KCTCS Versus
KRS 164.5805 Benefits

BENEFIT PROGRAM COMPARISONS

As of: January 1, 2010

KCTCS BENEFIT PROGRAM:				**KRS 164.5805 (FORMER 18A AND 151B Benefits)**		
BENEFIT DESCRIPTION	**TAX: PRE OR POST**	**H.R. POLICY NUMBER**		**BENEFIT DESCRIPTION**	**TAX: PRE OR POST**	**H.R. POLICY/ ADMIN. REG. NUMBER**
TERM LIFE INSURANCE Basic $20,000. Premiums paid by KCTCS Optional Coverage available at employee expense. 1,2,3,4 and 5 times salary Spouse & Dependent and Dependent and Child Coverage Available $5,000 and $10,000 max	N/A Post-tax	**3.6.2**		**TERM LIFE INSURANCE** Same as KCTCS		
GROUP ACCIDENT INSURANCE (AD&D) $20,000 Benefit -Premiums paid by KCTCS May also purchase additional AD&D coverage along with optional life selection.	N/A	**3.6.3**		**GROUP ACCIDENT INSURANCE (AD&D)** Same as KCTCS		
. **HEALTH INSURANCE** KCTCS contributes towards the purchase of plans. KCTCS participates in the Kentucky Employees Health Plan (KEHP) Two PPO Plans , one hybrid plan and one consumer driven health plan with an integrated Health Reimbursement Account are offered. The contribution rate is dependent upon the level of coverage. **KCTCS applies a 25% discount to the state KEHP non-smoker employee contribution rate**	Pre-tax	**3.6.4** **3.6.5** **3.6.5.1**		**HEALTH INSURANCE** KCTCS contributes towards the purchase of plans. KCTCS participates in the Kentucky Employees Health Plan (KEHP). Two PPO plans one hybrid plan and one consumer driven health plan with an integrated Health Reimbursement Account are offered. **Contribution schedule is based upon the State rates for smoker or non-smoker status.**		

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KCTCS BENEFIT PROGRAM:

BENEFIT DESCRIPTION	TAX: PRE OR POST	H.R. POLICY NUMBER

KCTCS Personnel System:
Employee Contribution Rate Schedule: 2010

Plan	Single	Parent Plus	Couple	Family	Family Cross-Reference
Commonwealth Standard	$ 0.00	$ 6.20	$211.64	$216.34	$0.00
Commonwealth Capitol Choice	$3.76	$108.02	$333.10	$394.38	$9.66*
Commonwealth Optimum	$20.76	$132.40	$352.14	$420.88	$21.26*
Commonwealth Maximum Choice	$0.00	$81.66	$251.00	$298.74	$7.26*

*Contribution is per employee

Dependent Coverage available to age 25

Rates and Plan selections are subject to change each **January 1st** at open enrollment.

KRS 164.5805 (FORMER 18A AND 151B Benefits)

BENEFIT DESCRIPTION	TAX: PRE OR POST	H.R. POLICY/ ADMIN. REG. NUMBER

18A/151B: Non-Smoker Employee Contribution Rates for 2010

Plan	Single	Parent Plus	Couple	Family	Family Cross-Refer
Coms Stand	$0.00	$8.28	$282.18	$288.12	$0.00
Comn Cap Choic	$5.00	$144.02	$444.12	$525.84	$12.88*
ComP Opt	$27.50	$176.52	$469.52	$561.16	$28.34*
Com. Max Ch	$0.00	$108.86	$334.66	$398.32	$9.66*

18A/151B: Smoker:

Plan	Single	Parent Plus	Couple	Family	Family Cro Reference
ComsStand	$24.00	$56.28	$330.18	$336.44	$24.00*
ComnCap Choic	$29.00	$192.02	$492.12	$573.84	$36.88*
ComP Opt	$51.50	$224.52	$517.52	$609.16	$52.34*
Com. Max Ch	$24.00	$156.86	$382.66	$446.32	$33.66*

*Contribution is per employee

Dependent Coverage available to age 25

Rates and Plan selections are subject to change each **January 1st** at open enrollment

