

## Why Choose an **Arch Private Plan**

New Jersey employers are mandated by the state to provide New Jersey Temporary Disability Benefits (NJ TDI) for off the-job injuries, illnesses, or other medical conditions including pregnancy.

Employers are automatically enrolled into a state plan for this coverage. However, employers can choose to opt out of the state plan 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	NJ STATE PLAN
IMPLEMENTATION	Arch works with brokers and employers to provide a consultative / custom approach to starting up your Arch private plan.	NJ state programs are implemented the same way for all employers.
SUPPORT	Arch has a dedicated customer support team to assist employers and employees. This team knows the nuances of each employer and can respond appropriately. On average, Arch customer service answers your call within 30 seconds. <sup>2</sup>	A call center staff may manage all employers within the state, with no inside knowledge to your particular company.
CLAIM TURNAROUND TIME & PAYMENT	Arch processes 93% of claims within 5 days of receipt. <sup>2</sup>  Arch issues checks weekly with a direct deposit option.	With the NJ state plan, the goal is to pay 90% of claims within 28 days. <sup>1</sup>  State Plan issues debit card payments.
REPORTING	Arch offers employers online access to our reporting system to generate on demand real-time claim and tax reports.	NJ state issues tax activity reports as payments are issued and after the close of the year.
CLAIMS PROCESS	If needed, claims can be submitted in individual pieces rather than all portions of the claim form at once.	NJ state programs may require all of the claim forms to be completed and submitted together.

Contact your broker or Arch Insurance directly at [dbl@archinsurance.com](mailto:dbl@archinsurance.com).

<sup>1</sup>2022 Temporary Disability Insurance Workload Summary Report: [https://www.nj.gov/labor/myleavebenefits/assets/pdfs/Annual\\_FLI\\_TDI\\_Report\\_for\\_2022.pdf](https://www.nj.gov/labor/myleavebenefits/assets/pdfs/Annual_FLI_TDI_Report_for_2022.pdf).<sup>2</sup> Statistic bases on Customer Service and Claim Service data collected in 2023.

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.