Why Choose an
Arch Private Plan

MGL c.175M Paid Family Medical Leave establishes a system for paid family leave for Massachusetts employers to provide their employees with Massachusetts Paid Family & Medical Leave Benefits (MA PFML).

Employers are automatically enrolled into the state plan for this coverage. However, employers can choose to file an exemption and work with a private insurance company, like Arch Insurance Company ("Arch Insurance"). There are several benefits to taking this step.

Comparing Arch Insurance to a State-Run Program

	ARCH INSURANCE	MA STATE PLAN
IMPLEMENTATION	Arch works with brokers and employers to provide a consultative/custom approach to starting up your Arch plan.	MA state programs are implemented the same way for all employers.
SUPPORT	Arch has a dedicated customer support team to assist employers. This team knows the nuances of each employer and can respond appropriately. On average, Arch customer service answers calls within 45 seconds.	A call center staff may manage all employers within the state, with no inside knowledge of your particular company.
CLAIM TURNAROUND	Arch processes claims in an average of 5-7 days.	The MA state plan processes claims in an average of 17 days.*
TOPPING OFF BENEFITS	Employers are able to top-off benefits with employee's accrued paid time off.	Employers are NOT able to top-off benefits.
REPORTING	Arch offers employers online access to our robust reporting system to generate on demand real-time claim and tax reports.	No reporting.
CLAIMS PROCESS	Arch works to make our claim process as easy as possible. Arch accepts multiple forms of claim submission via online claim portal, paper claim form or telephonic claim intake.	MA state programs may require more stringent claim filing methods.

For more information on the private plans available with Arch Insurance, please visit: www.archinsurance.com/disability

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