

Employees in Delaware (DE) may be eligible for Paid Family and Medical Leave (or "Paid Leave"), which provides income during qualifying life events that require you to miss work. Employers in DE are required by law to provide this benefit to you, and your employer has chosen to provide these benefits through Arch Insurance Company.

Employee FAQs

What is Paid Family and Medical Leave Insurance?

Paid Leave coverage ensures that qualified employees have up to:

- 12 weeks per year to care for a new child
- 6 weeks every 24 months for your own serious health condition
- 6 weeks every 24 months to care for a family member with a serious health condition, or to assist during a family member's military deployment overseas

For a full list of reasons, please refer to the section below.

Who is eligible for DE Paid Leave benefits?

Individuals are eligible for Paid Leave benefits if they are:

- Employees working for a DE business or a local government agency at least 60% of the time, who have worked at least one year and at least 1,250 hours with a single employer.

When can I use DE Paid Leave?

Paid Leave can be used to:

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| ■ Care for a sick family member | ■ Care for one's own serious health condition |
| ■ Bond with a child after birth, adoption or foster care placement | ■ Assist during a family member's military deployments |

Paid Family Leave is used to take time away from work when you need to care for a family member.

Paid Medical Leave may be taken to manage a personal serious health condition.

What are my benefits under DE Paid Leave?

Unless otherwise noted, benefits will be available upon the effective date of the policy:

6 weeks of benefits every 24 months

- Care for a family member due to a serious health condition
- Family Military Exigency
- Own serious health condition

12 weeks of benefits per year

- Bond with a child (newborn, adoption or foster)

Maximum benefits

Benefits are paid at 80% of the employee's average weekly wage, rounded up to the nearest \$1.00 to a maximum of \$900.00 per week. The minimum weekly benefit is the lesser of \$100 or the employee's full average weekly wage. Benefits are calculated using the individual's average weekly wage from the prior 52 weeks just prior to the leave start date.

Maximum Limit

The maximum time an employee can take between medical and family leave is 12 weeks in a rolling 12 month period.

Is there a waiting period?

There is no waiting period. Benefits are payable on day one.

Benefit Calculations

Benefits are paid at 80% of your average weekly wages, rounded up to the nearest \$1.00 to a maximum of \$900.00 per week. The minimum weekly benefit is equal to the lesser of \$100 or your full average weekly wage.

The state of DE has an online calculator to help you run specific scenarios at de.gov/paidleave

How do I request benefits under Paid Leave?

You may file for benefits up to 30 days in advance of the anticipated start date if the leave is foreseeable. If the leave is not foreseeable, you may file for benefits the same day, or the next business day. To apply, complete the approved claims forms and submit for processing. Your employer will need to complete their portion of the claim forms, and if applicable, so will your physician.

Claims can be reported via online fillable pdf forms. To learn more, visit <https://insurance.archgroup.com/business/north-america/united-states/claims/disability-claims-management/>.

Types of Benefits and Protections

Paid Family Leave

Eligibility

Employees working for a DE business or a local government agency at least 60% of the time, who have worked at least one year and at least 1,250 hours with a single employer.

Weekly Benefit

The weekly paid benefit amount from Arch Insurance is equal to the amount paid by the DE Paid Leave program administered by the DE Division of Paid Leave.

Family Care

Up to 6 weeks every 24 months to provide care to a family member with a serious health condition.

Military Exigency

Up to 6 weeks every 24 months for an employee whose family member is deployed overseas.

Intermittent Leave

Leave may be taken intermittently or on a reduced leave schedule, with the weekly benefit amount being prorated.

Family Bonding

Up to 12 weeks per year to bond with a child during the first 12 months after a child's birth, adoption or foster placement.

Presumptions

The private plan states that all presumptions shall be made in favor of the availability of leave and the payment of leave benefits.

Paid Medical Leave

Eligibility

Employees working for a DE business or a local government agency at least 60% of the time, who have worked at least one year and at least 1,250 hours with a single employer.

Own Serious Health Condition

The Arch Insurance private plan offers a maximum of 6 weeks every 24 months if a covered individual is unable to work due to a serious health condition.

Intermittent Leave

Leave may be taken intermittently or on a reduced leave schedule, with the weekly benefit amount being prorated.

Presumptions

The private plan states that all presumptions shall be made in favor of the availability of leave and the payment of leave benefits.

Weekly Benefit

The weekly paid benefit amount from Arch Insurance is equal to the amount paid by the DE Paid Leave program administered by the DE Division of Paid Leave.

For state contribution rates, maximum benefits, average weekly wages, and benefit calculators, [visit here](#).

Contact Us:

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This information has been compiled from de.gov/paidleave as of September 2025. Please refer to de.gov/paidleave for more detailed information.

The Arch private plan specifics are subject to change to comply with any new refinements and/or definitions of the Delaware Family and Medical Leave insurance program.

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.