

FPB EMPLOYEE BENEFITS SUMMARY

Note: benefits are subject to plan rules, provisions, exclusions and limitations. The plan document controls and any conflict between this summary and the FPB plan document shall be resolved in favor of the plan document. Benefits are subject to change.

HEALTH PLAN:

Employees are eligible for coverage on their first day of employment; coverage ends on the last work day. FPB offers four plan options, a Standard PPO option, and a Well Living PPO option, CDHP with HRA and Well Living CDHP with HRA option.

The Well Living plans are an agreement to complete (for covered employees and spouses) an annual routine exam – beginning at age 18; cholesterol/lipid panel –every 5 years beginning at age 20; colonoscopy – every 10 years beginning at age 50; PAP test – every 3 years beginning at age 21 for females and a mammogram – every 2 years beginning at age 40 for females. The recommended exams and tests must be completed by November 30. Employees who sign the pledge and who do not fulfill the requirements by the deadline will not be eligible to participate in a Well Living plan for the following year. MedBen, our third party administrator will monitor claims to determine outstanding test that must be completed for compliance.

PPO Plans

Bi-weekly contribution for the Standard PPO plan:

Employee only is \$26.49
Employee & spouse is \$81.99
Employee & child(ren) is \$76.79
Employee Family is \$107.04

Bi-weekly contribution for the Well Living PPO Plan:

Employee only is \$14.95
Employee & spouse is \$58.91
Employee & child(ren) is \$53.71
Employee Family is \$83.96

MEDICAL COVERAGE (for employees and eligible dependents):

PPO plan with Baptist Health Single Source Network (reduced benefits for services outside network). In Network Benefits: Maximum out-of-pocket \$1000 Single or \$2400 Family. Physician Office Visits, Immunizations and Physical Exams - \$20 Co-Pay. No Co-Pay for Preventive/Wellness visits, Prescriptions - \$5/\$30/\$60. Coinsurance: In-Network – 80%, except preventative care paid at 100%; Bona fide Emergency (In and Out of Network) Deductible then paid at 80%.

CDHP with HRA Plans

Bi-weekly contribution for the CDHP Standard HRA plan:

Employee only is \$16.92
Employee & spouse is \$48.51
Employee & child(ren) is \$47.30
Employee Family is \$83.36

Bi-weekly contribution for the Well Living HRA Plan:

Employee only is \$5.38
Employee & spouse is \$25.43
Employee & child(ren) is \$24.22
Employee Family is \$60.28

MEDICAL COVERAGE (for employees and eligible dependents):

CDHP with HRA plan with Baptist Health Single Source Network (reduced benefits for services outside network). In Network Benefits: Maximum out-of-pocket \$1000 Single or \$2400 Family. Physician Office Visits, Immunizations and Physical Exams – No Co-Pay, deductible applies then paid at 100%. No Co-Pay for Preventive/Wellness visits, Prescriptions - \$5/\$30/\$60. Coinsurance: In-Network – 100% after deductible; Bona fide Emergency (In and Out of Network) Deductible then paid at 100%.

*HRA funds are available to an employee after they have paid the first \$400 in medical expenses. FPB contributes \$600 for single and \$1200 for all other coverage types to the employee towards medical expenses (restrictions may apply).

Dental/Vision

FPB Dental and Vision plan is a separate plan for the 2016 plan year; however benefits will remain the same. See your Summary Plan Documents for those plan benefits.

Bi-weekly contribution for Dental/Vision plan:

Employee only is \$1.16

Employee & spouse is \$4.39

Employee & children \$4.39

Employee Family \$7.18

DENTAL COVERAGE (for employees and eligible dependents):

Deductible and Co-Insurance based on type of service.