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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** Same as KCTCS		**3.6.4**
FLEXIBLE SPENDING ACCOUNTS (FSA) Tax shelters dependent care expenses and health care expenses not covered by insurance. Available through **KCTCS Flexible Spending Account**. Current annual Maximums: Health-**$ 5,004** Dep. Care-**$4,992** *2 ½ Month Grace period effective for the 2010 Plan Year. Claims incurred January 1-March 15th, 2011 may be reimbursed from any balance leftover from 2010 allocation.* A convenient Debit Card is available for usage	Pre-tax N/A	**3.6.10**		**FLEXIBLE SPENDING ACCOUNTS (FSA)** Same as KCTCS		
HEALTH REIMBURSEMENT ACCOUNT (HRA) Tax shelters health care expenses not covered by insurance. Available through the **KCTCS Health Reimbursement Account**. You can waive health insurance and the monthly employer credit of **$175** will be applied to a Health Reimbursement Account.				**HEALTH REIMBURSEMENT ACCOUNT (HRA)** Same as KCTCS		

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KCTCS BENEFIT PROGRAM:				**KRS 164.5805 (FORMER 18A AND 151B Benefits)**		
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Convenient debit card is available for usage. 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. If you have both a health care FSA and the HRA, expenses will be reimbursed from your FSA account first.						
$50 BENEFIT ALLOWANCE 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, flexible spending accounts, dental coverage or the purchase of individual voluntary benefits. *It may not be used for supplemental group life coverage or Supplemental Long Term Disability Coverage*.				**$50 BENEFIT ALLOWANCE** No Benefit Available.		

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RETIREMENT **All position status dependent. Employee may choose from Defined Benefit or Defined Contribution plans** **Kentucky Teachers Retirement** A.) Employee contributes **6.16%** of salary KCTCS contributes **13.84%** of salary ***NEW EE's 7/1/08 or after***: Employee contributes **7.16%** of salary KCTCS contributes **14.84%** of salary -Employee pays social security -*Optional Membership* B.) Position transfers from Workforce Development Employee contributes **9.855%** of salary KCTCS contributes **13.105%** -Employee does not pay social security -*Mandatory Membership* **Kentucky Employee Retirement** Employee contributes **5%** of salary KCTCS contributes **11.61%** of salary *(includes overtime pay)* **403(b) Defined Contribution Plan** Available through TIAA-CREF, ING-, Fidelity and American Century Employee contributes **5%** of salary KCTCS contributes **10%** of salary *(Salary only)* -Voluntary contributions are permissible. -Loans are available from TIAA-CREF, and ING at 50% value of account to a maximum of $50,000.	Pre-tax Pre-tax Pre-tax	**3.6.9** **BOR 3.7**		**RETIREMENT** **18A:** Kentucky Employees Retirement, and 401(k), 457 plans offered through the Deferred Compensation Authority. In KERS employee contributes **5%** of salary and KCTCS contributes **11.61%** for non-hazardous duty employees. **151B:** Kentucky Teachers Retirement, Kentucky Employees Retirement and 401(k), 457 plans offered through the Deferred Compensation authority. In KERS employee contributes **5%** of salary and KCTCS contributes **11.61%** for non-hazardous-duty employees In KTRS employee contributes **9.855%** and KCTCS contributes **13.105%** (employee does not pay social security)	Pre-tax Pre-tax	

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Vesting: For participants hired **prior to 7/1/09** both employee and employer contributions are 100% vested immediately For participants hired **on or after 7/1/09**, employee contributions are vested immediately, employer contributions are vested after 5 years						
PHASED RETIREMENT POLICY Designed to provide an opportunity for regular status full-time tenured **faculty** and/or faculty who have continued or continuing employment status and **staff** members who 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. **Benefits Available**: KCTCS Retiree Health, if applicable, and continuation of retirement contributions for reduced hours.		**3.6.15**		**PHASED RETIREMENT POLICY** Not available.		
WORKERS COMPENSATION Kentucky Workers Compensation Law 66 2/3% average weekly salary May use accumulated sick leave to keep full salary. Coordinated with FMLA Necessary approved medical expenses paid	N/A	**3.6.8**		**WORKERS COMPENSATION** Same as KCTCS		

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LONG TERM DISABILITY (Retiree System Dependent) **<u>403(b) Participant</u>:** KCTCS Employees with 403(b) retirement may enroll through The Standard. ▪ 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. ▪ *No cost to Employee.* *Benefits available until age 65, unless disability starts over age 60, then:* <u>Age of Disability Onset — Limit</u> To age 59 — To age 65 60-64 — 5 Yrs. 65-68 — To age 70 69 or older — 1 Yr. *Coordinated with payments from government and/or other employers for the same condition.*	N/A	**3.6.6**		**LONG TERM DISABILITY** (Retiree System Dependent) **403(b) benefit does not apply.**		

