



# ACCIDENT AND HEALTH

## ACCIDENT PRODUCTS

**Business Travel Accident** - Employer paid benefit which allows a corporation to protect its employees while traveling on company business. Options available to extend to 24 hour coverage. Class structured benefits with flat dollar amounts or multiples of salary.

**Basic AD&D** - Employer paid benefit tailored to allow corporations to customize and upgrade their AD&D benefits that are normally written in conjunction with the company provided group life insurance.

**Voluntary AD&D** - Employee paid, voluntary benefit coverage available for both the employee and family. The coverage provides protection on a 24-hour basis for accidents that result in the loss of life or dismemberment, both on and off the job.

**Participant Accident** - Accidental Death and Dismemberment and Accident Medical for special activities or volunteer programs. Groups include religious and charitable organizations, youth groups, camps, public, parochial or private elementary and secondary schools, and sports clubs. May be sold in conjunction with General Liability.

**Intercollegiate Sports Programs** – Accident Medical and Accidental Death and Dismemberment coverage for athletes participating on school sponsored athletic teams. Programs offered include fully-insured or aggregate stop-loss risks.

**Assistance Services** – Available with all Corporate Accident programs. Services include 24/7 global access to multi-lingual resources assisting with medical, legal, security and other travel related events.

## PRODUCT CONTACTS CORPORATE

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## HEALTH PRODUCTS

**Medical Stop Loss** - Excess of Loss coverage for Employers with 50+ employees who self fund their health benefits. ERISA based plans are not subject to state mandated benefits. Specific Stop Loss protects against individual catastrophic claims that exceed retention levels between \$25,000 - \$500,000. Aggregate Stop Loss insures against non-catastrophic claims exceeding a total dollar amount for a plan year. Aggregate deductibles are usually placed at 125% expected claims

**Critical Care/Transplant Carve Out**- Assumed reinsurance on HMOs/Health Plans that mitigate risk with transplant carve out. Self funded Transplant Carve Out is written for Employer groups with retention levels starting at \$5,000 subject to state minimum requirements. Costs for solid organ and bone marrow transplants are managed with access to centers of excellence through the Tethys Health Ventures network

**Specialty Medical** - Global medical insurance for students, international business travelers and other similar groups. This includes limited medical insurance for people traveling abroad, limited coverage within the United States, and coverage for students or foreign nationals travelling to the United States.

**Arch Underwriting:**  
Arch Insurance Company  
Medical Stop Loss Department  
One Liberty Plaza, 53rd Floor  
New York, NY 10006  
Phone: 646-563-5587 Fax: 212-651-9852  
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## DISABILITY PRODUCTS

**New York Disability Benefits Law (DBL)** - Employers with one or more employees working in New York are required to provide short-term

disability benefits should the employee be disabled by an off-the-job injury or illness. Benefits are 50% of weekly wage up to \$170 per week for 26 weeks after 7-day elimination period. Arch offers an enriched plan that allows employers to “buy up” to increase benefit %, the maximum weekly benefit and the overall duration of coverage.

**New Jersey Temporary Disability Benefits Law (TDB)** - Short-term disability benefit for new Jersey employees who are unable to work because of a non-occupational illness or injury. Benefits are 66 2/3 % Average Weekly Wages to a maximum of \$561 a week for 26 or 52 weeks.

**Arch Disability Underwriting:**  
Arch Insurance Company  
Disability Department  
One Liberty Plaza, 53rd Floor  
New York, NY 10006  
Phone: 646-563-5824 Fax: 212-651-9852  
Email: DBL@archinsurance.com

**Disability Policy and Premium:**  
Arch Insurance Company c/o Administrative Concepts, Inc  
PO Box 12909 Philadelphia, PA 19176-0909  
Phone: 877-369-0979 Fax: 610-977-3216  
Email: archdbl@visit-aci.com

**Disability Claims:**  
Arch Insurance Company c/o Administrative Concepts, Inc  
PO Box #C1024  
Southeastern, PA 19398-1024  
Phone: 877-369-0979 fax: 610-977-3216  
Email: archdbl@visit-aci.com

## CLAIMS

Arch Insurance Group adheres to a proactive claims handling program in order to achieve cost efficient, superior results. Our claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured. Partnership with our insured is the cornerstone of the Arch claim handling philosophy. For more information email [claims@archinsurance.com](mailto:claims@archinsurance.com).