

3.3.15 Notary Public

Contact the Business Office or the employee's academic department for notary public services related to faculty responsibilities.

3.4 Employment Benefits

Section 3.4 describes the employment benefits available to faculty that are mandated in Part II, 2.12.2, "Employment Benefits." These are included here for information purposes only and cannot be construed as contractually binding. Full descriptions of benefits are available in the Human Resources Office at both the College of Saint Benedict and Saint John's University.

3.4.1 Governmentally-Mandated Benefits

3.4.1.1 Social Security

The college [university] and each employee contribute monthly to the retirement program established under the Federal Insurance Contribution Act (FICA). In addition to retirement benefits, this program includes disability, survivor, and dependent benefits.

3.4.1.2 Workers' Compensation Insurance

The college [university] carries Workers' Compensation Insurance to provide reimbursement for medical expenses and continuation of salary in the event of occupational illness or accidents incurred during the course of employment.

All injuries, even if serious personal injury is not involved, must be reported to the employee's supervisor. At the College of Saint Benedict, the supervisor must contact Security (363-5000); at Saint John's University, the supervisor must contact Life Safety Services (363-2144). If professional medical treatment is indicated, the supervisor, along with Security or Life Safety Services, will make the necessary arrangements.

Cooperation could mean prevention of future accidents. Absence from work due to a Workers' Compensation claim is not considered sick leave.

Any questions about work-related injuries should be directed to the Human Resources Office at either the College of Saint Benedict or Saint John's University.

BENEFIT INFORMATION

When absent due to a work-related injury, the college [university] will continue to pay the employer portion of health, dental and life insurance for a period of 12 months. The employee will need to pay the employee portion.

If an employee suffers an accident that requires long-term recuperation as defined by the insurance carrier and the employee's physician, the faculty employee is placed on a nonprofessional leave (see Sections 2.11 and 2.13.4). During the period of prolonged illness, the absence will be coordinated with the faculty member's accrued sick leave, the provisions of the Family Medical Leave Act and other applicable state or federal laws and regulations on leaves.

RETURN-TO-WORK PROGRAM STATEMENT

The college [university] supports the practice of bringing injured employees back to work, as soon as they are medically able, to a position within the college compatible with any physical restrictions they may have. We believe this practice serves the best interests of our employees and the college [university].

The prompt return of injured employees to positions within their medical restrictions will minimize the impact of work-related injuries. Coming back to work early helps employees remain functional as they recover while providing the college with the valuable use of employees' talents. Bringing injured employees back as soon as medically appropriate also helps to control Workers' Compensation costs to the college [university].

Current positions can be modified to fit the medical limitations of injured employees. If this is not possible, temporary transitional positions will be made available within or outside the employee's department.

If an employee is injured at work, the employee should report the injury to his or her supervisor immediately, no matter how minor it is. The supervisor will complete an accident investigation form and report the injury to the Human Resources Office at either the College of Saint Benedict or Saint John's University.

The employee's supervisor and/or Human Resources Office at either the College of Saint Benedict or Saint John's University will help arrange for medical treatment following an injury if necessary.

This return-to-work program is an important part of the commitment to manage work-related injuries in the manner best for employees and the college [university].

3.4.1.3 Unemployment Compensation Insurance

Employees are eligible for Unemployment Compensation coverage as established under the Minnesota Department of Economic Security. It is the individual's responsibility to determine if he or she should apply for benefits.

3.4.1.4 Family Medical Leave Act

The Family Medical Leave Act requires employers with 50 or more employees to provide up to 12 weeks of job-guaranteed, unpaid leave during a 12-month period to care for the employee's child after birth, adoption or foster care; the employee's spouse, son or daughter or parent who has a serious health condition; or for a serious health condition that makes the employee unable to perform his or her job.

The eligible employee must be employed for at least 12 months, or have performed at least 1,250 hours of service during the preceding 12 months, before the leave is requested.

The following apply to the use of family medical leave:

1. If the leave is foreseeable, the employee must complete an application 30 days in advance of the effective date of the leave. The forms are available in the Human Resources Office at both the College of Saint Benedict and Saint John's University.
2. Sick leave may be used to care for a family member living in the immediate household if the leave is deemed medically necessary by a physician (with the appropriate documentation). Vacation time may be used to supplement time off.
3. Employees may take leave intermittently or by working a reduced workweek, upon approval of the employee's supervisor. This will not, however, extend the period beyond 12 weeks.
4. Employees may take unpaid leave to care for a parent who has a serious health condition (with the proper documentation from a physician). Vacation time only may be used to supplement time off.

