

KCTCS Versus University of Kentucky Benefits			BENEFIT PROGRAM COMPARISONS		
			January, 2008		
KCTCS BENEFIT PROGRAM:			UK SPONSORED PROGRAM		
BENEFIT DESCRIPTION	TAX: PRE OR POST	H.R. POLICY NUMBER	BENEFIT DESCRIPTION	TAX: PRE OR POST	H.R. POLICY NUMBER
<p>TERM LIFE INSURANCE</p> <p>Basic \$20,000. Premiums paid by KCTCS</p> <p>Optional Coverage available at employee expense. 1 and 2 times salary</p> <p>Spouse & Dependent and Dependent and Child Coverage Available \$5,000 and \$10,000 max</p>	N/A Post-tax	3.6.2	<p>TERM LIFE INSURANCE</p> <p>Basic -1 times salary. Premiums paid by KCTCS.</p> <p>Optional coverage available at employee expense. 1, 2, 3, 4 and 5 times salary</p> <p>Spouse & Dependent and Dependent & Child coverage available \$5,000 and \$10,000 Max</p>	N/A Post-tax	91.0 KCTCS: 3.5.2.1
<p>GROUP ACCIDENT INSURANCE (AD&D)</p> <p>\$20,000 Benefit - Premiums paid by KCTCS May also purchase additional AD&D coverage along with optional life selection.</p>	N/A	3.6.3	<p>GROUP ACCIDENT INSURANCE (AD&D)</p> <p>Group accident insurance available for purchase by employees and dependents including domestic partners</p>	Post-Tax	92.0 KCTCS: 3.5.2.2
<p>HEALTH INSURANCE</p> <p>KCTCS contributes towards the purchase of Plans. KCTCS participates in the Kentucky Employees Health Plan (KEHP). Three PPO plans and one consumer driven health plan with an integrated Health Reimbursement Account are offered. The contribution rate is dependent upon level of coverage.</p>	Pre-tax	3.6.4 3.6.5 3.6.5.1	<p>HEALTH INSURANCE</p> <p>KCTCS contributes \$365, \$454, \$527, and \$603 effective 7/1/07 towards purchase of Plans. Availability of Plans varies by regional service area.</p> <p>Sponsored Dependent coverage available.</p> <p>(Rates and Plan selections are subject to change each July 1st at open enrollment)</p> <p>Dependent coverage until age 25.</p>	Pre-tax	93.0 and 94.0 KCTCS: 3.5.2.5 3.5.2.6

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Employee Contribution Rate Schedule: 2007 <table border="1"> <thead> <tr> <th>Plan</th> <th>Single</th> <th>Parent Plus</th> <th>Couple</th> <th>Family</th> <th>Family Cross-Reference</th> </tr> </thead> <tbody> <tr> <td>Commonwealth Essential</td> <td>Not Offered</td> <td>\$46.24</td> <td>\$218.14</td> <td>\$269.10</td> <td>\$0.00</td> </tr> <tr> <td>Commonwealth Enhanced</td> <td>\$0.00</td> <td>\$95.82</td> <td>\$300.68</td> <td>\$360.82</td> <td>\$8.18*</td> </tr> <tr> <td>Commonwealth Premier</td> <td>\$15.30</td> <td>\$143.20</td> <td>\$335.10</td> <td>\$399.06</td> <td>\$27.82*</td> </tr> <tr> <td>Commonwealth Select</td> <td>\$0.00</td> <td>\$73.70</td> <td>\$226.58</td> <td>\$271.04</td> <td>\$6.14*</td> </tr> </tbody> </table> <p>*Contribution is per employee</p> <p>(Rates and Plan selections are subject to change each January 1st at open enrollment)</p> <p>Dependent Coverage available to age 24</p> <p><i>Selection available: PPO Plans and one CDHD plan</i></p>			Plan	Single	Parent Plus	Couple	Family	Family Cross-Reference	Commonwealth Essential	Not Offered	\$46.24	\$218.14	\$269.10	\$0.00	Commonwealth Enhanced	\$0.00	\$95.82	\$300.68	\$360.82	\$8.18*	Commonwealth Premier	\$15.30	\$143.20	\$335.10	\$399.06	\$27.82*	Commonwealth Select	\$0.00	\$73.70	\$226.58	\$271.04	\$6.14*			<i>Selections available from HMO Plans, PPO Plans, Indemnity Plans, EPO Plans, and Consumer Driven Plans.</i>		
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DENTAL INSURANCE Optional coverage available at employee expense from a variety of carriers and plans.			Pre-tax	3.6.4	DENTAL INSURANCE A variety of group Dental insurance plans are available for purchase by employees. Sponsored Dependent coverage available.		Pre-tax	90.0 KCTCS 3.5.2.5																													

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KCTCS BENEFIT PROGRAM:			UK SPONSORED PROGRAM		
