King’s College welcomes you to the 2005 Flexible Benefits Plan! The following information outlines the benefits available to you. Please carefully review the information provided. Additional information, including benefit grids, and costs are available for your review by contacting the Human Resources Department. For Bi-Weekly contributions, you can also refer to your Cost Sheet.

**Core Benefits**

Regardless of your other benefit elections, King’s College will provide the following Core Benefits at no cost to you as a benefit eligible employee.

**Life Insurance**
- 1 ½ x base annual salary
- $100,000 maximum benefit
- Eligible after 30 days/1st of next quarter

**Accidental Death & Dismemberment (AD&D) Insurance**
- 1 ½ x base annual salary
- $100,000 maximum benefit
- Eligible after 30 days/1st of next quarter

**Long Term Disability (LTD) Plan**
- Provides 60% of base monthly salary
- $4,000 monthly maximum
- Benefit begins after 6 months of continuous disability and continues until recovery or your normal retirement age, whichever is earlier
- Eligible after 30 days/1st of next quarter

**Retirement Plan**
See Human Resources for additional information on the Retirement Plan. Eligible after completing 1 year of full-time service or a current participant with less than 1 year break in service

**Supplemental Retirement Annuity**
See Human Resources for additional information on the Supplemental Retirement Annuity.

**Tuition Plan**
See Human Resources for additional information on the Tuition Plan. Policy on Tuition Remission can be reviewed in the Personnel Policy Manual on the Web under the Human Resources Link

**Employee Assistance Program**
Confidential Assessment And Counseling Services
Call 570-820-8888 or 570-655-3900
Professional Help For Personal Difficulties

**Benefit Choices**

Benefit Choices are available for you to select based on the individual needs of you and your family. Eligibility for the following benefits is 30 days/1st of the following month.

**Medical Insurance**
King’s College offers the following two Medical Plan options for you and your eligible dependents.
- **Access Care II - High Option**
  - To find providers go to their website at [www.bcnepa.com](http://www.bcnepa.com) or you may obtain a provider booklet from the Human Resources Department
- **Access Care II – Value Option**
  - To find providers go to their website at [www.bcnepa.com](http://www.bcnepa.com) or you may obtain a provider booklet from the Human Resources Department

For additional details on the medical plans available, please contact the Human Resources Department. Changes during the plan year are subject to life events that qualify the change.

**Additional Information**

Applications are required for new participants, if you are switching from one plan to another or if you are changing your covered dependents.

**Dental Insurance**
King’s College offers a dental plan through United Concordia for eligible employees and their dependents.
- **United Concordia**
  - Call **1-800-332-0366** to find providers or go to their website at [www.ucci.com](http://www.ucci.com), click on Find a Dentist and choose the ParNet network.

**Vision Insurance**
King’s College offers Vision Coverage to all eligible employees and their dependents. OptiChoice administers this plan.
- **OptiChoice Vision**
  - To locate providers, call **1-800-541-2039** or access their website at [www.clarityvision.com](http://www.clarityvision.com).
**Voluntary Life Insurance**

- **Employee**
  - $10,000 increments to $300,000 maximum benefit, or 5x salary, whichever is less
  - Amounts elected may be subject to Evidence of Insurability
- **Spouse (employee need not purchase to qualify)**
  - $10,000 increments to $300,000 maximum benefit (not to exceed 5x employee’s annual salary)
  - Amounts elected may be subject to Evidence of Insurability
- **Dependent Child(ren) (employee must also purchase coverage)**
  - Flat $10,000 benefit for an additional charge of $2.00 per month

**Flexible Spending Accounts**

Flexible Spending Accounts can be used for eligible health care and dependent care expenses such as medical and dental deductibles, co-payments not covered by a health plan, prescriptions, over-the-counter medications, and dependent day care.