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KERS/KTRS Participant: Persons actively contributing to KERS and KTRS are eligible after 60 months of service. Benefit is available through KTRS or KERS. Disability benefits are calculated in the same manner as normal retirement benefits. *No cost to employee.*				**KERS and KTRS Participant:** Same as KCTCS.		
SUPPLEMENTAL LONG TERM DISABILITY Regular, full-time employees may purchase a Supplemental Long Term Disability policy which supplements the regular group policy **403(b) Participants**: Additional 15% Benefit; 100% Catastrophic Benefit **KERS/KTRS Participants**: Additional $500 Monthly benefit; 100% Catastrophic	Post-tax			**SUPPLEMENTAL LONG TERM DISABILITY** Not Available		
FACULTY AND STAFF TUITION WAIVER PROGRAM 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. Fees outside registration are not paid by KCTCS.		**2.10.** **2.5.1**		**FACULTY AND STAFF TUITION WAIVER PROGRAM** Same as KCTCS.		

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DEPENDENT/SPOUSE TUITION WAIVERS 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).		**2.10.1**		**DEPENDENT/SPOUSE TUITION WAIVERS** Not available.		
RETIREE HEALTH BENEFITS ***(KERS and KTRS)*** 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. **KERS (Participate before 7/1/03)** Less than 4 years – 0% 4-10 years – 25% 10-15 years – 50% 15-20 years – 75% 20 or more years - 100% **KERS (Participate after 7/1/03)** Less than 10 years – 0% $10 per month for each year of service after 10 years **KERS (participate after 9/1/08)** Less than 15 years-0% $10 per month for each year of service after 15 years MUST Meet rule of 85 (age plus service)		**KRS Statutes**		**RETIREE HEALTH BENEFITS** **KERS and KTRS**: Same as KCTCS		

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KTRS (Participate before 7/1/02) Less than 5 years – 0% 5-10 years – 25% 10-15 years – 50% 15-20 years – 75% 20 or more years – 100% **KTRS (Participate after 7/1/02)** 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% **KTRS (Participate after 7/1/08)** Less than 15 years-0% 15-20 years - 45% 20-25 years – 65% 25-26 years – 90% 26-27 years – 95% 27 or more years – 100% **KCTCS: 403(b) Participants** *For participants hired prior to July 1, 2009:* **Early Retirees under age 65** KCTCS provides health insurance under the KEHP the same as for active employees. KCTCS will fund the employer contribution, if employee meets the Rule of 75 and has completed 15 years of full-time service. Early Retiree contribution costs are:		**BOR 3.7.4.1**		**403(b) Benefit**-Not applicable..		

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2010 KCTCS PERSONNEL SYSTEM 403(B) RETIREE CONTRIBUTION RATE SCHEDULE: Monthly Contribution: Plan / Single / Parent Plus / Couple / Family Commonwealth Standard / $0.00 / $8.28 / $282.18 / $288.44 Commonwealth Capitol Choice / $3.76 / $144.02 / $444.12 / $525.84 Commonwealth Optimum / $20.62 / $176.52 / $469.52 / $561.16 **The Commonwealth Maximum Choice plan is not available to Retirees** **Retirees over age 65** Anthem Seniors Plan is offered to provide a supplement to Medicare coverage. KCTCS will contribute $275.08 a month for 2010. Employees who are age 65 and have 5-15 years of full-time service are allowed participation in the Medicare Eligible Retiree plan at **the full premium cost.** **There is no retiree health benefit available for 403(b) participants hired on or after <u>July 1, 2009</u>.**						

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WELLNESS PROGRAMS Comprehensive health promotion program available to employees (small fee is charged for participation in some programs).	N/A	**3.5.4.6**		**WELLNESS PROGRAMS** Same as KCTCS		
SUPPLEMENTAL/VOLUNTARY BENEFITS: Individual insurance coverages are available by contacting the Plan Administrators directly. The premiums then can be payroll deducted by KCTCS. *Coverages are:* Cancer/Heart Insurance Short Term Disability Long Term Care Supplemental Life Vision	Post-tax			**SUPPLEMENTAL/VOLUNTARY BENEFITS:** Same as KCTCS.		
CREDIT UNION Membership is open in the Commonwealth Credit Union, UK Credit Union, & KY Employees Credit Union.		**3.5.3.5**		**CREDIT UNION** Same as KCTCS.		