<p>FLEXIBLE SPENDING ACCOUNTS (FSA)</p> <p>Tax shelters health care expenses and dependent care expenses not covered by insurance. Available through KCTCS Flexible Spending Account.</p> <p>Current annual Maximums: Health- \$5,004 Dependent Care-\$4,992</p> <p>A convenient Debit Card is available for usage</p> <p><i>2 ½ Month Grace period. Claims incurred January 1-March 15th, 2008 may be reimbursed from any balance leftover from 2007 allocation.</i></p>	Pre-tax	3.6.10	<p>FLEXIBLE SPENDING ACCOUNTS</p> <p>Tax shelters dependent care expenses and health care expenses not covered by insurance. Available through UK Flexible Spending Account Program.</p> <p>Current annual Maximums: Health-\$4,000 Dependent Care- \$ 5,000</p> <p><i>No Health Waiver Option exists</i></p> <p><i>No Debit Card is offered.</i></p> <p><i>2 ½ month Grace Period effective for 2006/2007 and 2007/2008 Plan Year</i></p>	Pre-tax	<p>90.0</p> <p>KCTCS: 3.5.2.7</p>
<p>HEALTH REIMBURSEMENT ACCOUNT (HRA)</p> <p>Tax shelters health care expenses not covered by insurance. Available through the KCTCS Health Reimbursement Account</p> <p>You can waive health insurance and the monthly employer credit of \$175 will be applied to a Health Reimbursement Account</p> <p>Convenient debit card is available for usage</p> <p>Any remaining balance in the HRA at year end, will carry-over to subsequent plan years as long as you continue to waive health insurance coverage.</p> <p>If you have both a health care FSA and the HRA, expenses will be reimbursed from your FSA account first.</p>	N/A		<p>HEALTH REIMBURSEMENT ACCOUNT (HRA)</p> <p>Not available</p>		

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KCTCS BENEFIT PROGRAM:			UK SPONSORED PROGRAM		
<p>\$50 BENEFIT ALLOWANCE</p> <p>KCTCS faculty and staff members who have single healthcare coverage, or who have elected to waive out of the healthcare plan will have a \$50 monthly allowance for benefits. This allowance may be used for health insurance premiums, health care flexible spending accounts, dental coverage or the purchase of individual voluntary benefits.</p> <p><i>It may not be used for Supplemental Group Life coverage or Supplemental Long Term Disability coverage</i></p>	N/A		<p>\$50 BENEFIT ALLOWANCE</p> <p>Not available.</p>		
<p>RETIREMENT</p> <p>All position status dependent Employee may choose from Defined Benefit Plans:</p> <p>Kentucky Teachers Retirement A.) Employee contributes 6.16% of salary KCTCS contributes 13.84% of salary Employee pays social security <i>Optional Membership</i></p> <p>B.) Position transfers from Workforce Development Employee contributes 9.855% of salary KCTCS contributes 13.105% Employee does not pay social security <i>Mandatory Membership</i></p>	<p>Pre-tax</p> <p>Pre-tax</p> <p>Pre-tax</p>	<p>3.6.9 3.7</p>	<p>RETIREMENT</p> <p>403(b) Defined Contribution Plans from TIAA-CREF and Fidelity</p> <p>Employee contributes 5% of salary. KCTCS contributes 10% of salary</p> <p>Voluntary contributions are permissible</p> <p><i>Participation is voluntary upon completion of one year for those employees who have not attained age 30 and mandatory upon completion of one year of continuous service and the attainment of age 30</i></p> <p>Loans are available for up to 50% of balance in Fidelity account or 45% of a TIAA-Cref account (\$50,000 Max); Hardship withdrawals are available.</p>	Pre-tax	<p>AR II 1.6-1 91.0, 93.0, 94.0 KCTCS: 3.5.3</p>

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KCTCS BENEFIT PROGRAM:			UK SPONSORED PROGRAM		
<p>Kentucky Employee Retirement Employee contributes 5% of salary KCTCS contributes 8.50% of salary (<i>includes overtime pay</i>) or,</p> <p>403(b) Defined Contribution Plan Available through TIAA-CREF, ING, American Century, and Fidelity</p> <p>Employee contributes 5% of salary KCTCS contributes 10% of salary (<i>Salary only</i>) Voluntary contributions are permissible.</p> <p>Loans are available from TIAA-CREF, and ING at 50% value of account to a maximum of \$50,000.</p>	Pre-tax				