5. The employer will not allow any stacking of benefits. (“Stacking of benefits” is defined as the use of accrued time to extend the family medical leave beyond 12 weeks). Any paid or unpaid leave taken will be included within the family medical leave period.

HEALTHCARE COVERAGE

During an employee’s family medical leave, the employer will continue to pay its share of the benefits, i.e., medical, dental, life, and long-term disability if applicable.

Employees are required to pay their portion for the duration of the leave. If the employee is in a pay status, premiums will be taken out through the normal payroll process. If the employee is in a non-pay status, payments will be requested to be paid in advance of the leave.

MEDICAL CERTIFICATION

If an employee takes family medical leave for one’s own serious health condition or to care for the serious health condition of one’s child, spouse, or parent, the employer requires certification from a healthcare provider. The initial certification will be due at least 15 calendar days after the request for medical leave, and a certification supporting the leave will be required every 30 days, subject to exceptions. If certification is not provided as required, leave may be denied until it is provided.

PARENTAL LEAVE RIGHTS

Minnesota law requires an employer to provide up to six (6) weeks of unpaid parental leave to a mother or father upon the birth or adoption of a child. The eligible employee must be employed for at least 12 months, or have performed at least 1,250 hours of service during the preceding 12 months, before the leave is requested. Contact the Human Resources Office at either the College of Saint Benedict or Saint John’s University for more information.

WORKING PARENTS’ RIGHTS

Minnesota law requires that all employees are entitled to take up to 16 hours unpaid leave a year to attend their children’s school conferences, classroom activities or child-care or other early childhood programs. Employees may elect to use vacation time for these events.

3.4.2 Other Employment Benefits

Faculty employees must be greater than three-sixths time to be eligible for the following benefits:

3.4.2.1 Health Insurance

Employees are eligible for coverage under the current policy, effective the first of the month coincident with or following the date of commencement of active employment. Employees may choose from employee, employee + 1, or family coverage. Employees must apply for this coverage during open enrollment each May, effective July 1 of every year. In the event that the family status changes midyear, a form must be completed within 31 days in order to have additional people covered or deleted without penalty. There is a premium participation whereby the employer pays 80 percent of each full-time employee's coverage and 50 percent of each part-time, benefit-eligible employee's coverage. The employee pays the remaining portion.

COVERAGE CONTINUATION PROGRAM

Qualified persons have the option of continuing group health and life coverage after it would otherwise end. The health coverage currently can be continued for up to 18 months or until age 65, whichever comes first.

3.4.2.2 Dental Insurance

Employees are eligible for coverage under the current policy, effective the first of the month coincident with or following the date of commencement of active employment. Employees may choose from employee, employee + 1, or family coverage. Employees must apply for this coverage during open enrollment each May, effective July 1 of every year. In the event that the family status changes midyear, a form must be completed within 31 days in order to have additional people covered or deleted without penalty. There is a premium participation whereby the employer pays 80 percent of each full-time employee's coverage and 50 percent of each part-time, benefit-eligible employee's coverage. The employee pays the remaining portion.

3.4.2.3 Life Insurance

Employees are eligible for coverage, effective the first of the month coincident with or following the date of commencement of active employment. This benefit is currently paid for by the college [university]. The amount of coverage is currently as follows:

Salary Ranges	Amount of Life Insurance and Accidental Death and Disability
\$0-\$20,000	\$ 50,000
\$20,001-\$37,500	\$ 75,000
\$37,501-\$50,000	\$ 90,000
\$50,001+	\$100,000

* The employee is responsible for income tax on the life insurance benefit amount above \$50,000.

In the event of death, a benefit will be paid to the designated beneficiary in the amount described above. If an employee continues to be employed between ages 70 and 75, the benefit received will be reduced to 65 percent. At age 75, the benefit will be reduced to 50 percent.

Employee Optional Insurance

In addition to the benefit listed above, employees may purchase one, two, three, or four times their annual salary in optional life insurance, and they also may purchase a basic amount of life insurance for their spouse and eligible dependents. Matching Accidental Death and Disability Insurance may also be purchased but on the employee only. Employees may apply for this optional life insurance during open enrollment each May,

effective July 1 of every year. In the event that the family status changes midyear, a form must be completed by the employee within 31 days in order to change the amount of optional life insurance.