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EMPLOYEE DEVELOPMENT 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		**2.10.1.1.**		**EMPLOYEE DEVELOPMENT** Same as KCTCS.		
VISION CARE Discount programs are available with dental coverage through Delta Dental or Dental Care Plus. Also, EYEMED discount program available through Humana, the third party administrator for the KEHP. Details available on "MyHumana" web-site. Some voluntary carriers offer plans at employee expense	N/A			**VISION CARE** Same as KCTCS.		
SUPPLEMENTAL RETIREMENT Additional tax-deferred contributions may be made to retirement account (403(b) deferred compensation plan and 457 Plans) Post-tax Roth 403(b) plans are also available.	Pre-tax Post-tax	**3.6.13** **3.6.14**		**SUPPLEMENTAL RETIREMENT** Same as KCTCS		

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COBRA 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)		**3.6.7**		**COBRA** Same as KCTCS.		
EMPLOYEE ASSISTANCE PROGRAM Horizon Care EAP is a confidential resource center for employees to obtain assistance with a variety of issues				**EMPLOYEE ASSISTANCE PROGRAM** Same as KCTCS		
DISCOUNTS A wide variety of discounts exist with valid KCTCS ID card. The list is available on the KCTCS web-site.		**3.6.17.7**		**DISCOUNTS** Same as KCTCS		
ENROLLMENT PERIODS: ***First 30 days of Employment:*** Retirement **(mandatory)**, Life, AD & D, Health, Dental, Flexible Spending Accounts, Health Reimbursement Accounts, Optional Life, Supplemental LTD, $50 Benefit				**ENROLLMENT PERIODS:** ***First 30 days of Employment:*** Retirement **(mandatory)**, Life, AD & D, Health, Dental, Flexible Spending Accounts, Health Reimbursement Account, Optional Life		

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Open Enrollment (January 1st): Health, Dental, $50 Benefit Allowance, Flexible Spending Accounts, Health Reimbursement Account, Voluntary Benefits. Optional Life (periodically) ***Once a year:*** Staff Sick Leave Pool re-enrollment ***Anytime:*** ▪ Retirement carrier and/or investment options, ▪ Supplemental retirement, ▪ Optional AD&D, Decrease Optional Life Insurance, ▪ Increase Life Insurance with Evidence of Insurability ▪ Staff Sick Leave Pool Initial Enrollment ***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***				***Open Enrollment (January 1st)*** Health, Dental, Flexible Spending Accounts, Health Reimbursement Account, Voluntary Benefits Optional Life (periodically) ***Once a year:*** Staff Sick Leave Pool Re-enrollment ***Anytime:*** ▪ Retirement carrier and/or investment options, ▪ Supplemental retirement, ▪ Optional AD&D, Decrease Optional Life Insurance, ▪ Increase Life Insurance with Evidence of Insurability ▪ Staff Sick Leave Pool Initial Enrollment ***Once a Lifetime:*** Change from 18A/151B to KCTCS Personnel System ***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***		

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BENEFITS AVAILABLE AFTER TERMINATION: ▪ Health Care, Dental *Continued through COBRA or Retiree Health Benefit* *KRS participants have availability of Retiree Health Benefit. Must change to Medicare eligible plan at age 65.* ▪ FSA, HRA-*May be continued through COBRA* ▪ Life Coverages, Optional Voluntary Benefits *May be converted through carrier to individual policy.* ▪ AD&D, LTD *Coverage ceases* ▪ Retirement *Benefit available according to plan provisions.* *Funds may be rolled over.*				**BENEFITS AVAILABLE AFTER TERMINATION:** Health Care, Dental, *Continued through COBRA or Retiree Health Benefit* *KRS participants have availability of Retiree Health Benefit. Must change to Medicare eligible plan at age 65.* ▪ FSA, HRA-*May be continued through COBRA* ▪ Life Coverages, Optional Voluntary Benefits *May be converted through carrier to individual policy.* ▪ AD&D, LTD *Coverage ceases* ▪ Retirement *Benefit available according to plan provisions.* *Funds may be rolled over.*		
BENEFITS AVAILABLE AT RETIREMENT **Health Care, Dental** *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.* **FSA,HRA** *Available through COBRA*				**BENEFITS AVAILABLE AT RETIREMENT** **Health Care, Dental** *Available through KRS Retiree Health Benefit or COBRA.* Must change to Medical Eligible plan at age 65. **FSA,HRA** *Available through COBRA*		

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Life, Optional Coverages *May be converted through carrier to individual policy* **AD&D, LTD** *Ceases at Retirement* **Retirement** *Benefit available according to plan Provisions*				**Life, Optional Coverages** *May be converted through carrier to individual policy* **AD&D, LTD** *Ceases at Retirement* **Retirement** *Benefit available according to plan Provisions*		

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