<p>PHASED RETIREMENT POLICY</p> <p>Designed to provide an opportunity for regular status full-time tenured faculty and/or faculty who have continued or continuing employment status and have compiled 15 years of full-time service and have reached the date of normal retirement, to make an orderly transition to retirement through part-time service. Program is voluntary; availability of program may be limited at anytime by the colleges.</p> <p>Benefits available: KCTCS Retiree Health and continuation of retirement contributions for reduced hours.</p>		3.6.15	<p>PHASED RETIREMENT POLICY</p> <p>Designed to provide an opportunity for eligible full-time tenured faculty to make an orderly transition to retirement through part-time service. Program is voluntary. Availability of program may be limited at anytime by the colleges.</p> <p><u>Effective 7/1/2007:</u> Benefit also available for regular, full-time Staff</p> <p>Benefits available: Participation continues in UK Benefit selections. Retirement contributions based upon new work hours.</p>		<p>U.K. AR II-1.6-2</p> <p>KCTCS: 3.5.3.2</p>

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WORKERS COMPENSATION			WORKERS COMPENSATION		
<p>Kentucky Workers Compensation Law 66 2/3% average weekly salary</p> <p>May use accumulated sick leave to keep full salary. Coordinated with FMLA</p> <p>Necessary approved medical expenses paid</p>	N/A	3.6.8	<p>Kentucky Workers Compensation Law 66 2/3% average weekly salary</p> <p>May use accumulated sick leave to keep full salary. Coordinated with FMLA</p> <p>Necessary approved medical expenses paid</p>	N/A	<p>96.0</p> <p>KCTCS: 3.5.1.1</p>
LONG TERM DISABILITY (Retiree System Dependent)			LONG TERM DISABILITY		
<p><u>403(b) Participant</u> KCTCS Employees with 403(b) retirement may enroll through The Standard.</p> <ul style="list-style-type: none"> Benefit is 60% of basic monthly salary up to a maximum of \$5,000 monthly Benefit available after one year of continuous full-time service. (Unless new employee has been continuously covered under a LTD policy within the 6 months prior to date of hire, then coverage is immediate). Retirement contributions cease. KCTCS continues to pay active employer contribution for health insurance until retirement. Employee would then participate in KCTCS Retiree Health , if eligible <i>No cost to Employee</i> 	N/A	3.6.6	<p>Approved claims: Basic regular salary continued from onset of disability to first day of month following six full calendar months.</p> <p>Benefit then becomes 60% of base salary</p> <p>Eligible after one full year of employment <i>No Cost to Employee</i></p> <p><i>Benefits Available until age 65, unless Disability starts at age 64, then benefits will be available for 12 months</i></p> <p>University health plan credit will be limited to 29 months or until eligibility for Medicare parts A & B is attained. Beyond this, LTD participants and their families may continue to participate in the UK health plan at 100% of the cost of the coverage.</p> <p><i>Coordinated with payments from government and/or other employers for same condition</i></p> <p>Checks from 3rd party must be cashed by employee and not returned to KCTCS for receipt of regular payroll check.</p>	N/A	<p>95.0</p> <p>KCTCS: 2.14.2.4 3.5.2.3</p>