Coverage Continuation Program

Qualified persons have the option of continuing group health and life coverage after it would otherwise end. This coverage currently can be continued for up to 18 months.

3.4.2.4 Long-term Disability

Full-time employees become eligible for long-term disability after one year of employment. The employer provides disability coverage to eligible employees. This plan provides a benefit equal to 60 percent of the employee's monthly salary to a maximum \$6000 per month if he or she is unable to work due to an illness or non-work-related injury and after the completion of the 120-calendar-day elimination period. The employer pays 100 percent of the employee's premium for this protection.

After the long-term-disability elimination period of 120 calendar days, the employee has the right to continue current elected benefits for up to 18 months, as stated in the Coverage Continuation Program. The college [university] will pay the employer's share of the premiums for current elected benefits for individuals on long-term disability for the first 12 months of the 18-month period, provided the individual remains benefit eligible.

(See Sections 2.11 and 2.13.4.)

3.4.2.5 Sick Leave

Refer to Section 2.10.3.2.c for reporting an absence.

An eligible employee who suffers from a nonoccupational illness that prevents him or her from working, including illness of a family member living in the immediate household which requires the employee's attention, may use accumulated sick leave hours to account for absence(s). Eligible employees may also use up to two weeks/80 hours per fiscal year of accumulated personal sick leave hours to care for ill family members not living in the employee's household. In this policy, family members are defined as children, parents and parents-in-law. If the use of sick leave is for multiple days, or a number of consecutive days, the employee must notify his or her supervisor in writing explaining the amount of time needed and the medical reason for the request. A copy of this notification must be sent to the Human Resources Office at either the College of

Saint Benedict or Saint John's University. Sick leave is earned at the rate of 20 days per academic year and is cumulative from year to year to a maximum of 90 days (720 hours). Sick leave is lost at the time of termination.

(See Sections 2.11 and 2.13.4.)

3.4.2.6 Flexible Benefit Plan

The flex program allows benefit-eligible employees to restructure their compensation package to pay for eligible benefit expenses on a before-tax (salary reduction) versus an after-tax (salary deduction) basis. Using a salary reduction versus a salary deduction generally increases an employee's take-home pay. Examples of benefit related items eligible for a salary reduction include child-care, medical and dental expenses.

3.4.2.7 Tuition Remission

The benefit provides for free tuition the next full semester after six (6) months of continuous employment and with the approval of the provost. Educational benefits for eligible employee/spouse are available within the scope of the following policy. The payment of special fees is the responsibility of the employee/spouse. An employee is required to make up the time away from work. Full-time employees and/or their spouses may enroll for one undergraduate course per term. Such courses may carry credit of up to four credit hours. Courses available are limited to undergraduate offerings at Saint John's University and the College of Saint Benedict on either campus during the fall and spring terms. Thus, the following are excluded: Saint John's University/College of Saint Benedict/Saint Cloud State University Exchange Program, special evening courses, and School of Theology courses. The privilege of enrollment in courses does not imply acceptance of the employee/spouse by either Saint John's University or the College of Saint Benedict as a degree candidate.

3.4.2.7.1 Tuition Remission for Faculty Employees

The request to make use of this benefit shall be made by the employee to his or her department chair and approved by the provost.

The faculty employee's department chair shall, if he or she deems appropriate, give the faculty employee approval by signing the registration form in the space provided for the adviser's signature.

The Human Resources Office at either the College of Saint Benedict or Saint John's University will need to confirm the employee's eligibility after the request for authorization has been filled out by the faculty employee.

3.4.2.7.2 Tuition Remission for Spouses of Faculty Employees

The spouse of a full-time faculty employee who is interested in the educational benefit should contact the Human Resources Office at either the College of Saint Benedict or Saint John's University for further information.

3.4.2.7.3 Tuition Remission/Assistance for Children of Faculty Employees

This employee benefit program provides a financial resource to a qualified son or daughter for meeting the tuition costs at the College of Saint Benedict or Saint John's University.

The employee and/or the son or daughter assumes all liability for any federal or state taxes that may be attached to this benefit.

Note: This policy may be subject to review as federal and state tax regulations evolve.

