



PAI - Frequently Asked Questions

Who is eligible for coverage?

» All active, benefit -eligible employees are eligible for coverage. Eligible dependents include the spouse of an employee and the unmarried dependent child(ren) ages 1 through 19 (or 23 years if attending school on a full-time basis).

How much coverage can I select?

» You may select a benefit amount up to 10 times your annual salary. Your spouse will be covered for 50% of your benefit amount, or 40% if you have eligible children. Each of your eligible children will be insured for 15% of your benefit amount, or 10% if your spouse is eligible for coverage.

How much does coverage cost?

» Employee coverage is \$.75 semi-monthly for every \$50,000 of your benefit amount. You and your family may be covered for \$1.29 semi-monthly for every \$50,000 of your benefit amount.

How are benefits paid?

» Benefits will be paid for specific losses caused by a covered accident in accordance with the policy's schedule of benefits. See the Benefits page for more information.