



Benefits Summary for
**KCP&L Employees Represented by
Locals 412 and 1464**



KCP&L Benefits Summary (Locals 1464 & 412)

Medical	Dental	Vision	Flexible Spending Account and Dependent Care Reimbursement Account	Life Insurance	Accidental Death & Dismemberment Insurance	Business Travel Accident	Survivor Benefit Plan	Disability	Pension Plan	401(k) Savings Plan	Other Benefits
<p>You may enroll in one of two PPO deductible options or the Co-Pay Plan.</p> <p>The PPO Deductible options typically pay 90% of covered expenses received from an in-network provider and 60% of covered expenses received from an out-of-network provider after you pay a required deductible.</p> <p>The Co-Pay Plan pays 100% of expenses for most services after a co-pay. Only services from network providers are covered unless you receive prior authorization.</p> <p>The Prescription Drug Program is administered through SavRx. You pay a copay to a participating retail or mail-order pharmacy based on whether the prescription is generic or brand (Major Medical options) or generic, preferred brand or non-preferred brand (Co-Pay Plan).</p>	<p>You may enroll in the Preferred Provider Organization (PPO) Dental Plan that offers you a choice of using dentists who are part of the Plan's network or dentists outside the network.</p> <p>Preventive (Type 1) services are covered at 100% with no deductible. Other services (Types II and III) require you to pay a deductible with the Plan covering a percentage of the cost.</p>	<p>Members of Local 1464:</p> <p>You may enroll in the Vision Plan that offers a choice of using providers who are part of the plan's network or providers outside the network.</p> <p>You pay co-pays for eye exams and eyewear (lenses, frames and contact lenses) from in-network and out-of-network providers.</p> <p>After the co-pay, the plan pays 100% for exams from an in-network provider and up to \$50 for an out-of-network provider.</p> <p>After the co-pay, the plan pays 100% for eyewear from an in-network provider (up to an allowance in some cases) and a set dollar amount for eyewear from an out-of-network provider.</p> <p>(Members of Local 412 do not participate in the Vision Plan)</p>	<p>Dependent Care Reimbursement Account:</p> <p>You may enroll in the Dependent Care Reimbursement Account as a way to pay for eligible dependent care expenses by using pre-tax dollars you contribute through payroll deduction.</p> <p>Eligible dependents typically include children under age 13 claimed as a dependent on your income tax return and other dependents age 13 or older, if they meet certain requirements.</p> <p>You may contribute up to \$5,000 per calendar year on a pre-tax basis.</p> <p>Any dollars remaining in your account at the end of the grace period that follows the end of each plan year will be forfeited.</p> <p>Flexible Spending Account (FSA) –You may enroll in the FSA as a way to pay for eligible health care expenses by using pre-tax dollars you contribute through payroll deduction.</p> <p>You may contribute up to \$2,500 per calendar year on a pre-tax basis.</p> <p>Any dollars remaining in your account at the end of the grace period that follows the end of each plan year will be forfeited.</p>	<p>Basic Life Insurance:⁽¹⁾</p> <p>KCP&L provides you with Basic Life Insurance as follows:</p> <p>Local 412:</p> <ul style="list-style-type: none"> • Under age 55: 2.5 times your basic annual earnings, up to \$60,000 • Age 55 to 64: 2 times your basic annual earnings, up to \$50,000 • Age 65 and older: 1.33 times your basic annual earnings, up to \$50,000 <p>Local 1464:</p> <p>1 times basic annual earnings with no cap</p> <p>Dependent Life Insurance</p> <p>Local 412:</p> <ul style="list-style-type: none"> • \$5,000 spouse • \$5,000 per child <p>Local 1464:</p> <ul style="list-style-type: none"> • \$5,000 spouse • \$2,000 per child <p>Supplemental Life Insurance:⁽¹⁾</p> <p>You may purchase Supplemental Life Insurance coverage for yourself (through payroll deduction with after tax dollars). This insurance is in addition to your Basic Life Insurance coverage amount.</p> <p>You may purchase additional coverage of 1, 2, 3 or 4 times your annual earnings, up to a maximum of \$250,000 for Local 412; no dollar limit for members of Local 1464.</p>	<p>Basic Accidental Death & Dismemberment (AD&D):</p> <p>KCP&L provides you with AD&D Insurance coverage in an amount equal to your Basic Life Insurance.</p>	<p>KCP&L provides you with Business Travel Accident Insurance coverage that protects you and your family from financial loss resulting from a covered accident occurring while you travel on Company business.</p> <p>The principal sum is as follows:</p> <p>\$200,000 per person or \$2,500,000⁽²⁾ per accident</p> <p>Certain losses pay only a percentage of the principal sum.</p>	<p>KCP&L provides a \$10,000 survivor benefit to your beneficiary upon your death.</p>	<p>Long-Term Disability:</p> <p>KCP&L provides you with Long-Term Disability benefits to replace lost income while you are unable to work beyond 180 calendar days.</p> <p>If approved, you receive a monthly Basic Long-Term Disability benefit equal to 66²/₃% of your covered earnings up to a maximum of \$5,000.</p>	<p>KCP&L provides you with a Cash Balance Pension Plan benefit. Each year you earn a year of credited service, your account is credited with a percentage of your base pay. The amount of the credit varies from 4% to 12%, depending on your age. Your account balance is also credited with a guaranteed interest credit of 5% per year.</p> <p>You become vested (are entitled to the Plan benefit) after three years of credited service.</p> <p>You may elect to receive your benefit as an annuity or as a lump sum.</p>	<p>Your elective contributions to the 401(k) Savings Plan are made each pay period with pre-tax or Roth after-tax contributions.</p> <p>A variety of investment options are available.</p> <p>KCP&L matches 75% of up to the first 6% of your base pay that you contribute to the Plan. You are eligible to begin receiving the company match immediately.</p>	<p>Employee Assistance Program:</p> <p>The EAP provides confidential assessment, referrals and up to eight paid counseling sessions per calendar year for you and your dependents for assistance with a number of personal issues.</p> <p>Wellness Reimbursement:</p> <p>This program provides reimbursement for health and wellness related activities.</p> <p>Education Assistance Program:</p> <p>Reimbursement for your tuition costs and class specific fees for certain degree programs and individual courses is available from KCP&L.</p> <p>Transportation Assistance Plan:</p> <p>This plan allows you to save money on the cost of commuting to and from work. Parking costs, bus passes and bicycle expenses are included.</p> <p>Dollars to Scholars Program:</p> <p>This program is a college scholarship program for your children.</p> <p>Electric Charging Stations: If you own an electric car, charging stations are provided at your work location.</p>

⁽¹⁾ The Basic Life Insurance and Supplemental Life Insurance benefits include an accelerated death benefit if you have a life expectancy of less than six months and meet other requirements. The accelerated death benefit pays a portion of your Basic Life and Supplemental Life Insurance coverage amount to help with terminal illness expenses.

However, you may use the proceeds as you desire. Payment of an accelerated death benefit reduces the amount payable to your beneficiary upon death.

⁽²⁾ This is the maximum amount the insurer pays per accident. For example, if the coverage level is \$2,500,000 and 20 employees are eligible for Business Travel Accident Insurance claims under one accident, each person would receive \$125,000 rather than \$200,000 because of the maximum.

⁽³⁾ Varying plan provisions apply to early retirement reduction, depending on a number of factors. See the Pension SPD for details.