KCTCS Versus
KRS 164.5805 Benefits

BENEFIT PROGRAM COMPARISONS

As of: April, 2006

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 and 2 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 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) Three PPO Plans are offered. The contribution rate is dependent upon level of coverage and area offerings.	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). Three PPO plans are offered. Contribution schedule is based upon the State rates for smoker or non-smoker status.		

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KCTCS Personnel System:
Employee Contribution Rate Schedule: 2005 and 2006

Plan	Single	Parent Plus	Couple	Family	Family Cross-Reference
Commonwealth Essential	Not Offered	$41.26	$194.64	$240.10	$0.00
Commonwealth Enhanced	$0.00	$85.50	$268.30	$321.94	$7.30*
Commonwealth Premier	$13.66	$127.80	$299.00	$356.06	$24.80*

*Contribution is per employee

Dependent Coverage available to age 24.

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

Selections available from PPO Plans.

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 2005 and 2006:

Plan	Single	Parent Plus	Couple	Family	Family Cross-Refer
Com Essential	Not Offered	$55.00	$259.52	$320.14	$0.00
Com Enhanced	$0.00	$114.00	$357.72	$429.24	$9.72*
Com Premier	$18.20	$170.38	$398.66	$474.74	$33.08 *

*Contribution is per employee

18A/151B: Smoker

Plan	Single	Parent Plus	Couple	Family	Family Cross-Reference
Comm Essential	Not Offered	$85.00	$289.52	$350.14	$15..00*
Comm Enhanced	$15.00	$144.00	$387.72	$459.24	$24.72*
Comm Premier	$33.20	$200.38	$428.66	$504.74	$48.08*

*Contribution is per employee

Dependent Coverage available to age 24

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				Rates and Plan selections are subject to change each January 1st at open enrollment ***Selections available from PPO Plans.***		
DENTAL INSURANCE Optional coverage available at employee expense from a variety of carriers and plans	Pre-tax eff. 1/1/06	**3.6.4**		**DENTAL INSURANCE** Same as KCTCS		**3.6.4**
FLEXIBLE SPENDING ACCOUNTS Tax shelters dependent care expenses and health care expenses not covered by insurance. Available through **KCTCS Flexible Spending Account**. Current annual Maximums: Health-$ 4,260 Dep Care-$4,992 *You can waive health insurance and the monthly credit ($234.00) can be applied to your healthcare reimbursement account* *2 ½ Month Grace period effective for the 2006 Plan Year. Claims incurred January 1-March 15th, 2007 may be reimbursed from any balance leftover from 2006 allocation.* A convenient Debit Card is available.	Pre-tax N/A	**3.6.10**		**FLEXIBLE SPENDING ACCOUNTS** Tax shelters dependent care expenses and health care expenses not covered by insurance. Available through **KCTCS Flexible Spending Account**. Current annual Maximums: Health-$ 4,260 Dep Care-$4,992 You can waive health insurance and the monthly credit ($234 for January – June and $200, for July –December-Average $217 per month) can be applied to your healthcare reimbursement account. No 2 ½ month grace period. A convenient Debit Card is available.		

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$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.		
RETIREMENT **All position status dependent** **Kentucky Teachers Retirement** A.) Employee contributes 6.16% of salary KCTCS contributes 13.84% 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*	 Pre-tax Pre-tax	**3.6.9** **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 5.89% for non-hazardous duty employees and 17.97% for hazardous duty employees.	 Pre-tax	

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KCTCS BENEFIT PROGRAM:				**KRS 164.5805 (FORMER 18A AND 151B Benefits)**		
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Kentucky Employee Retirement Employee contributes 5% of salary KCTCS contributes 7.75% of salary *(includes overtime pay)* Or, **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			**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 5.89% for non-hazardous duty employees and 17.97% for hazardous duty employees. In KTRS employee contributes 9.855% and KCTCS contributes 13.105% (employee does not pay social security)	Pre-tax	
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 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.		**3.6.15**		**PHASED RETIREMENT POLICY** Not available.		

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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		
LONG TERM DISABILITY **<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. ▪ *No cost to Employee*.	N/A	**3.6.6**		**LONG TERM DISABILITY** 403(b) benefit does not apply.		

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Benefits available until age 65, unless disability starts over age 60, then: Age of Disability Onset — Limit To age 59 — To age 65 60-64 — 5 Yrs. 65-68 — To age 70 69 or older — 1 Yr. *Coordinated with payments from gov't and/or other employers for the same condition.* **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**: Additional $500 Monthly; 100% Catastrophic	Post-tax			**SUPPLEMENTAL LONG TERM DISABILITY** Not Available		

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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 not paid by KCTCS.*		**2.10.** **2.5.1**		**EMPLOYEE EDUCATION PROGRAM** ***(Faculty & Staff Tuition Waiver Program)*** Same as KCTCS.		
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.				**RETIREE HEALTH BENEFITS** **KERS and KTRS**: Same as KCTCS		

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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 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%						

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KCTCS: 403(b) Participants **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: **2005 and 2006 KCTCS PERSONNEL SYSTEM 403(B) RETIREE CONTRIBUTION RATE SCHEDULE:** Monthly Contribution:				**403(b) Benefit**-Not applicable..		

Plan	Single	Parent Plus	Couple	Family
Commonwealth Essential	Not Offered	$55.00	$259.52	$320.14
Commonwealth Enhanced	$0.00	$114.00	$357.72	$429.24
Commonwealth Premier	$13.66	$170.38	$398.66	$474.74

Retirees over age 65
Anthem Seniors Plan is offered to provide a supplement to Medicare coverage. KCTCS will contribute $ 319.96 a month for 2006.

Over age 65 and/or meet the rule of 75 and employees who have 5-15 years of full-time service are allowed participation in the retiree plans at **the full premium cost.**

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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: Other benefits 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 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 third party administrator for the KEHP. Details available on "MyHumana" web-site.	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)	Pre-tax	**3.6.13** **3.5.14**		**SUPPLEMENTAL RETIREMENT** Available with deferred compensation only.		
COBRA An employee who loses eligibility for coverage under their health care plan, dental 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)		**3.6.7**		**COBRA** Same as KCTCS.		

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DISCOUNTS A wide variety of discounts exist with valid ID card. The list is available on the KCTCS website.		**3.6.17.7**		**DISCOUNTS** Same as KCTCS.		
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"				**HEALTH LITERACY PROGRAM** Same as KCTCS		

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ENROLLMENT PERIODS: ***First 30 days of Employment:*** Retirement **(mandatory)**, Life, AD & D, Health, Dental, Flexible Spending Accounts, Optional Life, Supplemental LTD, $50 Benefit ***Open Enrollment (January 1st):*** Health, Dental, $50 Benefit Allowance, Flexible Spending Accounts, Voluntary Benefits ***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***				**ENROLLMENT PERIODS:** ***First 30 days of Employment:*** Retirement **(mandatory)**, Life, AD & D, Health, Dental, Flexible Spending Accounts, Optional Life ***Open Enrollment (January 1st)*** Health, Dental, Flexible Spending Accounts Voluntary Benefits ***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***		

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				federal law		
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-*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-*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.*		

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