3.4.2.7.3.1 Internal Tuition Remission/Assistance

ELIGIBILITY

After a benefit-eligible employee has worked for at least 24 months in a full-time capacity, the college will grant tuition remission the next full semester to the eligible employee's children to attend either the College of Saint Benedict or Saint John's University. The terms of the plan are as follows:

Tuition remission at the College of Saint Benedict or Saint John's University:

A son or daughter who, at each time of requesting a tuition remission benefit, meets the following criteria:

1. is less than 25 years old;
2. is not and has not been married;
3. is a natural child of a full-time employee or a child who was legally adopted prior to age 18 or is declared to be a dependent of the employee for Internal Revenue Services purposes.

Note: The student must meet the academic standards set by the school selected and must maintain satisfactory academic progress, as determined by that college.

AMOUNT, DURATION AND OTHER POLICIES

Tuition remission covers only the tuition for two (2) semesters and does not cover overload and special courses. The duration of this benefit is a maximum of four (4)

years of undergraduate higher education for each son or daughter. If the son or daughter has completed two (2) years of college at the time he or she becomes eligible for this benefit, the maximum amount that this benefit would cover is two (2) years, etc.

DURATION OF THE BENEFIT

The **maximum** duration is four (4) school years for each son or daughter—namely, eight (8) semesters.

Note: Only undergraduate course offerings qualify. Continuing Education courses, special evening courses, School of Theology courses, and the like are excluded.

Additional Information

Dollar Value of Tuition Remission

The maximum dollar amount of tuition remission each school year for a qualified son or daughter shall be the colleges' tuition for the current year. The employee or the son or daughter pays all other applicable charges: room, board, fees, books, and the like.

Additional Financial Aid

It is the responsibility of the faculty employee, whose son or daughter is going to attend Saint John's University or the College of Saint Benedict, to contact the College of Saint Benedict's director of financial aid. The parents and student are encouraged to submit materials to qualify for other financial aid. In order to qualify for further financial aid, the current financial aid application (at this time called the Family Financial Statement) must be submitted to the College of Saint Benedict's director of financial aid annually. If Federal or State of Minnesota grants are available, these will be applied according to the requirements of the grant and in consultation with the employee.

Note: Total grant money including tuition remission cannot exceed total cost of attendance.

Living on Campus

If space is available, a child who is receiving the tuition remission benefit may choose to live in the College of Saint Benedict or Saint John's University residence hall at the regular charge.

Following Disability or Death of Employee

After 10 years of full-time employment for the College of Saint Benedict [Saint John's University], a 50 percent, plus an additional 5 percent for each year completed beyond 10 years, tuition remission shall survive the employee for each remaining son or daughter.

Following Retirement of an Employee

The benefit for retirement after 20 years will be for tuition remission at the College of Saint Benedict or Saint John's University only.

Twenty (20) Years of Service Tuition Remission Benefit

Only the College of Saint Benedict employees who were hired before July 1, 1998, will retain the "20 years of service" benefit. This benefit provides tuition remission at the College of Saint Benedict or Saint John's University for eligible dependent children after an employee has 20 years of service and is no longer employed at the college. The use of this benefit does not apply to any of the consortia programs offered by the college.

Status Changes during the Academic Year

If the recipient loses qualified son or daughter status (e.g., if the recipient turns 25 years of age, marries, discontinues being an IRS dependent of the employee, or the employee terminates employment and is not eligible for the "20 years of service" tuition remission benefit) during the academic year, tuition remission is prorated.

3.4.2.7.3.2 External Tuition Remission/Assistance

ELIGIBILITY

After a benefit-eligible employee has worked for at least 24 months in a full-time capacity, he or she is eligible to apply for the external tuition consortia programs. The terms of the plan are as follows:

The three (3) programs available through the Tuition Consortia are: Tuition Exchange, Inc. (TE), Council of Independent Colleges Tuition Exchange Program (CICTE) and the Catholic College Cooperative Tuition Exchange (CCCTE). A son or daughter who, at each time of requesting a tuition remission benefit, meets the following criteria:

1. is less than 25 years old;
2. is not and has not been married; and
3. is a natural child of a full-time employee **or** a child who was legally adopted prior to age 18.

