

Accident & Critical Illness Insurance

Arkansas State University provides accident and critical illness insurance for benefit-eligible employees and their families.

What is Accident Insurance?

Accident Insurance provides a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur off the job. And it includes a range of incidents, from common injuries to more serious events.

Please note that you may be covered only once on the Accident or Critical Illness coverage. You may be covered **only** as an employee, a spouse, or a dependent child.

What is Critical Illness Insurance?

Critical Illness insurance pays a lump sum directly to the participant when diagnosed with a covered condition. Critical Illness Insurance includes the following benefits:

- \$30,000 maximum benefit;
- No maximum on payouts and benefits for covered conditions can be paid out multiple times
- You may purchase critical illness insurance for your spouse if you have purchased critical illness insurance for yourself. Your spouse can get 50% of the employee coverage amount.

Please note that you may be covered only once on the Accident or Critical Illness coverage. You may be covered **only** as an employee, a spouse, or a dependent child.

How can I enroll in Accident and/or Critical Illness insurance?

You have the opportunity to purchase accident insurance as a new hire or during open enrollment without evidence of insurability.

How do I file a claim for my Accident and/or Critical Illness insurance policy?

The fastest way to file a claim or leave is with the Unum web portal or app. Simply log in to your account to get started, check on the status of a previously filed claim, or find answers to common claim questions. Or by completing the Critical Illness or Accident Insurance Claim form(s).

File a claim by clicking [here](#)

How do I get my Be Well Benefits through my Accident & Critical Illness insurance policy?

Every year, each covered family member who has Accident coverage can also receive \$50 for getting a covered Be Well screening test, such as:

- Annual exams by a physician include sports physicals, well-child visits, dental, and vision exams
 - Screenings for cancer, including pap smear, colonoscopy
 - Cardiovascular function screenings
 - Screenings for cholesterol and diabetes
 - Imaging studies, including chest X-ray, mammography
 - Immunizations including HPV, MMR, tetanus, influenza
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Additional Information regarding your Accident and/or Critical Illness policy can be found on the ASU System [Benefits Page](#)

[Unum Website](#)

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