

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.

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

We offer an income replacement product that combines the benefits of Short-Term Disability (STD) and Paid Family Leave (PFL) into one policy. Employees may be 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 may be 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 provide paid family and medical leave programs, either offered through the state itself, self funded plan or a private plan through an insurance company, such as Arch Insurance Company. We have extensive experience in offering private plans that meet or exceed — the state requirements.

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

- Colorado
- Connecticut
- Maine
- Massachusetts
- New Jersey
- New York
- 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:

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Claims are administered by Administrative Concepts Inc., a licensed third party claims administrator. 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.