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<p><i>Benefits Available until age 65, unless Disability starts over age 60, then:</i></p> <table border="1"> <thead> <tr> <th><u>Age of Disability Onset</u></th> <th><u>Limit</u></th> </tr> </thead> <tbody> <tr> <td>To age 59</td> <td>To Age 65</td> </tr> <tr> <td>60 thru 64</td> <td>5 Yrs</td> </tr> <tr> <td>65 thru 68</td> <td>To Age 70</td> </tr> <tr> <td>69 or older</td> <td>1 Yr.</td> </tr> </tbody> </table> <p><i>Coordinated with payments from government and/or other employers for same condition</i></p> <p><u>KERS/KTRS Participant:</u> Persons actively contributing to KERS and KTRS are eligible after 60 months of service. Benefit is available through KTRS or KERS.</p> <p>Disability benefits are calculated in the same manner as normal retirement benefits.</p> <p><i>No cost to employee.</i></p>		<u>Age of Disability Onset</u>	<u>Limit</u>	To age 59	To Age 65	60 thru 64	5 Yrs	65 thru 68	To Age 70	69 or older	1 Yr.			<p>Contributions based on 10% of participant's base salary at onset of disability are made by LTD program to participant's retirement plan each month.</p>	
<u>Age of Disability Onset</u>	<u>Limit</u>														
To age 59	To Age 65														
60 thru 64	5 Yrs														
65 thru 68	To Age 70														
69 or older	1 Yr.														
<p><u>SUPPLEMENTAL LONG TERM DISABILITY</u></p> <p>Regular, full-time employees may purchase a Supplemental Long Term Disability policy which supplements the regular group policy</p> <p>403(b) Participants: Additional 15% Benefit; 100% Catastrophic Benefit</p> <p>KERS/KTRS: Additional \$500 Monthly; 100% Catastrophic Benefit</p>		Post-tax		<p><u>SUPPLEMENTAL LONG TERM DISABILITY</u></p> <p>Employees have option to purchase a buy-up option equal to 10% of base salary. (Subject to medical underwriting.)</p>	<p>95.0</p> <p>KCTCS 3.5.2.3.</p>										

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<p>FACULTY & STAFF TUITION WAIVER PROGRAM</p> <p>Tuition defrayed up to 6 credits per semester (summer is considered one semester). May take one course during work hours (with permission, time must be made up) per semester. <i>Fees outside registration are not paid by KCTCS.</i></p>	<p>2.10 2.5.1</p>	<p>EMPLOYEE INITIATED DEVELOPMENT <i>(Faculty & Staff Tuition Waiver Program)</i></p> <p>Tuition defrayed up to 8 credits per semester with a maximum of 18 credits per year. (Summer is considered one semester). May take one course during work hours (with permission, time must be made up) per semester. <i>Fees outside registration not paid by KCTCS.</i></p>		<p>AR II-1.1-5</p> <p>KCTCS: 2.10. 2.5.1</p>	
<p>DEPENDENT/SPOUSE TUITION WAIVERS</p> <p>Tuition defrayed for 6 credit hours per term (Fall, Spring, Summer) at KCTCS colleges (only) for faculty or staff member's spouse and each dependent child (age 23 or less).</p>	<p>2.10.1</p>	<p>Family Education Program (FEP)</p> <p>Tuition defrayed from 10% to 50% (based upon employee's length of service) of full semester workload at University of Kentucky</p>		<p>51.0</p>	
<p>RETIREE HEALTH BENEFITS</p> <p><i>(KERS and KTRS)</i></p> <p>KRS provides hospital/medical insurance coverage for recipients of retirement benefits. Under age 65, participation is optional. Contributions are funded by the KRS depending upon member's years of service, carrier selected and level of coverage. Medicare Eligible Policy available over age 65.</p> <p><u>KERS (Participate before 7/1/03)</u></p> <p>Less than 4 years – 0% 4-10 years – 25% 10-15 years – 50% 15-20 years – 75% 20 or more years - 100%</p>		<p>RETIREE HEALTH BENEFITS</p> <p>If eligibility requirements are met for retirement (combination of age and service years equal 75), a retiree can continue their medical, dental, and/or vision coverage.</p> <p>Employer contribution is continued to be paid if completed 15 yrs of continuous full-time service. Service of 5-15 yrs allows participation at full cost (over age 65).</p> <p>Upon reaching age 65 must change to Medicare Eligible plan offered by the University. All retirees age 65 or over participate in this plan regardless of retirement eligibility date.</p> <p>Retired individuals and employees eligible to retire by 7/1/2007 participate in early retirement plans. Premiums are different than those of active plans.. For 2007/2008, the employer contribution is \$523 monthly for all plans and all coverage levels.</p> <p>Retirees who continue to work for KCTCS (including opt/over and phased retirees) will utilize the lower active premium schedule. The employer contribution will be the active single contribution. For 2007/2008 this will be \$365 for all plans and all coverage levels.</p>	<p>Post-tax</p> <p>N/A</p>	<p>93.6 93.7 93.8 and AR II-1.6-1</p> <p>KCTCS 3.5.2.6</p>	