Priority for Utilizing Tuition Consortia

1. Seniority (years of service) is the main criterion for deciding priority of an employee's dependent child to receive this benefit. Years of service are measured from the date of hire in a full-time, benefit-eligible position. Leaves of absence will not be counted towards years of service for the purpose of seniority calculation. Certain leaves, such as sabbaticals, do not count towards years of service. In cases of identical seniority of the employee, the age of the dependent child decides, with the older child given priority (birth date determines).
2. An employee may normally receive only one (1) tuition consortia benefit at a time. The dependent may have access to up to four (4) years of the benefit, or completion of the bachelor's degree, providing that the parent/employee continues to be eligible. An employee with one dependent using the benefit who wants to apply on behalf of another child must take a place on the priority list behind all other applicants who are applying for a first applicant in their family.

Each tuition consortia program has its own import/export requirements. A deterioration of our import/export balance may result in a student applying for or already attending college to lose the tuition consortia benefit. A dependent choosing to discontinue attending a consortia college cannot "release" unused tuition consortia years to a sibling.

The dependent already in the consortia ordinarily has priority over all new applicants unless a limit of less than four years was specified on the dependent's certification or decertification form or our credit/debit balance deteriorates.

Note: The student must meet the academic standards set by the school selected and must maintain satisfactory academic progress, as determined by that college.

APPLICATION DEADLINE

The dependent must have been accepted at the school to which he or she is applying before consortia applications will be considered.

Application forms are available from the Human Resources Office at both the College of Saint Benedict and Saint John's University. The deadline for employees to request consideration for their children for the following school year is December 1. After those who are declared eligible and given priority have either succeeded in gaining admission under tuition consortia, have matriculated at the college other than under tuition

consortia, or have stopped attempting to get into a college, other spaces may be made available.

It is important that employees recognize that there are many variables that may affect a dependent's ability to utilize this program. We cannot control how many of our applicants will be accepted into the program; nor do we have control over whether an applicant will be accepted by the school of their choice. Because of this, the college recommends that this program be considered as just one potential option for college financing.

3.4.2.7.3.3 Traveling Tuition Remission/Assistance

A Saint John's University faculty employee is eligible to receive this benefit if the following conditions are met:

1. Hired before July 1, 1998; and
2. Worked three (3) continuous years of full-time employment.
 - See the Saint John's University Human Resources Office for explanation.

Traveling tuition remission is a benefit available to a qualified son or daughter of a full-time, eligible faculty member of Saint John's University. This employee benefit program provides a financial resource to a son or daughter for meeting the tuition costs of undergraduate education.

The employee and/or the son or daughter assumes all liability for federal and state taxes that may be attached to this benefit.

Note: This policy may be subject to review as federal and state tax regulations evolve.

Definition

1. Traveling tuition remission is an educational benefit provided by the corporation to a qualified son or daughter of an eligible employee for meeting the tuition costs at an institution other than Saint John's University or the College of Saint Benedict or an institution that is a member of the consortia or with whom there is a bilateral agreement.

2. Institution of Higher Education is a nationally or regionally accredited institution that offers the baccalaureate degree or a community college whose credits would be of such value as to be transferable to Saint John's University.
3. Under this policy, the term eligible has reference to an employee who has met the criteria that allow him or her to receive this benefit for qualified daughters or sons, according to the schedule below.
4. Son or daughter is used in this policy to define a person who may be qualified to receive the traveling tuition remission benefit.
5. Under this policy, the term qualified refers to a son or daughter who, at each time of requesting implementation of the benefit in the form of a tuition payment, concurrently meets all of the following criteria:
 - a. is a natural child of the eligible administrative member, a child who was legally adopted prior to age 18, or a stepchild who was designated by name at the time of initial appointment;
 - b. is less than 25 years old;
 - c. is a declared dependent of the employee for Internal Revenue Service purposes;
 - d. is not and has not been married; and
 - e. is enrolled at an accredited two-year or four-year institution of higher education for the purpose of pursuing a bachelor's degree.

Note: The student must meet the academic standards set by the school selected and must maintain satisfactory academic progress, as determined by that corporation.

At the time a faculty employee enters his or her initial contract with Saint John's University, the status of each child is clarified and written into the employment record by the Human Resources Office. At that time, it is also made clear that further natural children of the employee and children who are legally adopted prior to age 18 subsequently will also be written into the record.

