

Personal Accident Insurance (PAI)

Who Is Eligible?

All permanent full and part-time employees are eligible to participate.

About the Plan

The voluntary PAI plan is insured by Prudential. You can choose to insure yourself and your family members against the risk of death or dismemberment from accidental causes.

In the PAI Plan You Can:

- Elect to purchase from \$25,000 to \$500,000 of coverage if less than 10 times your salary
- Cover your spouse for the same benefit amount that you have elected (up to \$500,000) or cover your spouse for half your amount
- Cover your children for 10% of your benefit amount (Rules of dependent eligibility apply)

Beneficiary Information

When you elect PAI, you do not need to designate a beneficiary. The policy will pay based on the life insurance beneficiary designation on file at Prudential.

Prudential will pay the full benefit amount for accidental loss of life occurring within 365 days of a covered accident. To help survivors of severe accidents adjust to new living circumstances, Prudential will pay benefits for paralysis, dismemberment and loss of eyesight, speech, or hearing according to the chart provided.

If within 365 days of a covered accident, bodily injuries result in:	Prudential will pay this % of the benefit amount	
	For you or your spouse:	For your children:
Loss of life	100%	100%
Quadriplegia; Loss of any two: hand, foot or eyesight; Loss of speech and hearing in both ears	100%	200%
Hemiplegia and Paraplegia; Loss of one eye, hand or foot; Loss of speech or loss of hearing in both ears	50%	100%
Loss of thumb and index finger of the same hand	25%	50%
Coma Benefit	1% of the principal sum for up to 11 months and full principal sum after the 12th month	1% of the principal sum for up to 11 months and full principal sum after the 12th month
Child Care Benefit	5% to \$5,000 per year up to 4 years	N/A
Spouse Retraining Benefit	Lesser of 5% of the principal sum or \$5,000 per year.	N/A

Changing from the Group Plan to Individual Coverage

If, this group coverage ends for any reason except non-payment of premium, you may be able to “port” your coverage. No medical certification is needed. To continue coverage, you must complete an application for portability within 31 days after your group coverage ends.



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Cost Per 20 Pay Periods

The following chart illustrates examples of the benefit amount and related pay period cost for several plan options. Add the individual costs together to determine your total bi-weekly cost.

Your Benefit Amount	Rate Per \$1,000	Pay Period Cost For:			
		You	Your Spouse at 100%	Your Spouse at 50%	Your Children at 10%
\$500,000*	\$0.012	\$3.60	\$3.60	\$1.80	\$0.36
\$400,000*	\$0.012	\$2.88	\$2.88	\$1.44	\$0.29
\$300,000*	\$0.012	\$2.16	\$2.16	\$1.08	\$0.22
\$200,000	\$0.012	\$1.44	\$1.44	\$0.72	\$0.14
\$100,000	\$0.012	\$0.72	\$0.72	\$0.36	\$0.07
\$75,000	\$0.012	\$0.54	\$0.54	\$0.27	\$0.05
\$50,000	\$0.012	\$0.36	\$0.36	\$0.18	\$0.04
\$25,000	\$0.012	\$0.18	\$0.18	\$0.09	\$0.02

*Benefit amounts over \$250,000 cannot be greater than 10 times your annual earnings.

Example:			
	Benefit Amount	Rate	Cost
Yourself	\$200,000	\$1.44	= \$1.44
Your Spouse (100%)	\$200,000	\$1.44	= \$1.44
Your Children (10%)	\$20,000		= \$ 0.14
	Total Pay Period Cost		\$3.02



Personal Accident Insurance (PAI) *(continued)*

	For You and Your Spouse	For Your Children
Seat Belt Benefit	10% to \$25,000	✓
Air Bag Benefit	5% to \$5,000	✓
Common Disaster	Spouse Benefit: 100% to \$600,000 combined with employee benefit	
Special Education Benefit	10% to \$10,000 per child per year up to 4 years; \$1,000 if no dependents qualify	
Spouse Retraining	5% to \$5,000	
Increased Dependent Child Benefit	200% to \$60,000; if death occurs within 90 days, 100% to \$30,000	✓
Child Care Benefit	5% to \$5,000 per year up to 4 years (age 13 maximum)	
Coma Benefit	1% up to 11 months, then 100% after 12th month	
Monthly Medical Premium Benefit	1% to \$200 per month, no more than 12 months while not working	
Felonious Assault Benefit	10% to \$10,000 for a physical attack considered a felony or misdemeanor	
Emergency Disaster Response Team Benefit	10% to \$10,000 if on BCPS's emergency response team	
Exposure and Disappearance	Disappearance will be considered as loss of life after one year, and Exposure will be treated as an accidental injury	✓
Repatriation	Up to \$5,000	✓
Travel Assistance Services	Included	✓