



Arch Disability Difference

Who We Are

As a specialty insurance carrier, Arch Insurance includes options for group short-term disability and paid family leave for employers of all sizes including state mandated programs. We are experts in statutory programs in several states and provide excellent customer service when employees need to file a claim.

We will work with you and your clients to find the right solutions and help manage costs. In most cases, we write stand-alone products, and work with clients in states that require STD/PFL and those where such coverage may be optional.



Financial Strength

Get better protection with a company that has a proven financial track record. Publicly traded as ACGI on NASDAQ, Arch Capital Group is A+ rated by AM Best, S&P, and Moody's. For the latest ratings, visit archinsurance.com.

Disciplined Underwriting

Trust that you're getting quality insurance services. As a part of the Travel and Accident Division within Arch Insurance, we can provide additional services to you, including errors and omissions insurance, accident insurance, and travel insurance. For a full list of products available from Arch, visit archinsurance.com.





Experienced Staff

Work with people who understand the nuances of short-term disability insurance. All department leaders are insurance veterans, and our staff is fully trained and experienced in their own fields. Our disability team averages **24 years** in the insurance industry alone.

Our Products

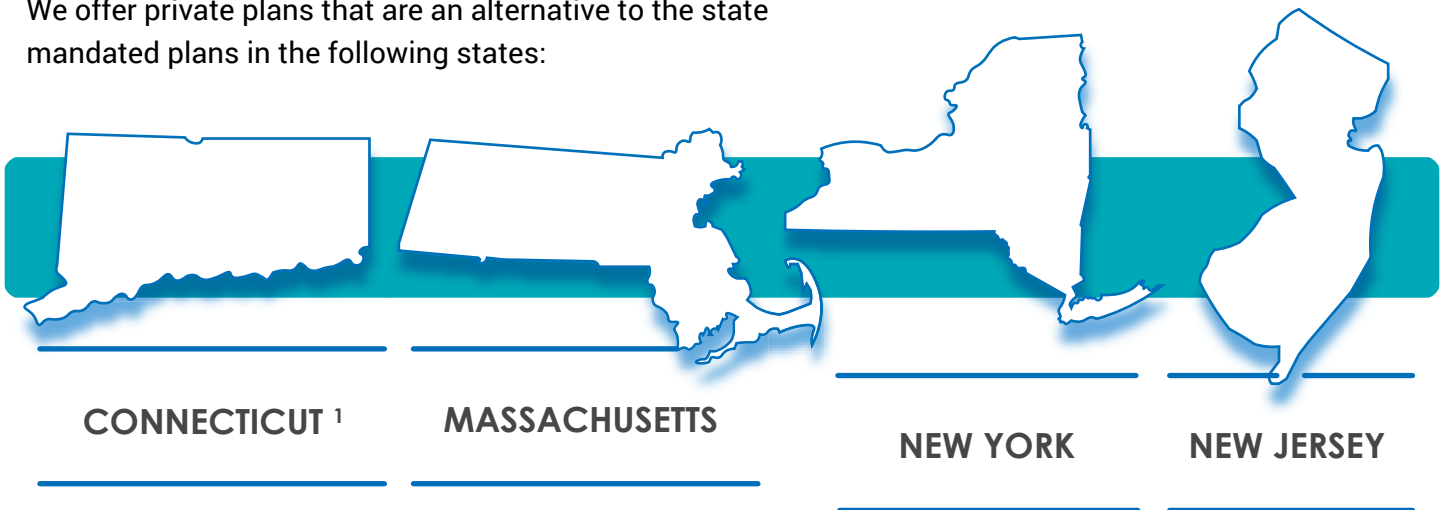
Arch offers short term disability and paid family leave products to employers across the United States. Employees may have coverage when they need time off to:

- Recover from a personal illness or injury.
- Bond with a newborn or adopted child.
- Care for a sick family member.
- Provide support during a military deployment.



Statutory States

We offer private plans that are an alternative to the state mandated plans in the following states:



Arch closely monitors the developing legislation and regulations in other states at this time and will look into offering plans in Oregon and Colorado.

¹ Coming soon

Short-Term Disability and Paid Family Leave Programs

Arch offers unique short-term disability and paid family leave benefits. Our LeaveAssure® product combines the benefits of both short-term disability and paid family leave into one policy.

Paid Family Leave is one of the fastest growing employee benefits and is now one of the biggest benefits being sought by today's workforce. Arch LeaveAssure® helps keep your employees' lives on track when life events take priority.



Quarantine Coverage is available

Employees may receive up to a two week short term disability benefit if they are under an order of quarantine issued by the employee's state, the department of health or local board of health to prevent the spread of an infectious disease. Quarantine is not "shelter-in-place" orders or other social distancing precautions measures.

Plan Design:

Percentage of Weekly Salary	Maximum Weekly Payout /Payment Duration	Participation	Family Leave Covered Benefits
STD: 50%-60%	Up to \$6,500	Group/Non-voluntary for policies with PFL	Child Bonding
PFL: Up to 100% for first two weeks, then 65%	26 weeks max with 6-12 weeks PFL (can be taken in continuous days or intermittently.)	25% minimum for policies with STD only	Caring for a Family member with Serious Health Condition Active Duty Deployment



Contact Us

Contact us to speak with an Arch Insurance short-term disability expert.

dbl@archinsurance.com | 201-743-4744 | archinsurance.com/disability

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.