Arch | Insurance

Employer Groups
Accident and Health Products

Your employees are the heart of your business. Make sure they're protected when the unexpected happens. Whether it's an accident outside of work, a medical emergency while traveling, or time away for family needs, Arch's accident and health insurance solutions help provide the security they need to focus on what matters most. With flexible coverage options for businesses of all sizes, we can help you build an accident insurance package that truly supports your team — wherever life takes them.

Our plans may cover all employees or a select segment of employees. From basic accident medical coverage to other popular supplemental plans, we can help.

AVAILABLE PRODUCTS

Accident Medical Expense Reimbursement

Supplements primary health insurance by reimbursing out-of-pocket expenses for accidental injuries. It may help minimize the financial impact of accidents for employees. Critical Illness coverage may be added as part of a packaged plan.

Hospital Indemnity

Pays a daily cash benefit during qualified hospital stays. It may ease financial burdens by offsetting expenses like transportation and lodging. Critical Illness coverage may be added as part of a packaged plan.

Accidental Death & Severe Injury

Pays a fixed benefit for accidental death, dismemberment, or severe injury. It provides additional benefits for employees and their families.

GAP Insurance

Helps cover costs that may not be paid by primary health insurance, such as deductibles, copays, and coinsurance. It can reduce employees' out-of-pocket medical expenses and provide added financial support during serious health events.

Paid Family & Medical Leave — Statutory

Meets state requirements by providing partial wage replacement during short-term disabilities or family leave. State requirements vary.

Business Travel Accident

Covers employees for accidents and injuries during work-related travel. It provides emergency assistance and helps offset related medical expenses.

Corporate Global Medical

Offers limited medical protection for employees working or traveling abroad. It helps employers reduce out-of-pocket, non-reimburseable, international healthcare costs and helps employees find quality care overseas.

SAMPLE SCENARIOS[1]

ACCIDENT MEDICAL EXPENSE REIMBURSEMENT

Jordan, a sales manager, was injured in a biking accident over the weekend and required an emergency room visit, X-rays, and follow-up care. Although his primary health insurance covered a portion of the costs, he was left with $1,500 in out-of-pocket expenses, including his deductible and coinsurance. Because his employer offered accident medical expense coverage, the full $1,500 was reimbursed, eliminating all of his out-of-pocket medical costs from the incident.

DOMESTIC ACCIDENTAL DEATH & SEVERE INJURY

An employee of an engineering company, Gavin, traveled to Florida on business. Following the conclusion of his meetings, Gavin traveled to the Florida Keys to SCUBA dive. During the course of his dive, he suffered an arterial gas embolism resulting in death.

Gavin's death was not eligible for Workers Compensation since his business activities had concluded, but an accident death benefit was paid to his beneficiary under the Corporate Accident policy his employer had in place.

PAID FAMILY LEAVE

After her husband received a cancer diagnosis, Paige was committed to being with him through his chemotherapy. Paige's company had a paid family leave plan that allowed her to take time off from work to focus on her husband.

OUT OF COUNTRY MEDICAL

Luca, an employee of an automobile company traveling to meet with suppliers in Japan began experiencing symptoms of food poisoning and required immediate medical treatment. He did not speak Japanese and was unfamiliar with the local area. Using his business travel accident insurance policy, which included global medical coverage for emergencies, Luca contacted the dedicated assistance provider, which located the nearest emergency room, arranged for transportation, and paid medical and transportation expenses directly to the hospital. Luca incurred no out of pocket expenses.

THE ARCH DIFFERENCE

Growth Minded

Consistency

Relationship Oriented

Earnest Solutions

Culturally Inclusive

CONTACT US

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[1]These scenarios are based on hypothetical facts, provided for illustrative purposes only and is not based on actual claims adjudicated.

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