



1. Select Plan Select one. Determine your monthly premium (will begin January 1, 2013).

| 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. Smoking Status Select one, based upon the past two months.

| Applicant's Smoking Status | Value |
|--|--------|
| Non-smoker; or retiree who smokes and selects Single coverage | \$0.00 |
| Beneficiary who smokes and selects Single coverage (see <i>Smoking Fees</i>) | -- |
| Retiree or beneficiary who smokes, selects Parent Plus, Couple or Family coverage (see <i>Smoking Fees</i>) | -- |

Box 2

Smoking Fees: Use the table below to determine the value of Box 2

| Plan Option | Single | Parent Plus | Couple | Family | Family X-Ref |
|----------------|---------|-------------|---------|---------|--------------|
| Standard PPO | \$25.50 | \$52.32 | \$52.32 | \$52.32 | \$24.72 |
| Optimum PPO | \$25.60 | \$54.00 | \$54.78 | \$54.76 | \$25.24 |
| Capital Choice | \$25.82 | \$53.48 | \$54.12 | \$54.00 | \$25.28 |



3. Service Credit Subtract the following, based upon your months of service.

| 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 3



4. Monthly Premium

Your Total

Combine the values from Box 1, Box 2 and Box 3. Need help? Call 1-800-928-4646.

¹ KRS does not pay a contribution for coverage on behalf of a beneficiary receiving a monthly retirement benefit. Beneficiaries obtaining coverage should enter "\$0.00" in Box 3. Exception: If you are a spouse beneficiary or a dependent child receiving a monthly benefit under the Fred Capps Memorial Act, contact KRS.