

Helpful Hints to the Policyholder Regarding Claims

Please send all claims and claims related correspondence to the following address:

Arch Insurance Company
PO Box 26316
Collegeville, PA 19426

Phone: 877-369-0979 Fax: 610-977-3216 Email: archdbl@acitpa.com

To download a claim form, please visit our website at www.archinsurance.com/disability and click on **Disability Claims**. Scroll to the New York section and download the applicable claim form.

For **Disability Claims**, Please Be Sure:

- ❖ All three sections of the claim form, *Employee, Employer & Physician*, are fully completed. NY Disability claims cannot be processed without a completed claim form.
- ❖ The claim is submitted within thirty (30) days after the first day of disability. If it is not, a penalty maybe imposed or the claim may be denied completely.
- ❖ If the claimant chooses to voluntarily leave the work force prior to the actual disability date, either you or the claimant should consult with a claims examiner first. Leaving early can, in some cases, cause the claimant to lose eligibility entirely.
- ❖ To inform the employee that there will be supplemental medical reports that will be required throughout the disability period.

For **Paid Family Claims**, Please Be Sure:

- ❖ To complete all of the applicable PFL Claim Forms for the associated leave request.
- ❖ To review the PFL Claim instructions for required forms and certifications.
- ❖ To provide at least 30 days advance notice for your leave when foreseeable.

Please Note:

- ❖ There is a seven-day waiting period taken on all New York statutory Disability claims. Benefits begin on the eighth day of disability. This is New York Disability Law.
- ❖ There is a no waiting period for Paid Family Leave claims.
- ❖ The disability and paid family leave benefit is calculated based on the employee's average weekly wage to a maximum amount as determined in the policy documentation. Please consult your policy for your benefit coverage.
- ❖ To indicate the policy number on the claim form. If we cannot identify the policy number, it may delay the processing of the claim.
- ❖ To inform us if your employee returns to work. This will help prevent overpayments. We have included a "Return to Work" notification form in this kit that you should duplicate. Please email or fax us the information whenever possible.
- ❖ Checks are issued bi-weekly unless further medical or certification has been requested. If medical or certification is requested, then no further benefits will be considered until this information is returned.

Please visit our website for more information regarding New York Disability and Paid Family Leave Benefits Law