



# INDIVIDUAL SUPPLEMENTAL HEALTH COVERAGE

Offered to you by:



Underwritten by:



Policy benefits described herein supplement health insurance and is NOT a substitute for major medical or other comprehensive health insurance coverages. Policyholders must attest that they, and any other individual for whom they are purchasing coverage, have minimum and essential major medical coverage as required by the Affordable Care Act.

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..

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Annual updates to major medical plans typically feature plans with higher deductibles and greater co-insurance participation from individuals and families. We have all experienced these upward trends. That's where Arch's innovative product steps in, providing a source to help absorb these out-of-pocket expenses without having to dig deep into one's bank account or savings. This product was designed as an additional layer of supplemental health protection.

## Supplemental Health Benefits

Arch Accident & Health offers a solution that combines Accident Medical Expense Reimbursement, Critical Illness, and Accident & Sickness Hospital Cash all on the same package. Provided you have major medical coverage, there's NO MEDICAL UNDERWRITING for the policy to be issued. These benefits are available in different combinations under different plans/packages, allowing you to configure the right benefit mix and price point for yourself.



## Accident Medical Expense Reimbursement:

Accidents can lead to unexpected medical expenses that may not be fully covered by major medical insurance, such as deductibles, co-insurance, and out-of-network costs. Since accidents don't always happen near an in-network medical provider, you may face additional expenses for care due to high out-of-network deductibles, even if you have a low deductible in-network. Accident medical expense reimbursement insurance is designed to help alleviate the financial strain by covering expenses that aren't covered by your major medical plan. This coverage may help ensure financial protection during challenging times.

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## Critical Illness Indemnity:

Critical illness insurance is designed to help individuals and families manage their budget when hit with unplanned expenses resulting from unexpected illnesses or medical conditions. It can offer a financial cushion during challenging times by providing a one-time lump-sum payment upon diagnosis of specific severe illnesses, helping you focus on your recovery rather than financial worries. You are free to use the benefit payments however you wish. Illnesses covered under this benefit include: Cancer, Heart Attack, Stroke, Kidney Failure, Major Organ Transplant, Multiple Sclerosis, Coronary Artery Bypass Surgery, Alzheimer's Disease, Lou Gehrig's Disease, & Ruptured Aneurysms.

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## Accident & Sickness Hospital Cash:

Accident & Sickness Hospital Cash benefits are cash indemnity benefit amounts that are paid directly to you if hospitalized due to an accident or sickness. Unlike Critical Illness insurance, which offers a one-time lump-sum payment upon diagnosis of specific severe illnesses, Accident & Sickness Hospital Cash pays a daily indemnity amount benefit for each day you are hospitalized. An additional daily indemnity benefit equal to the primary benefit amount is paid if hospitalized in an Intensive Care Unit. You can use this benefit amount for a variety of needs, not just medical bills. It can help cover lost income, transportation costs, childcare, and other incidental expenses that may arise during hospitalization.

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## Arch Accident & Health FAQs

### Where can I purchase this type of policy?

Your insurance producer can provide you with a link to a website for you to generate a quote and purchase online.

### How much does it cost?

Pricing varies based on the number of people covered (an individual vs a family), the ages of the covered individuals, the selected benefits, and the benefit amounts. To get an accurate quote, visit the link provided to you by your insurance broker.

### How do I pay the premium?

When you enroll, you will have several options on how to set up your recurring payment: ACH, Debit, Credit, and Digital Wallets (PayPal, Venmo, PayPal Credit, ApplePay, GooglePay).

### How are applications handled and policies issued? Do I need to send Arch the application?

Enrollments are seamlessly managed through the Arch APEX digital marketing platform, ensuring a smooth and efficient process. Upon enrollment completion, policies are automatically generated and electronically delivered to policyholders, with a duplicate of all correspondence sent directly to your designated producer.

# Claims Information

To initiate a claim, visit [www.archaccidenthealth.com/report-a-claim/](http://www.archaccidenthealth.com/report-a-claim/) and follow the instructions under the "Supplemental Health Claims" section.

## Transparent claims process

Individual Supplemental Health claims at Arch Insurance follow a transparent, streamlined process. You will receive email notifications as your claim progresses through the followings steps, ensuring efficiency and open communications between you and Arch:



Claim Received

Claim Intake

Claim Administrator

Claim Examiner

Claim is Closed

- 1. Claim Received:** Claims can be submitted via, fax, by email, or through traditional mail.
- 2. Claim Intake:** One of our Claims Intake Specialists will perform an initial review and route the claim accordingly.
- 3. Claim Administrator:** A Claim Administrator will the review the claim to ensure all required documentation is with the file before going to the Examiner. The Claim Administrator also serves as the main point of contact for the claimant.
- 4. Claim Examiner:** Once it is certified that all needed documentation is accompanying the claim, the claim is given to the Claims Examiner for full review.
- 5. Claim is Closed:** Once an examiner makes a decision, the claim is closed and the claimant receives an email notification. If you chose to receive ACH payment, you will be emailed information on how to receive your payment. If you chose paper check, your check will be printed and mailed the next day.