Schedule of Eligibility

The traveling tuition remission benefit is granted according to the following schedule of eligibility:

1. Tuition remission to assist in the payment of tuition for one (1) son or daughter shall be available after the employee has been employed his or her third academic year at full-time, continuous employment. In the case of multiple births, tuition remission shall be available to each;
2. Tuition remission to assist in payment of tuition for two (2) daughters or sons shall be available after the employee has been employed his or her fifth academic year at full-time, continuous employment;
3. Tuition remission to assist in the payment of tuition for three (3) daughters or sons shall be available after the employee has been employed his or her seventh academic year at full-time, continuous employment;
4. Tuition remission to assist in the payment of tuition for four (4) daughters or sons shall be available after the employee has been employed his or her ninth academic year at full-time, continuous employment;
5. Tuition remission to assist in the payment of tuition for any number of daughters or sons shall be available after the employee has been employed his or her tenth academic year at full-time, continuous employment.

DURATION OF BENEFIT

The maximum duration is four (4) full-time equivalent years for each son or daughter. Less than the maximum may occur if a son or daughter has completed some undergraduate studies before the employee becomes eligible for this benefit. For example, if the son or daughter has completed two (2) years of college work before the time at which the employee becomes eligible, the duration of the benefit will be two (2) years.

DOLLAR VALUE OF TRAVELING TUITION REMISSION

The maximum dollar amount for traveling tuition remission each school year for a qualified son or daughter shall be the Saint John's University tuition for the current year, or the tuition of the college attending, whichever is less. The employee or son or daughter pays all other applicable charges: room, board, student and activity fees, additional tuition (at another institution), books, and the like.

STATUS CHANGE DURING THE ACADEMIC YEAR

If the recipient loses qualified son or daughter status (e.g., if the recipient turns 25 years of age, marries, discontinues being an IRS dependent of the employee) during the academic year, tuition remission is prorated.

SUMMER SCHOOL

Attendance at summer school allows an individual to earn credits toward graduation. In this case, the number of credits paid for will be computed as a portion of an academic year. Thus, if eight (8) semester hours are paid for (supposing, for purposes of this example, a Saint John's University 16-credit-per-semester, full-time load), that payment represents one-half of a semester.

ADDITIONAL FINANCIAL AID—THROUGH ANOTHER INSTITUTION

It is the option of the employee or of the son or daughter who is going to attend another institution of higher education to contact that institution's director of financial aid.

METHOD OF DISBURSEMENT—TO ANOTHER INSTITUTION

A check for an amount equivalent to current tuition at Saint John's or tuition at the college at which the student is enrolled, whichever is less, will be sent to the institution the son or daughter is attending by the Business Office each time a tuition-due statement is presented for payment by the eligible administrative employee.

FOLLOWING DISABILITY OR DEATH OF EMPLOYEE

All Order of Saint Benedict employees employed on or after July 1, 1998, will be governed by the present policy concerning the Order of Saint Benedict employees who become disabled or die. After 10 years of service, 50 percent tuition remission shall survive the employee for each remaining son or daughter and 5 percent each year thereafter.

FOLLOWING THE RETIREMENT OF AN EMPLOYEE

The benefit for retirement after 20 years will be for tuition remission at the College of Saint Benedict or Saint John's University only.

Note: If a son or daughter is attending another institution at the time of the eligible faculty employee's total disability or death, he or she will be allowed to complete the baccalaureate education at that institution with payment according to the above schedule.

3.4.2.8 Paid Parental Leave

A one-sixth release with pay due to the birth or adoption of a child in the semester that the new parenting occurs or in the following semester will be granted. New employees are eligible for this benefit after six months of employment. Additional information is available in the Human Resources Office at both the College of Saint Benedict and Saint John's University.

3.4.2.9 Retirement

To be eligible for the Retirement Plan, an employee must be a full-time employee and have completed three (3) consecutive years of benefit-eligible service.

The preliminary service period of three (3) years is waived for a person who already holds an active TIAA/CREF annuity policy from a previous college/university position.

BENEFIT SUMMARY

The College of Saint Benedict [Saint John's University] provides a retirement program for all eligible employees. The program is administered by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF) of New York.

The full details of the plan are specified in the College of Saint Benedict [Saint John's University] Retirement Plans. The plan documents give specific information on all aspects of the plan, including eligibility, participation, and current contribution schedules. To the extent of any inconsistency between plan documents and this summary, the plan document controls.