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<p><u>KERS (Participate after 7/1/03)</u> Less than 10 years – 0% \$10 per month for each year of service after 10 years</p> <p><u>KTRS (Participate before 7/1/02)</u> Less than 5 years – 0% 5-10 years – 25% 10-15 years – 50% 15-20 years – 75% 20 or more years – 100%</p> <p><u>KTRS (Participate after 7/1/02)</u> Less than 5 years – 0% 5-10 years – 10% 10-15 years – 25% 15-20 years – 45% 20-25 years – 65% 25-26 years – 90% 26-27 years – 95% 27 or more years – 100%</p> <p><u>KCTCS: 403(b) Participants</u> Early Retirees under age 65 KCTCS provides health insurance under the KEHP the same as for active employees. KCTCS will fund the plan contribution, if employee meets the Rule of 75 and has completed 15 years of full-time service. Early Retiree contribution costs are:</p>		<p>Employees NOT eligible to retire by 7/1/2007 may participate in University sponsored retiree health plans but will be subject to the Age/Service schedule below for employer contributions.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Age at Retirement (If not eligible to retire as of 7/1/07)</th> <th style="text-align: center;">YEARS OF SERVICE AT RETIREMENT</th> <th colspan="2"></th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: center;">15 or more, but less than 20</td> <td style="text-align: center;">20 or more, but less than 25</td> <td style="text-align: center;">25 or more</td> </tr> <tr> <td></td> <td style="text-align: center;">Retiree Pays:</td> <td style="text-align: center;">Retiree Pays</td> <td style="text-align: center;">Retiree Pays:</td> </tr> <tr> <td style="text-align: left;">Less than 60</td> <td style="text-align: center;">80%</td> <td style="text-align: center;">60%</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: left;">60 or more, but less than 61</td> <td style="text-align: center;">75%</td> <td style="text-align: center;">55%</td> <td style="text-align: center;">35%</td> </tr> <tr> <td style="text-align: left;">61 or more, but less than 62</td> <td style="text-align: center;">70%</td> <td style="text-align: center;">50%</td> <td style="text-align: center;">30%</td> </tr> <tr> <td style="text-align: left;">62 or more, but less than 63</td> <td style="text-align: center;">65%</td> <td style="text-align: center;">45%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: left;">63 or more, but less than 64</td> <td style="text-align: center;">60%</td> <td style="text-align: center;">40%</td> <td style="text-align: center;">20%</td> </tr> <tr> <td style="text-align: left;">64 or more, but less than 65</td> <td style="text-align: center;">55%</td> <td style="text-align: center;">35%</td> <td style="text-align: center;">15%</td> </tr> <tr> <td style="text-align: left;">At age 65 or older, everyone pays 10% or \$25, whichever is higher</td> <td style="text-align: center;">10%</td> <td style="text-align: center;">10%</td> <td style="text-align: center;">10%</td> </tr> </tbody> </table> <p>Sponsored Dependents are considered eligible dependents for coverage.</p>				Age at Retirement (If not eligible to retire as of 7/1/07)	YEARS OF SERVICE AT RETIREMENT				15 or more, but less than 20	20 or more, but less than 25	25 or more		Retiree Pays:	Retiree Pays	Retiree Pays:	Less than 60	80%	60%	40%	60 or more, but less than 61	75%	55%	35%	61 or more, but less than 62	70%	50%	30%	62 or more, but less than 63	65%	45%	25%	63 or more, but less than 64	60%	40%	20%	64 or more, but less than 65	55%	35%	15%	At age 65 or older, everyone pays 10% or \$25, whichever is higher	10%	10%	10%
