/20	07/01 12:01 am
	06/15	07/01	07/10	07/20	08/01 12:01 am
	07/15	08/01	08/10	08/20	09/01 12:01 am
	08/15	09/01	09/10	09/20	10/01 12:01 am
	09/15	10/01	10/10	10/20	11/01 12:01 am
	10/15	11/01	11/10	11/20	12/01 12:01 am

A Payroll Audit is required annually for the coverage period. If the audit results in an additional premium due, a bill will be issued, and payment will be due within 14 days of the bill date.

Payment Options

ARC is pleased to offer several options to make the payment process simple and convenient:

- **Online Payment:** Visit our Payment Portal at alabamaretailcomp.org/quickpay. You will need the Account Name and Digital Payment ID shown on your Billing Statement. Make a one-time payment or sign up for AutoPay. We accept E-check (EFT), Visa, Mastercard, Discover, American Express, Google Pay, Apple Pay, PayPal, and Venmo.
- **Payment by Phone:** Available 24/7, call our Interactive Voice Response (IVR) system at (844) 533-0777 to pay by credit card or E-check (EFT). You will need the Digital Payment ID shown on your billing statement.
- **Call our Office:** Available Monday – Friday 8:30 AM to 4:30 PM, call (800) 239-5423 to speak with a Customer Service Representative to pay by credit card or E-check (EFT).
- **Payment by Mail:** Mail your payment to Alabama Retail Comp, P.O. Box 240549, Montgomery, AL 36124-0549

Note: There are no service fees for payments made using e-check (EFT). A 3.6% service fee will be added to all credit and debit card payments.

Additional Information

- To ensure timely receipt of billing statements, please keep your billing contact information updated with ARC.
- Members enrolled in the AutoPay program will have the installment amount withdrawn on the 1st business day of the month due. To enroll, visit alabamaretailcomp.org/quickpay. You will need the Account Name and Digital Payment ID shown on your billing statement.
- ARA Membership Dues and ARC Premium Contributions are combined and billed in installments according to the payment plan the member has selected.
- If coverage cancels for non-payment, depending upon eligibility, reinstatement may be available if the amount past due is paid within 5 days of the cancellation effective date. Reinstatement may be subject to underwriting review and approval. A reinstatement fee may be applied.
- If a duplicate premium contribution payment is received, it will automatically be applied as a credit to your account and used toward future billing statements.