



University of North Carolina (UNC)
Group accidental death and dismemberment
(AD&D) insurance

Insurance products issued by: Securian Life Insurance Company



Protect your family's financial future

Accidental death and dismemberment (AD&D) insurance provides additional financial protection should you or your family member die or become dismembered due to a covered accident – whether it occurs at work or elsewhere.

When an accident occurs, it can result in lost income, emergency medical costs and other unforeseen expenses. With AD&D, a percentage of the benefit amount is paid to the insured, or the insured's beneficiary if a covered accident resulted in the loss of life, limb, sight or hearing, or resulted in partial or full paralysis.

AD&D Options:

- **Core AD&D** is paid by your employer and you are automatically enrolled.
- **Voluntary AD&D** is coverage you may elect for you and your family, even if you are not enrolled in the Voluntary Life Plan.
- Please note that if you enrolled in the UNC Voluntary Life Insurance Plan, you already have employee-only AD&D coverage that is equal to the amount of employee life insurance you selected.

Access the summary plan description on myapps.northcarolina.edu/hr/system-office-employees/system-office-benefits/plans for more information about benefits, eligibility and covered losses.



Your AD&D coverage options

Core AD&D coverage

Core AD&D*	\$10,000 automatic benefit (enrollment not required)
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*Additional benefits not included in Core AD&D coverage

Voluntary AD&D coverage

Employee voluntary AD&D	\$50,000 increments	<ul style="list-style-type: none"> • Minimum: \$50,000 • Maximum: \$500,000
Employee + family voluntary AD&D	Spouse/domestic partner and child coverage is a percentage of the employee's voluntary AD&D amount Spouse/domestic partner (with children): 50% Spouse/domestic partner (no children): 60% Each child (with spouse/domestic partner): 10% Each child (no spouse/domestic partner): 15%	

If your child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

Voluntary AD&D coverage reduces to 50% on January 1, following the employee's 75th birthday.

Voluntary AD&D additional benefits

- Adaptive home and vehicle
- Airbag
- Burial and cremation benefit
- Child care
- Child dismemberment double benefit
- COBRA benefit
- Coma benefit
- Common accident
- Disappearance
- Exposure
- Extended dependents insurance
- Felonious assault
- HIV occupational accident benefit
- Hospital/extended care benefit
- Rehabilitation/physical therapy
- Seatbelt
- Spouse/domestic partner education
- Survivor
- Therapeutic counseling

Monthly cost of coverage

Voluntary AD&D

Employee	\$0.017 per \$1,000 per month
Employee and family	\$0.025 per \$1,000 per month

How is the Core and Voluntary AD&D benefit determined?

The amount of the benefit shall be a percentage of the amount of insurance coverage. The percentage is determined by the type of loss as shown in the following table:

Type of loss amount of insurance	Percent of	Type of loss amount of insurance	Percent of
Life	100%	Paralysis	
Both hands or both feet	100%	Quadriplegia	100%
Sight of both eyes	100%	Triplegia	85%
Speech and hearing in both ears	100%	Paraplegia	75%
One hand and one foot	100%	Hemiplegia	75%
One foot and sight of one eye	100%	Uniplegia	50%
One hand and sight of one eye	100%	Burn disfigurement benefit	
One hand or one foot	50%	Face, neck or head	100%
Sight of one eye	50%	Front or back torso	35%
Speech or hearing in both ears	50%	One hand or forearm	25%
Hearing in one ear	25%	One upper arm	15%
Thumb and index finger of one hand	25%	One thigh or one lower leg (below knee)	10%

AD&D insurance claim example

Natalie is a full-time UNC employee who enrolled herself and family in Voluntary AD&D coverage during annual enrollment. Ten months later, Natalie’s spouse (Roberto) is fixing the roof. When he reaches the top of the ladder, the ladder slips causing him to fall. As a result, Roberto loses one hand in the fall, he is covered for 50% of this loss.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to The University of North Carolina. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues. Product availability and features may vary by state.

Products offered under policy form series 14-31700 and 14-31900.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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