



Dear Commonwealth Employee or Retiree:

We are pleased to provide you choices for your dental and vision benefit needs for 2013. We are a locally-owned, Kentucky-based company that offers 100% live customer service during normal business hours. So, you are always only a phone call away from receiving person-to-person customer service.

The following is a summary of the Plans offered by CS Group, a division of Citizens Security Life Insurance Company. Policy effective dates are the 1st of the month following your first payroll deduction for active employees or following your first bank draft or annual payment for retirees.

ACTIVE EMPLOYEES (FREEDOM GOLD PPO DENTAL PLAN)

- Choose any licensed dentist - - each family member can choose his or her own dentist, even if they are all at different locations.
- 100% Type I Diagnostic - Oral Exams and Cleanings (one every 6 months)
- 80% Type II Simple Restorative Services (fillings), Periodontics, and simple extractions
- 50% Type III Major Restorative Services - Bridge and Crowns
- 50% Type IV Orthodontic - through age 19
- \$50 deductible for Type II, and III, \$1,000 annual maximum
- Waiting Periods for Type II - 6 months; Types III & IV - 12 months

ACTIVE EMPLOYEES (FREEDOM BRONZE DENTAL PLAN)

- Choose a Dentemax network dentist for in-network benefit coverage only - - each family member can choose his or her own Dentemax dentist, even if they are all at different locations.
- 100% Type I Diagnostic - Oral Exams and Cleanings (one every 6 months)
- 80% Type II Simple Restorative Services (fillings), Periodontics, and simple extractions
- 50% Type III Major Restorative Services - Bridge and Crowns
- 50% Type IV Orthodontic - through age 19
- \$50 deductible for Type II, and III, \$1,000 annual maximum
- Waiting Periods for Type II - 6 months; Types III & IV - 12 months

ACTIVE EMPLOYEES VISION PLAN

- Choose a Davis Vision provider for the greatest value, maximum benefit dollars.
- Davis Vision network includes independent opticians, ophthalmologists, as well as retail locations, including Wal Mart Vision Centers
- If you choose an out-of-network provider, you pay the provider directly, and submit a claim for reimbursement.
- \$10 co-payment for in-network eye examinations, every 12 months
- \$25 co-payment for in-network eyeglasses, every 24 months

Please refer to the plan summaries and brochures for details.
Dependent coverage is available until age 19 or for full-time student until age 25.
For Retiree Coverage detail and rates, visit: <http://citizensgroup.com/ky/productsRetiree.htm>

Monthly Rates: Effective January 1, 2013 through December 1, 2013
Active Employees

	Dental Freedom Gold	Dental Freedom Bronze	Vision
Employee	\$29.53	\$19.33	\$8.10
Employee + One	\$55.62	\$36.40	\$17.30
Employee + Family	\$87.52	\$57.29	\$22.43

Please visit www.denniskrolinsurance.com or call 800-467-5765 for most up-to-date provider directories, enrollment packages, and questions.

DENNIS KROL, CLU
KROL INSURANCE

109 St. Clair
P O Box 1818
Frankfort, KY 40602
Phone 502-875-3477
Long Distance 800-467-5765
Fax 502-875-3615
E-Mail: krolinsurance@bellsouth.net

PLEASE BE SURE TO INCLUDE YOUR AGENCY NAME ON ALL CORRESPONDENCE.

- *According to the Academy of General Dentistry (AGD), more than 51 million school hours are lost each year due to dental-related illness.*
- *"Up to 25 percent of school-age children may have vision problems that can affect learning, but only 14 percent of children receive a comprehensive eye exam before starting school. Nearly 10 million kids have undetected vision problems." College of Optometrists in Vision Development, August 2004*