VISION COVERAGE (for employees and eligible dependents) :

No Deductible. Annual Eye Exam @ 80% - FRAMES @ 50% - LENSES or CONTACTS: @ 50%

DISABILITY COVERAGE (Short Term (STD) and Long Term (LTD)

(for employees only):

STD: MAXIMUM: \$1,200 per Week, Eligible after 1 year of employment; 22 weeks, 60% of Salary, 30 day Waiting Period (Includes Maternity) MUST BE UNDER A DOCTOR'S CARE: Basic weekly earnings (excludes OT)

LTD: MAXIMUM: \$6,000 per Month, Normal Retirement 180 Day Waiting Period - 60% of * Salary (Coordinates with Short Term Disability) MUST BE UNDER A DOCTOR'S CARE Salary: Basic weekly earnings (excludes OT)

LIFE COVERAGE (for employees only):

Coverage is 2 times Annual Salary (minimum - \$50,000, maximum - \$200,000); AD&D Coverage is 4 times Annual Salary; upon CERS Retirement coverage of \$5,000.

FLEXIBLE SPENDING ACCOUNTS (FSA):

Health FSA - Allows employees to set aside payroll dollars on a pre-tax basis to pay for certain qualified expenses. Funds can be used for office visit copays, deductibles and other eligible expenses.

Dependent Care – Allows employees to fund their account through pre-tax payroll contributions that are reimbursed to the employee for eligible dependent care expenses, such as daycare.

RETIREMENT:

Regular Full-Time Employees are required to participate in the Kentucky Retirement System (CERS non-hazardous). Employees participating prior to September 1st, 2008 contribute 5% of gross wages through payroll deduction; employees participating September 1st, 2008 and after contribute 6%. FPB contributes a percentage of gross wages as determined by the State Legislature.

CERS is a defined benefit plan and benefits are based on formulas that use years of service, compensation and a benefit factor to determine retiree benefits. Service date is also a factor in determining the benefits retirees receive. Additional information is available at kyret.com or by contacting Kentucky Retirement Systems at 1260 Louisville Road, Perimeter Park West, Frankfort, KY 40601.

DEFERRED COMPENSATION:

Regular, Full-Time Employees have the option to participate in 401K and 457 Plans offered by the Kentucky Public Employees Deferred Compensation Authority. Employees may choose to payroll deduct their Pre-Tax contributions. Accounts are fully funded by the employee; FPB does not match or contribute to these plans. All transactions (applications, elections, changes, etc.) must be processed by the Kentucky Public Employees Deferred Compensation Authority, 2501 Georgetown Road, Suite 1, Frankfort KY 40601-8862. The FPB representative is Debra E. Davidson; phone 800-793-4401, option 4, ext. 1172006; e-mail debra.davidson@us.ing.com

HOLIDAYS:

FPB observes 10.5 Holidays per year.

SICK LEAVE:

Employees accrue one sick day per month with no maximum accumulation, effective upon employment. Upon retirement from FPB, unused sick leave may be exchanged for service credit time within the provisions of the retirement system.

VACATION LEAVE:

(Not eligible to take Vacation Leave until after successful completion of 6-month introductory period).

Employees accrue:

- 0 to 4 years 12 days
- 5 to 9 years 15 days
- 10 to 14 years 18 days
- 15 to 19 years 21 days
- 25 years and over 27 days

EAP:

FPB has contracted with Bluegrass West Comprehensive Care Center (BGWCCC) to provide an Employee Assistance Program. BGWCCC provides confidential Assessment and Clinical mental health services. Each full-time employee and family member is eligible to receive up to five treatment sessions per fiscal year (July - June). Services are strictly confidential.

TUITION REIMBURSEMENT:

After one year of service, employees are eligible to receive tuition reimbursement for FPB job related courses taken at accredited universities, colleges, and technical schools. Tuition reimbursement is based on the tuition rate at Kentucky State University. Employees may take a maximum of two courses per term, up to 12 credit hours per year, and must earn a "C" or better final grade. Courses must be approved in advance and approval is subject to availability of budgeted funds.

WELLNESS PROGRAM:

The FPB's wellness program is voluntary to all full-time employees. To be eligible for any fitness incentive, the FPB employee must be enrolled in one of the Well Living Health plans as long as they would like to receive a fitness incentive. Employees enrolled in one of the Well Living Plans are eligible to

receive 75% of the cost to participate in approved physical activities or classes, weight control programs, or for gym membership up to \$200 per calendar year.

CREDIT UNION MEMBERSHIP:

As participants in the Kentucky Retirement system, FPB employees are eligible for membership in the Commonwealth Credit Union and the Kentucky Employee Credit Union. Both of these financial institutions are not-for-profit cooperatives owned by their members.