



# INDIVIDUAL SUPPLEMENTAL HEALTH COVERAGE

**For broker use only.**

Policy benefits described herein supplement health insurance and is NOT a substitute for major medical or other comprehensive health insurance coverages. Policyholders must attest that they, and any other individual for whom they are purchasing coverage, have minimum and essential major medical coverage as required by the Affordable Care Act.

# ABOUT ARCH

Arch Accident & Health is a division of Arch Capital Group, a publicly traded company listed as ACGL on the S&P 500, consistently holding strong ratings of A or higher from leading credit rating agencies.<sup>1</sup>

Unlike other carriers in the industry, Arch's focus is centered on offering a **FULL SOLUTION** to our policyholders.



<sup>1</sup>For the latest ratings, visit <https://ir.archgroup.com/credit-br-ratings/default.aspx>.

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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.

At Arch Insurance,  
our approach to doing  
business is based on  
collaboration, responsiveness  
and commitment to  
**Pursuing Better Together**  
with our brokers to craft  
customer-focused solutions.

A photograph of two men in business attire engaged in a conversation. The man on the left is wearing a blue blazer, a white shirt, and glasses. The man on the right is wearing a light blue shirt. They are both looking at each other. The background is a blurred office setting. There are several light blue decorative ribbons or lines that curve across the image, starting from the left and ending on the right.

**Pursuing  
Better  
Together**<sup>SM</sup>

# INDIVIDUAL SUPPLEMENTAL HEALTH COVERAGE

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**Arch Accident & Health** is proud to introduce you to our latest product in supplemental health coverage – perhaps a game-changer for insurance brokers and their clients.

Annual updates to major medical plans typically feature plans with higher deductibles and greater co-insurance participation from individuals and families and they would welcome ways to manage these costs. We have all experienced these upward trends. That's where our innovative product steps in, providing a source to help absorb these out of pocket expenses without having to dig deep into one's bank account or savings.

This product was designed for insurance brokers to offer their clients an additional layer of supplemental health protection, bolstering their existing plan offerings. Powered by our new and innovative technology, quoting and digital marketing is now seamless and adding this product to your portfolio makes sense. We hope you will join us in our quest to revolutionize the supplemental health insurance with this product offering, one family at a time.





## Supplemental Health Benefits

Arch Accident & Health offers a solution that combines Accident Medical Expense Reimbursement, Critical Illness, and Accident & Sickness Hospital Cash all on the same package. Provided the insured has major medical coverage, there's NO MEDICAL UNDERWRITING for the policy to be issued. These benefits are available in different combinations under different plans/packages, allowing you to configure the right benefit mix and price point for your prospective clients.

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### Accident Medical Expense Reimbursement:

Accident medical expense reimbursement insurance is designed to help relieve financial strain from unexpected medical expenses in the event of an accident resulting in injury. This benefit is designed to help cover medical expenses not covered by major medical that may arise from accidents, such as emergency room visits, hospital stays, surgeries, doctor's appointments, ambulance services, and other related medical treatments.

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### Critical Illness Indemnity:

Critical illness insurance is designed to help individuals and families manage their budget when hit with unplanned expenses resulting from unexpected illnesses or medical conditions as the insureds are free to use the benefit payments however they wish. It can offer a financial cushion during challenging times by providing a one time cash benefit when certain illnesses occur, helping policyholders focus on their recovery rather than financial worries. Illnesses covered under this benefit include: Cancer, Heart Attack, Stroke, Kidney Failure, Major Organ Transplant, Multiple Sclerosis, Coronary Artery Bypass Surgery, Alzheimer's Disease, Lou Gehrig's Disease, & Ruptured Aneurysms.

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### Accident & Sickness Hospital Cash:

Accident & Sickness Hospital Cash insurance is just that: Cash benefit payments are paid directly to the policyholder when hospitalized due to an accident or sickness. Unlike Critical Illness insurance, which offers a one-time lump-sum payment upon diagnosis of specific severe illnesses, Accident & Sickness Hospital Cash pays a daily amount benefit for each day the insured individual is hospitalized. An additional daily benefit equal to the primary benefit amount is paid if hospitalized in an Intensive Care Unit. The cash benefit can be used for a variety of needs as the policyholder so desires, not just medical bills. It can help cover lost income, transportation costs, childcare, and other incidental expenses that may arise during hospitalization.

