

Accidental Death & Dismemberment (AD&D) Insurance

Arkansas State University offers employees the ability to purchase Accidental Death and Dismemberment (AD&D) insurance through UNUM.

- You may purchase insurance for yourself in increments of \$25,000 up to a maximum benefit of five times your salary, or \$250,000, whichever is lower.
- You may also purchase additional coverage for your family. If you purchase family coverage, your spouse is covered at 50% of your elected amount, and children to age 19 (or age 23 if students) are covered at 10% of your elected amount.
- UNUM is the carrier

Please note that you may be covered only once on the optional AD&D coverage. You may be covered as an employee or a spouse, or a dependent child.

How to File an Accidental Death & Dismemberment Insurance Claim

Arkansas State University's Human Resources department will guide you through the process of filing an AD&D insurance claim. HR will handle all necessary paperwork with the insurance provider to ensure a smooth and timely process. If you need to initiate a claim or have any questions, please contact [Human Resources](#) directly for assistance.

Additional Information regarding Accidental Death & Dismemberment (AD&D) can be found on the [ASU System Benefits Page](#)