



Kentucky's Affordable Prepaid Tuition

Employer Payroll Deduction Instructions

Thank you for helping Kentucky families save for higher education by providing KAPT payroll deduction as a service to your employees. Please follow these instructions in setting up and maintaining your KAPT payroll deduction plan. If you have any questions, please call 1-888-919-KAPT and press option 3. All payroll deduction forms are available at www.getkapt.com or by calling 1-888-919-KAPT and pressing option 3.

- 1) Complete the KAPT /Employer Payroll Deduction Agreement and return to KAPT Payroll Deduction, KHEAA, PO Box 798, Frankfort, KY 40602-0798. You will receive an executed copy assigning you an employer account number.
- 2) Promote KAPT at your place of business by providing KAPT brochures to your employees and using other KAPT promotional materials such as posters and newsletter articles. Call 1-888-919-KAPT and press option 3 to request promotional materials. Please note that employees who want to participate in KAPT must submit a completed KAPT application to KAPT during KAPT enrollment periods (newborns can enroll year round). Employees can request KAPT enrollment kits by calling 1-888-919-KAPT or by visiting www.getKAPT.com.
- 3) Obtain KAPT account information from your employees (you can use the KAPT Employee Authorization Form if you choose), complete the KAPT Employer Payroll Deduction Notice, and mail the form to KAPT Payroll Deduction, KHEAA, PO Box 798, Frankfort, KY 40602-0798 or fax to (502) 696-7373. You only need to provide the Employer Payroll Deduction Notice to KAPT initially and as additions/changes are made by your employees. However, you may want to copy the Notice to use as your documentation when forwarding KAPT payments.
- 4) KAPT payments are due on the first of each month. The first payment due for those enrolling during the fall 2002 enrollment period (September 23, 2002-January 27, 2003) is April 1, 2003. Depending on your payroll deduction schedule, deduct and forward KAPT payments so that the employee's full monthly payment amount is received by the first of each month. For example, if your pay schedule is weekly and the employee's first KAPT payment is due April 1, you would deduct and forward partial payment amounts beginning in March (or February, depending on your payroll processing schedule) so that KAPT would receive the total monthly payment by April 1. Please note that KAPT payments are after-tax contributions.
- 5) When forwarding KAPT payments, please provide each employee's Social Security number and deduction amount. Make your check payable to KAPT and send it with your supporting documentation to KAPT, PO Box 633016, Cincinnati, OH 45263-3016. (Please note that electronic payroll deduction is not available at this time. KAPT hopes to offer this service to employers in the future.)
- 6) Anytime a payroll deduction is added, revised, or cancelled, please advise KAPT by completing the KAPT Payroll Deduction Notice and forward to KAPT Payroll Deduction, KHEAA, PO Box 798, Frankfort, KY 40602-0798 or fax to (502) 696-7373.