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Plan	Single	Parent Plus	Couple	Family																								
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Commonwealth Premier	\$15.30	\$190.94	\$446.80	\$532.08																								
<p>WELLNESS PROGRAMS</p> <p>Comprehensive health promotion program available to employees (small fee is charged for participation in some programs).</p>			N/A	3.5.4.6	<p>WELLNESS PROGRAMS</p> <p>Comprehensive health promotion program available to employees (small fee is charged for participation in some programs).</p>		N/A	93.0 KCTCS: 3.5.4.6																				
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SUPPLEMENTAL/VOLUNTARY BENEFITS:			SUPPLEMENTAL/VOLUNTARY BENEFITS:		
Other benefits are available by contacting the Plan Administrators directly. The premiums then can be payroll deducted by KCTCS.			Other benefits are available by contacting the Plan Administrators directly. Premiums can then be payroll deducted by KCTCS.		
<i>Coverages are:</i> Cancer/Heart Insurance Short Term Disability Long Term Care Supplemental Life Vision	Post-tax		<i>Coverages are:</i> Cancer/Specified Disease Insurance Short Term Disability Long Term Care Universal Life Auto and Home Insurance Veterinary Pet Insurance	Pre-tax Pre-tax Post-tax Post-tax Post-tax Post-tax	
ELDER CARE			ELDER CARE	N/A	93.0
Specific Program not offered by KCTCS. Similar services available through KCTCS Employee Assistance Program			Provides assistance in locating and selecting eldercare and a wide range of related services.		KCTCS 3.5.4.5
VISION CARE			VISION CARE		93.0
Optional individual coverage and/or discount program is available with dental coverage at employee's expense through Delta Dental or Dental Care Plus. Also, EYEMED discount program available through Humana, the KEHP third party administrator. Details available on "MyHumana" web-site.	N/A		Group Vision Care plan is available to active and retired employees through EyeMed. Eligibility requirements same as health plan. Enrollment separate from health plan.		
Voluntary vision insurance plan offered by AFLAC			Sponsored Dependent coverage available.		
			Discount program available through some Dental options.		

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KCTCS Versus University of Kentucky Benefits			BENEFIT PROGRAM COMPARISONS		
			January, 2008		
KCTCS BENEFIT PROGRAM:			UK SPONSORED PROGRAM		
<p>SUPPLEMENTAL RETIREMENT</p> <p>Additional tax-deferred contributions may be made to retirement account 403(b), deferred compensation plans and 457 plans.</p>	Pre-tax	<p>3.6.13</p> <p>3.6.14</p>	<p>SUPPLEMENTAL RETIREMENT</p> <p>Additional tax-deferred contributions may be made to retirement account 403(b), deferred compensation plans, and 457 plans.</p>	Pre-tax	<p>AR II-1.6-1</p> <p>KCTCS</p> <p>3.5.33</p> <p>3.5.34</p>
<p>COBRA</p> <p>An employee who loses eligibility for coverage under their health care plan, dental plan, HRA or FSA (health care only) because of termination of employment or other qualifying event (for dependents also) is eligible to continue coverage as defined by Federal Law at the expense of the employee (and/or dependent)</p>		3.6.7	<p>COBRA</p> <p>An employee who loses eligibility for coverage under their health care plan, dental or vision plan or FSA (health care only) because of termination of employment or other qualifying event (for dependents also) is eligible to continue coverage as defined by Federal Law at the expense of the employee (and/or dependent)</p>		<p>93.3.5</p> <p>KCTCS</p> <p>3.5.1.5</p>
<p>EMPLOYEE DEVELOPMENT</p> <p>KCTCS may encourage or require employees to take additional course work or seminar training if deemed job related and only available during working hours. KCTCS will make efforts to grant release time with pay</p>		2.10.1.1.	<p>EMPLOYEE DEVELOPMENT</p> <p>KCTCS may encourage or require employees to take additional course work or seminar training if deemed job related and only available during working hours. KCTCS will make efforts to grant release time with pay</p>		<p>KCTCS:</p> <p>2.10.1.1</p>