# Insurance Plans & Benefits

Plans	Benefits
<b>24 Hr Accidental Death</b>	<b>Accidental Death - 24 Hr:</b> \$10,000   \$25,000   \$50,000-\$300,000 in \$50k increments
<b>24 Hr Accidental Death &amp; Severe Injury</b>	<b>Accidental Death - 24 Hr:</b> \$10,000   \$25,000   \$50,000-\$300,000 in \$50k increments <b>Accidental Dismemberment - 24 Hr:</b> 25%-100% of the accidental death benefit amount as scheduled in the policy. <b>Accidental Paralysis:</b> 25%-100% of the accidental death benefit amount as scheduled in the policy.
<b>AME</b>	<b>Excess AME Available Benefit Amounts:</b> \$2,500   \$5,000   \$7,500   \$10,000 <b>Available AME Deductible Options:</b> \$100   \$250
<b>AME &amp; CI</b>	<b>Excess AME Available Benefit Amounts:</b> \$2,500   \$5,000   \$7,500   \$10,000 <b>Available AME Deductible Options:</b> \$100   \$250 <b>Critical Illness Available Benefit Amounts:</b> \$2,500   \$5,000   \$7,500   \$10,000
<b>AME/CI/HI</b>	<b>Excess AME Available Benefit Amounts:</b> \$2,500   \$5,000   \$7,500   \$10,000 <b>Available AME Deductible Options:</b> \$100   \$250 <b>Critical Illness Available Benefit Amounts:</b> \$2,500   \$5,000   \$7,500   \$10,000 <b>Hospital Cash Available Daily Benefit Amounts:</b> \$100   \$250   \$500 <b>ICU Available Daily Benefit Amounts:</b> \$100   \$250   \$500 <b>Available Hospital / ICU Benefit Periods:</b> 10 Days   30 Days
<b>AME &amp; HI</b>	<b>Excess AME Available Benefit Amounts:</b> \$2,500   \$5,000   \$7,500   \$10,000 <b>Available AME Deductible Options:</b> \$100   \$250 <b>Hospital Cash Available Daily Benefit Amounts:</b> \$100   \$250   \$500 <b>ICU Available Daily Benefit Amounts:</b> \$100   \$250   \$500 <b>Available Hospital / ICU Benefit Periods:</b> 10 Days   30 Days
<b>CI &amp; HI</b>	<b>Critical Illness Available Benefit Amounts:</b> \$2,500   \$5,000   \$7,500   \$10,000 <b>Hospital Cash Available Daily Benefit Amounts:</b> \$100   \$250   \$500 <b>ICU Available Daily Benefit Amounts:</b> \$100   \$250   \$500 <b>Available Hospital / ICU Benefit Periods:</b> 10 Days   30 Days
<b>HI</b>	<b>Hospital Cash Available Daily Benefit Amounts:</b> \$100   \$250   \$500 <b>ICU Available Daily Benefit Amounts:</b> \$100   \$250   \$500 <b>Available Hospital / ICU Benefit Periods:</b> 10 Days   30 Days

**AME:** Accident Medical Expense Reimbursement

**CI:** Critical Illness Indemnity

**HI:** Accident & Sickness Hospital Cash

# Enrolling Clients

At Arch, we leverage cutting-edge technology that empowers our distribution partners to seamlessly promote and sell our products. With our innovative Arch APEX digital marketing platform, brokers can tailor proposals within minutes. Clients can then self-enroll or purchase through their broker. Branded to their agency's identity, our enrollment engine provides a personalized touch point for clients, enhancing trust and engagement. Through digital marketing campaigns and social media outreach, brokers can drive traffic to their branded enrollment link, reaching new customers and growing their business.

With our platform as their ally, brokers can unlock new levels of efficiency, effectiveness, and success in selling insurance products.

## Insurance Rates & Cost

Rates vary by state and age. Examples based on 20% commission are shown below. The following package offers all three benefits (Accident Medical Expense Reimbursement, Critical Illness Insurance, and Accident & Sickness Hospital Cash) providing clients with a holistic supplemental health solution.

Alternatively, you have the flexibility to tailor combinations of these benefits according to your clients' preferences. It's worth noting that Critical Illness cannot be sold as a standalone benefit, however Accident Medical Expense Reimbursement and Accident & Sickness Hospital Cash can. Moreover, our technology allows you to offer a range of benefit amounts, both higher and lower, enabling you to customize coverage to meet your clients' specific needs while aligning with their budgetary considerations.

**Sample Pricing – Individual:** In this example, the prices quoted are for a 24-year-old individual.

Benefit	Benefit Amount	Monthly Cost
AME	\$5,000 Excess \$100 Deductible	\$12.70
CI	\$5,000	\$1.81
Hospital Cash	\$500/day up to 10 days	\$2.50
ICU	\$500/day up to 10 days	\$.72
<b>TOTAL</b>		<b>\$17.73</b>

**Sample Pricing – Family:** This example is for a family of 4, where the Policyholder and Spouse are 35 years old and they have two children who are 10 and 7 years old.

