



HAMPTON UNIVERSITY
ALUMNI AFFAIRS
& FAMILY ENGAGEMENT

Accidental Death & Dismemberment (AD&D) Insurance

Help supplement your life insurance coverage for added financial protection

*An exclusive benefit offered by
The National Hampton Alumni Association Inc.*



Accidents are the third-leading cause of death for all Americans*—**AD&D Insurance** can help protect your income and everything you've built.

AD&D Insurance pays a benefit if you pass away or are seriously injured due to an accident. It covers a range of conditions, including loss of life, vision, speech, hearing, and use of limbs and extremities. Additionally, this policy includes benefits if the covered member experiences a coma or exposure to the elements, including sun stroke, heat stroke, and frostbite.

Benefits to help protect the life you've built

- **Choose a coverage amount that fits your needs**, up to \$250,000, to help pay for covered conditions.
- **Acceptance is guaranteed with no medical questions**, regardless of your health when you enroll.
- **Competitive group rates** can help make coverage more affordable than insurance you buy on your own.
- **Flexible coverage amounts** mean you can adjust coverage to continue to meet your family's needs as you move through life and your career.

Insurance protection from a provider you can trust

Coverage is issued by **The Prudential Insurance Company of America**, a trusted name in the insurance industry for over 150 years.

NHAA AD&D Rates

NHAA AD&D (Member, Spouse)	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00

NHAA AD&D (Child)	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00

* CDC/National Center for Health Statistics, [FastStats - Accidents or Unintentional Injuries](#), accessed October 2025.

This coverage is not health insurance coverage (often referred to as "Major Medical Coverage"). This is an expected benefits policy. It provides coverage only for the limited benefits or services specified in the policy.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

THIS IS AN EXPECTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

Group Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. In Washington, the controlling document is the Certificate, not the Contract. Contract Series: 83500

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