<p>CREDIT UNION</p> <p>Membership is open in the Commonwealth Credit Union, UK Credit Union, & KY Employees Credit Union.</p>		3.5.3.5.	<p>CREDIT UNION</p> <p>Membership is open in the University of Kentucky Credit Union</p>		<p>KCTCS:</p> <p>3.5.3.5</p>

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KCTCS Versus University of Kentucky Benefits			BENEFIT PROGRAM COMPARISONS		
					January, 2008
KCTCS BENEFIT PROGRAM:			UK SPONSORED PROGRAM		
UNIVERSITY OF KENTUCKY FACULTY CLUB Not available to KCTCS personnel policy participants.			UNIVERSITY OF KENTUCKY FACULTY CLUB Membership is open at a reduced rate		KCTCS: 3.5.3.6
HEALTH LITERACY PROGRAM Humana, the third party administrator for the KEHP provides education and health improvement programs through their web-site (www.humana.com). Many resources if you access "My Humana" portion of the site.			HEALTH LITERACY PROGRAM Program to create better health consumers. Includes: Education/communication programs, Health Improvement programs, and Pharmacy Counseling and information.		
BLOOD DONOR PROGRAM Not Available			BLOOD DONOR PROGRAM Membership is offered in the Central KY Blood Center for employees, dependents and retirees.		KCTCS: 3.5.3.7
EMPLOYEE ASSISTANCE PROGRAM Horizon Care EAP is a confidential resource center for employees to obtain assistance with a variety of issues.			EMPLOYEE ASSISTANCE PROGRAM REFER employee assistance program is a confidential resource center for employees to get help with a wide variety of issues.		
DISCOUNTS A wide variety of discounts exist with valid KCTCS ID card. The list is available on the KCTCS website.		3.6.17.7	DISCOUNTS Variety of discounts available with UK ID Card. The list is available on UK web-site.		KCTCS: 3.5.4.4

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KCTCS Versus University of Kentucky Benefits		BENEFIT PROGRAM COMPARISONS		
				January, 2008
KCTCS BENEFIT PROGRAM:		UK SPONSORED PROGRAM		
<u>ATHLETIC CONTESTS</u>			<u>ATHLETIC CONTESTS:</u>	KCTCS 3.5.3.9
Not available			Full-time employees may purchase season tickets for UK football and basketball at discounted rates provided availability of tickets	
<p>ENROLLMENT PERIODS:</p> <p><i>First 30 days of Employment:</i></p> <p>Retirement (mandatory), Life, AD & D, Health, Dental, Flexible Spending Accounts, Health Reimbursement Accounts, Optional Life; Supplemental LTD, \$50 Benefit Allowance</p> <p><i>Open Enrollment (January 1st):</i></p> <p>Health, Dental, Flexible Spending Accounts, Health Reimbursement Accounts, Voluntary Benefits, \$50 Benefit Allowance</p> <p><i>Once a year:</i></p> <p>Staff Sick Leave Pool re-enrollment</p> <p><i>Anytime:</i></p> <ul style="list-style-type: none"> ▪ Retirement carrier and/or investment options, ▪ Supplemental retirement, ▪ Optional AD&D, Decrease Optional Life Insurance, ▪ Increase Life Insurance with evidence of insurability, and ▪ Staff Sick Leave Pool Initial Enrollment 			<p>ENROLLMENT PERIODS:</p> <p><i>First 30 days of Employment:</i></p> <p>Retirement, Life, AD & D, Health, Dental, Vision ,Flexible Spending Accounts, Optional Life, Supplemental LTD</p> <p><i>Open Enrollment (July 1st)</i></p> <p>Health, Flexible Spending Accounts Dental, Add or change AD&D, Vision</p> <p><i>Once a year:</i></p> <p>Staff Sick Leave Pool Re-enrollment</p> <p><i>Anytime:</i></p> <ul style="list-style-type: none"> ▪ Retirement carrier and/or investment options ▪ Decrease Optional Life Insurance ▪ Increase Optional Life Insurance with Evidence of Insurability, ▪ Decrease amount or cancel AD&D coverage, ▪ Supplemental Retirement, ▪ Staff Sick Leave Pool Initial Enrollment, ▪ Auto and Home Insurance, Veterinary Pet Insurance. 	

