



Supplemental health benefits are designed to help with unexpected out of pocket medical expenses.

SUPPLEMENTAL HEALTH COVERAGE

GROUP AND INDIVIDUAL PLANS AVAILABLE

Arch's Supplemental Health plans are available for either group coverage or individual coverage. For group coverage, our underwriting team will work with brokers and employers to understand their unique requirements. Individual plans have been created based on our years of experience in providing coverage to reduce out-of-pocket expenses when there is a need.

ACCIDENT MEDICAL INSURANCE

A complement to major medical insurance, Arch's accident medical provides coverage if an insured is hurt or injured. Reimbursements may be used as it is needed: for deductibles, co-payments, or household bills or expenses.

HOSPITALITY INDEMNITY INSURANCE

This coverage pays a cash benefit based on the number of days an insured or family member is in the hospital. Cash benefits may be used to cover medical or everyday expenses.

CRITICAL ILLNESS

Available on individual plans only, critical illness insurance may pay a lump sum cash benefit for initial diagnosis of a covered illness. Typical illnesses covered include Cancer, Heart Attack, Stroke, Major Organ Transplant, Alzheimer's Disease, and more. Cash benefits may be used to cover medical or everyday expenses.

Benefit Options

Depending on the plan design, benefits may include the following:

- Accidental Loss of Life
- Accident Medical Expenses
- Advanced Diagnostic Test Indemnity Benefit
- Air and/or Ground Ambulance Benefit
- Critical Illness
- Diagnostic X-Ray and Laboratory Indemnity Benefit
- Emergency Medical Care Indemnity Benefit
- Fractures
- Hospital Cash
- Intensive Care Unit Benefit
- Physician Office Visit Indemnity Benefit
- Recuperation
- Severe Injury (loss of limb, loss of sight, paralysis, etc.)

COVERED EVENTS

An insured may be covered 24/7/365 or they may only need coverage during certain events or activities.

To learn more, visit us at archaccidenthealth.com

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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 provides limited benefits and is not a substitute for essential health benefits or minimum essential coverage as defined by federal law. The policy contains reductions, limitations, and exclusions. 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 and product development pending in certain states. Please refer to your policy for detailed terms and conditions.