

Arch Insurance **Disability Products**



Employers can count on Arch Insurance Company's experience with disability products and laws. We combine that knowledge with superior claim service and technological solutions to provide companies with dependable coverage for their employees.

Voluntary Short Term Disability & Paid Family Leave (Arch LeaveAssure® STD)

We offer 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, need time to care for a sick family member, or for help during an active duty deployment.

This plan is ideal for employers in states that do not currently have Paid Family and Medical Leave laws enacted, or for companies with employees in multiple states.

Statutory Products

Many states have enacted laws that require employers to have paid family and medical leave programs, either run through the state itself or through a private company, such as Arch Insurance. We have extensive experience in offering private plans that are equivalent — or sometimes even better than — the state requirements.

We currently offer or are evaluating PFML products in the following states:

Colorado Connecticut Massachusetts

New York New Jersev Oregon

While it may vary state-by-state, in most cases, coverage is available for an employees own medical condition, to bond which a child, care for a close relative with a serious health condition or for qualifying military exigency. Benefit payments may be based on the individual's average weekly wage, the state average weekly wage, and the type of leave.

> For specific details on our state-by-state products, please visit www.archinsurance.com/disability

Contact Us

To learn more contact us at: 888-439-0377 or dbl@archinsurance.com

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