



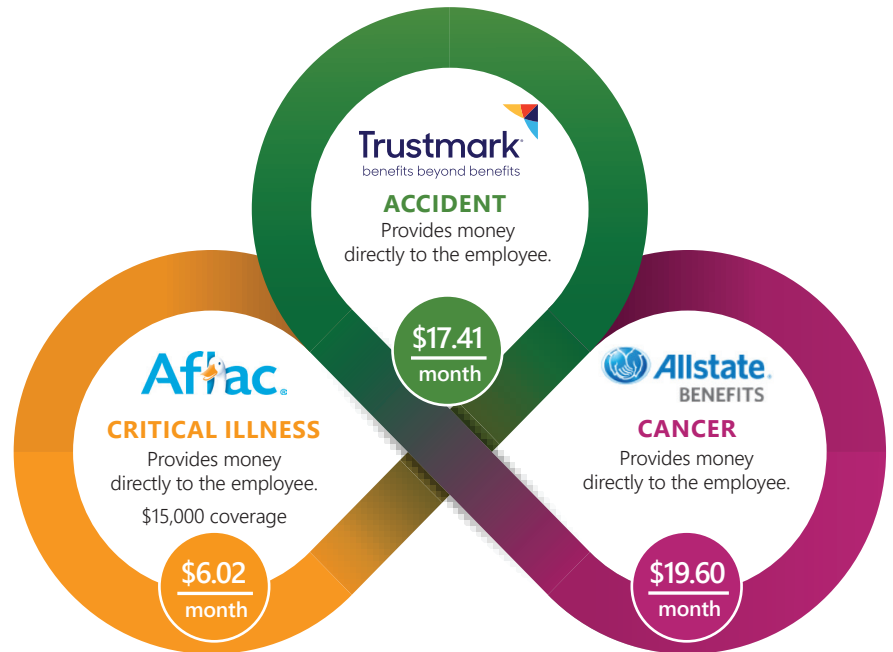
## Meet John.

He is a University of Kentucky employee. John is 45 years old, a non-smoker and seeking employee-only coverage.



Are you concerned about paying deductibles, co-insurance, and living expenses if you suffer from a serious accident or illness?

Fill the gap in your financial planning using UK Voluntary Benefit Plans with pre-tax payroll deductions and \$100 Wellness/Health Benefits.



The Accident, Cancer, and Critical Illness plans pay benefits directly to the insured and can be used for anything. The plans are inexpensive too since premiums are deducted on a pre-tax basis and each plan will pay \$100 every year to the insured for a qualified diagnostic test like cholesterol or glucose.

**Here's an example:** John decided to purchase Accident, Cancer, and Critical Illness (with \$15,000 coverage) insurance for himself.

Total Monthly Pre-tax Premium for Above Plans (EE only)	\$43.03
Net Monthly Deduction (Assuming a 35.65% Tax Bracket) (7.65% FICA & Medicare, 6% State, 22% Federal)	\$27.69
12 Months Per Year	x 12
Annual Net Deduction	\$332.28
Less \$100 Annual Wellness/Health Benefit from Each Plan	-\$300.00
Net Annual Cost for All Plans Combined	\$32.28
<b>Net Monthly Cost for ALL Plans Combined</b>	<b>\$2.69</b>

Not meant to give tax advice. Consult with your own tax advisor. Please see plan brochures and other literature for more details.