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KCTCS Versus University of Kentucky Benefits			BENEFIT PROGRAM COMPARISONS		
			January, 2008		
KCTCS BENEFIT PROGRAM:			UK SPONSORED PROGRAM		
<p><i>Coverage cannot be added or dropped until next open enrollment for benefits purchased on a pre-tax basis unless there is a family status change as defined by federal law</i></p>			<p><i>Once a Lifetime:</i></p> <p>Change from U.K. to KCTCS Personnel System</p> <p><i>Coverage cannot be added or dropped until next open enrollment for benefits purchased on a pre-tax basis unless there is a family status change as defined by federal law</i></p>		
<p>BENEFITS AVAILABLE AFTER TERMINATION:</p> <ul style="list-style-type: none"> ▪ Health Care, Dental <i>Continued through COBRA or Retiree Health Benefit</i> ▪ <i>KRS participants have availability of Retiree Health Benefit.</i> ▪ <i>Must Change to Medicare eligible plan at age 65</i> ▪ <i>FSA-May be continued through COBRA</i> ▪ <i>HRA may be continued through COBRA</i> ▪ Life Coverages, Optional Voluntary Benefits, supplemental LTD <i>May be converted through carrier to individual policy</i> ▪ AD&D, LTD <i>Coverage ceases</i> ▪ Retirement <i>Benefit available according to plan provisions.</i> ▪ <i>Funds may be rolled over.</i> 			<p>BENEFITS AVAILABLE AFTER TERMINATION:</p> <ul style="list-style-type: none"> ▪ Health Care, Dental, Vision <i>Available through Retiree Health Benefit or COBRA. Must change to carve-out plan at age 65.</i> ▪ <i>FSA</i> ▪ <i>-May be continued through COBRA</i> ▪ Life Coverages, Optional Voluntary Benefits <i>May be converted through carrier to individual policy</i> ▪ AD&D, LTD <i>Coverage ceases</i> ▪ Retirement <i>Benefit available according to plan provisions. Funds may be rolled over.</i> 		

KCTCS Versus University of Kentucky Benefits			BENEFIT PROGRAM COMPARISONS		
			January, 2008		
KCTCS BENEFIT PROGRAM:			UK SPONSORED PROGRAM		
BENEFITS AVAILABLE AT RETIREMENT			BENEFITS AVAILABLE AT RETIREMENT		
<p>Health Care <i>Available through Retiree Health Benefit or Cobra or if a member of KRS, have availability of Retiree Health Benefit Must change to Medicare Eligible plan at age 65.</i></p> <p>FSA, HRA <i>Available through COBRA</i></p> <p>Life, Optional Coverages <i>May be converted through carrier to individual policy</i></p> <p>AD&D, LTD <i>Ceases at Retirement</i></p> <p>Retirement <i>Benefit available according to plan Provisions</i></p>			<p>Health Care, Dental, and Vision <i>Available through Retiree Health Benefit or COBRA Must change to carve-out plan at age 65.</i></p> <p>FSA <i>Available through COBRA</i></p> <p>Life, Optional Coverages <i>May be converted through carrier to individual policy</i></p> <p>AD&D, LTD <i>Ceases at Retirement</i></p> <p>Retirement <i>Benefit available according to plan Provisions</i></p> <p>Health and Wellness programs</p> <p>Elder Care</p> <p>Long Term Care (may continue or apply for new coverage)</p> <p>Universal Life (may continue or apply for new coverage)</p> <p>Auto and Home Insurance (may enroll at any time)</p> <p>Veterinary Pet Insurance (may enroll in any time)</p>		