

Medical	Dental	Vision	Flexible Spending Account and Dependent Care Reimbursement Account	Life Insurance	Accidental Death & Dismemberment Insurance	Business Travel Accident	Survivor Benefit Plan	Disability	401(k) Savings Plan	Other Benefits
<p>You may choose from two Consumer Directed Health Plan (Choice Plus) options. If you choose the Choice Plus option, you may be eligible to contribute to a Health Savings Account.</p> <p>The company provides a contribution to the Health Savings Account (if you are HSA-eligible) to employees who are enrolled on January 1, of each year.</p> <p>All Medical Plan options pay 100% of preventive care with no deductible when you use in-network providers. Other expenses are paid at 80% when received from an in-network provider and 60% when received from an out-of-network provider after you pay a required deductible.</p> <p>All Medical Plan options cover prescription drugs when you use a participating pharmacy or the mail-order service.</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 services are covered at 100% with no deductible. Other services require you to pay a deductible with the plan covering a percentage of the cost.</p> <p>Orthodontia coverage is included.</p>	<p>You may enroll in the Vision Plan that offers you 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>Limited Flexible Spending Account (LFSA): You may enroll in the LFSA as a way to pay for eligible dental and vision 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>Dependent Care Reimbursement Account: 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>Basic Life Insurance⁽¹⁾: KCP&L provides you with Basic Life Insurance coverage equal to your annual base salary—rounded to the next highest \$1,000.</p> <p>The maximum benefit is \$600,000.</p> <p>Supplemental Life Insurance⁽¹⁾: 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, 4 or 5 times your annual base pay, up to a maximum of \$750,000.</p> <p>Dependent Life Insurance: You may purchase Dependent Life Insurance coverage (through payroll deduction with after tax dollars) for your spouse/domestic partner and eligible children.</p> <p>Your spouse/domestic partner may be covered at up to 50% of your Basic Life Insurance amount, to a maximum of \$100,000.</p> <p>Each of your eligible children may be covered at 10% of your Basic Life Insurance amount, up to a maximum of \$10,000.</p>	<p>Basic Accidental Death & Dismemberment (AD&D): KCP&L provides you with Basic Accidental Death & Dismemberment (AD&D) coverage equal to your annual earnings, rounded to the next highest \$1,000.</p> <p>The maximum benefit is \$600,000.</p> <p>Supplemental Accidental Death & Dismemberment (AD&D): You may purchase Supplemental AD&D Insurance coverage for yourself. This insurance is in addition to your Basic AD&D coverage amount.</p> <p>You may purchase additional coverage of 1, 2, 3, 4 or 5 times your annual earnings, up to a maximum of \$750,000.</p> <p>Dependent Accidental Death and Dismemberment (AD&D): You may purchase Dependent AD&D Insurance coverage for your dependents. You may purchase AD&D coverage for your dependents in an amount that is a percentage of your Supplemental AD&D coverage.</p> <p>Coverage is as follows:</p> <p>Spouse/Domestic Partner: 50% of your Supplemental AD&D amount</p> <p>Each Child: 15% of your Supplemental AD&D amount</p> <p>Both Spouse/Domestic Partner and Children: 40% of your Supplemental AD&D amount on your spouse/domestic partner; 10% of your Supplemental AD&D amount on each child</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>Sick Leave: KCP&L provides you with Sick Leave benefits to replace lost income while you are unable to work for up to a maximum of 130 working days (180 calendar days).</p> <p>New employees are eligible for full pay for the first 22 days and half pay for the remainder of the sick days.</p> <p>Starting with your second year of employment and each year thereafter (up to 10 years), your sick days payable at full pay increase by 12 days per year.</p> <p>Long-Term Disability: KCP&L provides you with Long-Term Disability benefits to replace lost income while you are unable to work beyond the elimination period of 180 calendar days.</p> <p>If approved, you receive a monthly Basic Long-Term Disability benefit equal to 60% of your covered earnings.</p> <p>You have the option to increase your Long-Term Disability coverage to 66 2/3% of your covered earnings. You pay for the amount of the increase over 60% coverage</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>You are eligible for a 100% company match on the first 6% of total pay contributed. In addition, you are eligible for an annual non-elective company contribution of 4% of base pay.</p> <p>A variety of investment options are available.</p>	<p>Employee Assistance Program: 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>Vacation Purchase: Vacation Purchase allows you to purchase additional vacation each year during the annual open enrollment.</p> <p>Wellness Program: This program provides reimbursement for health and wellness related activities.</p> <p>Education Assistance Program: Reimbursement for your tuition costs and class specific fees for certain degree programs and individual courses is available from KCP&L.</p> <p>Dollars to Scholars Program: This program is a college scholarship program for your children.</p> <p>Transportation Assistance Plan: This plan allows you to save money on the cost of commuting to and from work.</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 your 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.

In the event of any conflict between these Summary Plan Descriptions and the actual Plan documents, the Plan documents will govern. KCP&L reserves the right to amend, suspend or terminate any of its Plans or programs at any time.

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