- **Health Care Reimbursement Account**
  (Employed prior to 7/1/05)
  - $300.00 annual minimum
  - $2,500.00 annual maximum
  (Employed after 7/1/05)
  - $300.00 annual minimum
  - $1,500.00 annual maximum
  - Use it or lose it – plan carefully!
- **Dependent Care Reimbursement Account**
  - $300.00 annual minimum
  - $5,000.00 annual maximum
  - Use it or lose it – plan carefully!
  - This program is subject to certain IRS non-discrimination testing which may result in limiting your annual election or preventing you from participation entirely. You should consult with your tax advisor concerning these tax issues
  - Claim forms and instructions are available by contacting the Human Resources Department

**Flex Waiver Bonus**

If you elect to waive Medical Insurance, you are eligible to receive a $100 monthly ($46.15 Bi-Weekly) Waiver Bonus*. To receive the Flex Waiver Bonus, you must identify your source of other coverage and complete the appropriate paperwork through the Human Resources Department.

*Please Note: Federal regulations prohibit Medicare eligible employees over age 65, who waive their employer’s medical coverage, from receiving a waiver bonus if their primary source of other coverage is Medicare.

**Important Plan Information**

King’s College Benefit Plans runs on a July 1 through June 30 Plan Year.

Prior to the beginning of each Plan Year you will have an opportunity during Open Enrollment to consider changing your current benefit elections.

Your Open Enrollment benefit elections will remain in place unless you experience a qualified Life Event. A Life Event is a life status change that allows you to make adjustments to your current benefit elections. If you request a benefits change mid-year due to a Life Event, the change must be requested within 31 days of the event and consistent with the event.

**Qualified Life Events include:**

- **Change in Status** – includes change in marital status; change in number of dependents; change in employment status of the employee, spouse or dependent; change in residence; and dependent satisfies or ceases to satisfy the Plan’s eligibility requirements.
- **Spouse’s or Dependent’s Open Enrollment**
- **Dependent Care Changes** – Includes change in Dependent Care provider, cost changes imposed by a non-relative provider, and change in the number of eligible dependents.
- **Cost or Coverage Changes Within Employer’s Plan** – can result in contribution changes or an alternative election (if the change is significant).
- **HIPAA Special Enrollment Rights** – permits changes if other coverage is lost due to exhaustion of COBRA period, loss of eligibility, or if the employer contributions to the other plan end. In addition, HIPAA grants rights to add coverage upon marriage or new dependent child, if previously waived.
- **Judgment, Decree or Court Order**
- **Enrollment / Ceasing to be Enrolled in Medicare or Medicaid** (does not apply to CHIP)
- **Family Medical Leave Act (FMLA)** Special Requirements
**PARTICIPANT ELIGIBILITY**

Fulltime employees are eligible to enter the Flexible Benefits Plan as indicated in the plan documents.

Your spouse and your dependent children are eligible for certain Benefit Choices. Please see the specific Benefit Choice for more information.

**ELIGIBLE DEPENDENTS**

Eligible dependents include your spouse and your dependent children. Dependent children are eligible to be covered under the Access II – High Option & Value Option medical plans, the OptiChoice vision plan, and the United Concordia dental plan until the end of the calendar year in which they reach age 19. Coverage for a dependent child that is a full-time college student will terminate at the end of the year in which he/she reaches age 25 for medical and vision insurance or the end of the year following his/her 23rd birthday for dental insurance. Certain coverage is provided for disabled dependent children over age 19.

**NOT ACTIVELY AT WORK**

If you are not actively at work, please contact the Human Resources Department at (570) 208-5962. Certain benefit options require active work status before coverage and/or changes take effect.

**DEFAULT PLAN**

For current employees, if you are currently participating in the plan on July 1, 2005 and do not re-enroll, you will receive Core Benefits plus your current Benefit Elections, with updated cost adjustments. However, your Benefit Choices will exclude the Health Care and Dependent Care Reimbursement Accounts for the 2005 Plan Year.

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**CURRENT RATES**

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<th>Access Care II LOW Option</th>
<th>Access Care II HIGH Option</th>
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<th>United Concordia Dental</th>
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This summary provides the highlights of King’s College Benefits. The Plan Documents and Summary Plan Descriptions (SPDs) fully describe the plans. If there is any discrepancy between this summary and the official Plan Documents, the official Plan Documents will govern. King’s College intends to operate the plans indefinitely but reserves the right to change the levels and types of benefits, or otherwise terminate the Plan in whole or in part, at any time, at its sole and absolute discretion.