Benefit	Benefit Amount	Monthly Cost
AME	\$5,000 Excess \$100 Deductible	\$53.33
CI	\$5,000	\$22.87
Hospital Cash	\$500/day up to 10 days	\$22.32
ICU	\$500/day up to 10 days	\$3.42
<b>TOTAL</b>		<b>\$101.94</b>

## Arch Accident & Health FAQs

### How do I obtain a sample of the policy language?

Contact your Arch Insurance Business Development Manager or Account Manager to obtain a sample policy for your reference. The sample policy outlines the full terms, conditions, and exclusions.

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### How do clients pay the premium? Do I need to collect it?

Our technology handles all premium payments, so you do not have to worry about billing your clients yourselves. With our direct billing solution to policyholder, it also means that Arch absorbs the full costs of any associated credit card transaction fees. When clients enroll, they have several options on how to set up their recurring payment: **ACH, Debit, Credit, and Digital Wallets (PayPal, Venmo, PayPal Credit, ApplePay, GooglePay).**



### How are applications handled and policies issued? Do I need to send Arch the application?

Enrollments are seamlessly managed through the Arch APEX digital marketing platform, ensuring a smooth and efficient process for both distribution partners and their clients. Upon enrollment completion, policies are automatically generated and electronically delivered to policyholders, with a duplicate of all correspondence sent directly to their designated producer





## Can I sell this coverage through a group client of mine?

This product is designed for individual coverage offering policyholders the flexibility to maintain their coverage regardless of changes in employment, membership status, or location. Moreover, this product may be marketed through group clients to their members, allowing for versatile application across various types of groups. Additionally, with no enrollment period restrictions, members of the group can enroll in coverage at any time throughout the year, ensuring accessibility and convenience.

Arch Accident & Health also provides a complete suite of group insurance solutions, including Group Supplemental Health, Employee Accident Insurance (BTA), and Short-term Disability/Paid Family Leave solutions. For further information or inquiries about these products, please contact any member of our dedicated sales team.

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## What is the commission?

Commission for this product is between 18% and 20% depending on Policyholder state of residence and is paid on a level basis. Commission is calculated monthly based on the premium collected for that month, and payments are issued via ACH. Available commissions are state specific based on each state's individual rate regulations. We will provide you with information regarding the commission rate for any state where you are interested in selling upon request.

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## I get very busy placing coverage and don't have a lot of excess customer service capacity or I'm not an expert on major medical or supplemental health insurance. How can you help?

Arch has you covered! In addition to supplying unique insurance products and technology, Arch Accident & Health has a fully licensed call center and is able to provide the customer service support your customers may need.

# Become a Distribution Partner

## Onboarding Process

In order to become an appointed broker with Arch Insurance's Accident and Health unit, we will need the following information from you. You can email the following information to [accountservices@archinsurancesolutions.com](mailto:accountservices@archinsurancesolutions.com):

- Full/Legal Name of your Agency
- NPN#
- Licensing Information (Agency and Individual Licenses in all states you wish to sell)
- Copy of your E&O Policy (you must hold a minimum of \$2M)
- W9
- A completed ACH form (available from your business development manager)
- Your Company Logo

To begin your agency and agent background checks, please go to our third party provider, **NoMoreForms**, and complete the necessary information.

If you have any issues with the NoMoreForms system or logging in, please call their **Customer Service number at 800-771-7703**

### For Agency Appointment

The agency rep must login using the agency's FEIN.

**FORM HERE**

<https://www.ainsight.com/nomoreforms/logon.jsp?clientCode=ARCHG&type=insurance&clientpswd=ARCHAGENCYFULL>

### For Individual Producer

The individual producer, who's being appointed, needs to log in using their SSN.

**FORM HERE**

<https://www.ainsight.com/nomoreforms/logon.jsp?clientCode=ARCHG&type=insurance&clientpswd=ARCHGRPAGT>

## Training

Once appointed with Arch, we will set you up with access to the Arch APEX Digital Marketing platform and you can start selling as soon as you have access. Our team is with you every step of the way and is able to schedule training sessions with all of the agents in your agency. Training can be repeated as many times as necessary so you and your team are comfortable with the platform. We can record the trainings for future reference, and we also offer online tutorial videos.





 Arch | Insurance

[archaccidenthealth.com](http://archaccidenthealth.com)

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