

Group Life Insurance

Arkansas State University provides basic life insurance for benefit-eligible employees and their families through UNUM.

- Basic life insurance for employees is equal to 1.5 times your annual salary up to a maximum benefit of \$50,000.
- Basic life on a legal spouse is \$2,000
- Basic life for children ages live birth to six months is \$1,000
- Basic life for children six months to 19 (25 if a full-time student) is \$2,000
- AD&D coverage in the same amount as above
- [UNUM](#) is the insurance provider

You also have the opportunity to purchase additional term life insurance as a new hire or during open enrollment without evidence of insurability. Open enrollment increases are limited to one increment without evidence of insurability; however, you may apply for additional coverage by submitting evidence of insurability forms.

- You may purchase term life insurance on yourself in increments of \$25,000. Premium is based on age and increases as you get older.
- You may purchase additional term life on your family if you have purchased additional life insurance for yourself. Premiums on spouses are based on your age and will increase as you get older. For spouse coverage over \$25,000 or for an increase of more than \$5,000 during open enrollment if under \$25,000, you must submit an EOI form.
- Optional Life coverage amounts are reduced at ages 65, 70, 75, 80, 85, and 90.
- UNUM is the insurance provider.

Please note that an employee cannot be covered as a spouse or dependent on a dependent or supplemental spouse, or supplemental child life.

How to File a Life Insurance Claim

Arkansas State University's Human Resources department will guide you through the process of filing a life 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 life insurance is available through the ASU System [Benefits Page](#)

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