



Arch Short Term Disability & Paid Family Leave Program



Introducing Arch LeaveAssure® STD

An income replacement product that combines the benefits of Short-Term Disability (STD) and Paid Family Leave (PFL) into one policy. Employees are covered whether they need time off to recover from a personal illness or injury, or if they need time off to bond with their newborn child or need time to care for a sick family member. This is a paid leave product that meets the demands of today's workforce and gives your company a competitive edge when trying to attract the best talent. Employees have one claim process to follow regardless of the reason for their paid leave. This keeps it simple for employees and HR managers. Paid Family Leave is one of the fastest growing employee benefit and is now one of the biggest benefits being sought by today's workforce. Arch LeaveAssure® STD is a cutting edge product that helps keep your employees' lives on track when life events take priority.

STD/PFL Plan Designs with Benefits

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| PERCENTAGE OF WEEKLY SALARY | <p>STD: 50% - 65%</p> <p>PFL: Up to 100% Benefit Flexible one and two step options are available</p> <p><u>One Step Example:</u> 60% for up to 12 weeks</p> <p><u>Two Step Example:</u> 80% for up to 6 weeks, then 60% for remaining weeks *100% coverage option is limited to the first 2 weeks</p> |
| MAXIMUM WEEKLY PAYOUT/ PAYMENT DURATION | <p>Up to \$6,500 per week</p> <p>26 weeks max with 6-12 weeks PFL (can be taken in <u>continuous</u> days or <u>intermittently</u>)</p> |
| PARTICIPATION | <p>Group/non-voluntary for policies with PFL</p> <p>25% minimum for policies with STD only</p> |
| FAMILY LEAVE COVERED BENEFITS | <p>Child Bonding, Caring for a Family Member with Serious Condition or Active Duty Deployment</p> |

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| QUARANTINE COVERAGE | This coverage allows employees to receive up to a two week STD benefit if they are under an order of quarantine due to exposure to an infectious and contagious disease as certified by a local health board. |
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| SHORT TERM DISABILITY | <u>Short-term disability insurance</u> pays a percentage of your salary if you become temporarily disabled, which means that you are not able to work for a <u>short period of time</u> due to sickness or injury not related to your job. |
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| PAID FAMILY LEAVE | Employee chooses to take <u>paid leave</u> to care for a new born or adopted child (i.e. child bonding), an employee requires time off to care for a family member with a serious health condition or an employee requires time off due to a family member on active military duty. Paid leave can be taken in continuous days or intermittently. |
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Arch LeaveAssure® Solutions

Solutions may be presented individually or combined.

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| SHORT TERM DISABILITY/PAID FAMILY LEAVE | For employers who want to offer a comprehensive leave plan that covers employees with paid-time-off for off-the-job disabilities and for family needs (100% participation - employer paid). |
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| SHORT TERM DISABILITY | Stand-alone STD product (100% employer paid or voluntary with 25% min. participation) |
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| PAID FAMILY LEAVE | For employers who want to add Paid Family Leave coverage as a complement to their current employee benefit package (100% participation - employer paid). |
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Definitions

There are three types of Paid Family Leave Benefits:

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| BONDING (MATERNITY AND PATERNITY LEAVE) | Paid Family Leave only begins after birth and is not available for prenatal conditions. A parent (Male or Female) may take Paid Family Leave during the first 12 months following the birth, adoption, or fostering of a child. |
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| CARING FOR A FAMILY MEMBER WITH A SERIOUS HEALTH CONDITION | Family member includes: Spouse, Domestic partner, Child, Parent, Parent-in-law, Grandparent, Grandchild A serious health condition is an illness, injury, impairment, or physical or mental condition that involves: inpatient care in a hospital, hospice, or residential health care facility; or continuing treatment or continuing supervision by a health care provider. |
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| ACTIVE DUTY DEPLOYMENT | Paid Family Leave is available for families eligible for time off under the military provisions in the federal Family Medical Leave Act when a spouse, child, domestic partner or parent of the employee is on active duty or has been notified of an impending call or order of active duty. |
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Paid Family Leave cannot be used for one's own disability or qualifying military event. It may only be taken to care for your Spouse, Domestic partner, Child, Parent-In-Law, Grandparent or Grandchild.

Additional Paid Family Leave Definitions

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| CHILD | <p>The Covered Person's unmarried child who meets the following requirements:</p> <ol style="list-style-type: none">1) A child from birth to 26 years old.2) A child who is 26 or more years old but less than 30 years old, enrolled in a school [as a full-time student] and primarily supported by the Covered Person. Coverage will continue during any period between school terms or school years as long as We are provided satisfactory proof that he has enrolled for the next following school term or year.3) A child who is 26 or more years old, primarily supported by the Covered Person, and incapable of self-sustaining employment by reason of mental or physical handicap. Proof of the child's condition and dependence must be submitted to Us within 31 days after the date the child ceases to qualify as a Dependent Child for the reasons listed above. During the next two years, the Company may, from time to time, require proof of the continuation of such condition and dependence. After that, We may require proof no more than once a year. <p>A Child, for purposes of this definition, includes the Covered Person's:</p> <p>Natural child; Adopted child, beginning with any waiting period pending finalization of the child's adoption; Stepchild; Child for whom the Covered Person is legal guardian.</p> |
| FAMILY MEMBER | A child, parent, grandparent, grandchild, spouse, or domestic partner. |
| GRANDCHILD | A child of the employee's child. |
| GRANDPARENT | The parent of the employee's parent |
| PARENT | A biological, foster, or adoptive parent, a parent-in-law, a stepparent, a legal guardian, or other person who stood in loco parentis to the employee when the employee was a child. |
| PROVIDING CARE | May include necessary physical care, emotional support, visitation, assistance in treatment, transportation, arranging for a change in care, assistance with essential daily living matters, and personal attendant services. |
| SERIOUS HEALTH CONDITION | An illness, injury, impairment, or physical or mental condition including transplantation preparation and recovery from surgery related to organ or tissue donation that involves inpatient care in a hospital, hospice, or residential health care facility, or continuing treatment or continuing supervision by a health care provider. |
| QUARANTINE | An official order of quarantine issued by the covered person's state, the department of health or local board of health to prevent the spread of an infectious disease. Quarantine is not "shelter-in-place" orders or other social distancing precaution measures. |

Contact Us

Contact your broker or Arch Insurance directly at dbl@archinsurance.com.

Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. The policy contains reductions, limitations, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions. Please refer to your policy for detailed terms and conditions.