

Long-Term Disability

Arkansas State University provides long-term disability insurance for benefits-eligible employees. ASU pays 100% of the premium. The plan is administered by Centennial Insurance (claims submission) and UNUM (claims payment).

Plan Features

- Long-term disability provides you with income if you become disabled and are no longer eligible to work
- You are covered under the long-term disability plan on the 1st of the month following 90 days of employment
- Benefit is 60% of salary up to a maximum of \$6,000 per month
- There is a 180-day elimination period before you are eligible for benefits if you become disabled
- Two-year pre-existing condition clause

How to File a Long-Term Disability Claim

If you need to file a long-term disability claim, the Human Resources department at Arkansas State University will assist you throughout the process. HR will coordinate the necessary documentation to help ensure your claim is submitted accurately and efficiently. For guidance or to begin a claim, please reach out to [Human Resources](#).

Additional Information regarding Long-Term Disability can be found on the [ASU System Benefits Page](#)

Revision #10

Created 2025-05-20 15:07:56 UTC by Kristin Helms

Updated 2026-02-02 21:51:13 UTC by Kristin Carson