

Premium calculation for **Hazardous Duty** retiree or beneficiary. Use this guide if you are receiving benefits from both hazardous and non-hazardous service credit or only hazardous service credit.



1. Select Plan

Determine your monthly premium (beginning January 1, 2013) and enter the value in Box 1.

Plan Option	Single	Parent Plus	Couple	Family	Family X-Ref*
Standard PPO	\$506.06	\$791.54	\$1,177.80	\$1,314.12	\$1,308.36
Optimum PPO	\$675.34	\$961.84	\$1,476.00	\$1,642.78	\$1,625.04
Capitol Choice	\$650.22	\$961.42	\$1,457.90	\$1,613.74	\$1,597.40

Box 1

*If you need assistance calculating your family cross-reference premium, contact KRS.



2. Service Credit

Based upon the applicant's months of service credit at retirement, enter a value in Box 2 below.

Applicant's Service Credit	Contribution ¹
240 months or more	-\$650.22
180 - 239 months	-\$487.67
120 - 179 months	-\$325.11
48 - 119 months	-\$162.56
0 - 47 months	\$0.00

Box 2



3. Spouse & Dependent Coverage

If you retired **August 1, 1998 or after**, your additional contribution toward Parent Plus, Couple or Family coverage is based upon hazardous duty service credit only. Apply your service credit to the first table on the next page to determine your additional contribution if selecting Parent Plus, Couple or Family coverage. Please enter this value in Box 3 on the next page.

If you retired **prior to August 1, 1998**, your additional contribution toward Parent Plus, Couple or Family coverage is based upon total service credit. Apply your total service credit to the first table on the next page to determine your additional contribution if selecting Parent Plus, Couple or Family coverage. Please enter this value in Box 3 on the next page.

¹ Beneficiaries of retirees with hazardous duty service credit should contact KRS.

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3. Spouse & Dependent Coverage (continued)

Hazardous Service Only ²	Parent Plus	Couple	Family	Family X-Ref
240 months or more	-\$311.20	-\$807.68	-\$963.52	-\$947.18
180 - 239 months	-\$233.40	-\$605.76	-\$722.64	-\$710.39
120 - 179 months	-\$155.60	-\$403.84	-\$481.76	-\$473.59
48 - 119 months	-\$77.80	-\$201.92	-\$240.88	-\$236.80
0 - 47 months	\$0.00	\$0.00	\$0.00	\$0.00

Box 3



4. Monthly Premium

To receive an estimated monthly premium total, combine the values from Box 1, Box 2 and Box 3. If you have any questions, please contact KRS at 1-800-928-4646.

Your Total



² If you retired prior to August 1, 1998, your additional contribution toward Parent Plus, Couple or Family coverage is based upon total service credit.