CONTRIBUTIONS

Minimum Contributions

The plan requires a minimum contribution by the employee of 2 percent of his or her salary in order to receive the employer contribution which is 9 percent of his or her salary.

At the time of entry into the plan, each participant determines the portion of the contribution that shall be directed to available TIAA and CREF options. Contribution payments by both the employer and the employee coincide with pay dates. Participants may change the percentage directed to available TIAA and CREF options if they so desire.

Voluntary Contributions

A participating employee may elect to make voluntary contributions in excess of the established levels to this plan or a Supplemental Retirement Annuity (SRA). Part-time, benefit-eligible employees are eligible to make voluntary contributions to an SRA only.

OTHER RETIREMENT INFORMATION

Termination Information

Participation in TIAA/CREF is transferable if the employee terminates employment with the College of Saint Benedict [Saint John's University] and becomes employed at an institution that carries the same retirement program.

A participant whose employment with the College of Saint Benedict [Saint John's University] terminates and whose new employer is not affiliated with TIAA/CREF may:

1. request a repurchase of the annuity for immediate payout if they meet the repurchase requirements. After such a "repurchase," the former employee is no longer a participant in the plan;
2. request a rollover to a qualified plan;
3. leave the funds invested in TIAA/CREF.

If a former employee is once again employed by the College of Saint Benedict [Saint John's University] and does not have active TIAA/CREF contracts, he or she will have to reestablish eligibility for participation.

Pre-Retirement Planning

It is the responsibility of each employee to plan for retirement. At a minimum, the individual should include the institution in his or her planning one year prior to retirement.

Retirement

At the time of retirement, the employee's annuity moves from the accumulation stage to the payout stage. The application form for benefits and other supporting documents should be completed 90 days prior to retirement. This can be done by calling TIAA/CREF. At that time, a choice will be made among available payout options.

3.4.3 Additional Non-contractual Benefits

3.4.3.1 Tuition Assistance

SAINT JOHN'S PREPARATORY SCHOOL TUITION ASSISTANCE

This grant is from the abbey and the prep school to the College of Saint Benedict and Saint John's University employees. Any decisions related to its continuance or changes in the current administration of it will be reviewed annually.

Eligibility

Qualified Son or Daughter

Under this policy, the term **qualified** refers to a son or daughter who, at each time of requesting implementation of the grant in the form of a tuition payment, concurrently meets all of the following criteria:

1. is a natural child of the eligible employee, a child who was legally adopted prior to age eight (8), or a stepchild who was designated by name at the time of initial employment;
2. is less than 19 years old at the beginning of the academic year; and
3. is a declared dependent of the employee for Internal Revenue Service purposes.

Note: The student must meet the academic standards set by Saint John's Preparatory School and must maintain satisfactory academic progress, as determined by that institution.

Employee Eligibility

The Tuition Assistance Grant is accorded to the following schedule of employee eligibility:

1. payment of tuition for daughters or sons shall be available after the employee has been employed full time for 12 months.

Definitions

Tuition Assistance is an educational grant in the form of a matching grant provided by the Benedictine Division and the Preparatory School.

Eligibility under this policy has reference to an employee who has met the criteria which allow him or her to receive this grant for qualified daughters or sons as noted under the eligibility employee.

Son or Daughter is used in this policy to define a person who may be qualified to receive the Tuition Assistance Grant.

Dollar Value of Tuition Assistance will be determined annually by the Order of Saint Benedict (corporate treasurer and abbot) and will apply only to payments made to Saint John's Preparatory School.

3.4.3.2 Admission to Campus Events

Employees and their immediate family and retirees may attend athletic and cultural events on each campus. ID cards may be needed for admittance to some events.

COLLEGE OF SAINT BENEDICT/SAINT JOHN'S UNIVERSITY COLLEGIATE ATHLETIC EVENTS

All employees of the College of Saint Benedict and Saint John's University may present their ID card for free admission to regularly scheduled College of Saint Benedict or Saint Johns University home collegiate events. This does not include any post-season contests. Eligibility applies to employee and immediate family.

BENEDICTA ARTS CENTER (BAC) AND STEPHEN B. HUMPHREY THEATER (SBH)

All employees of the College of Saint Benedict and Saint John's University are welcome to attend the performances at the BAC and the SBH Theater and to view Gallery exhibitions at the Benedicta Arts Center and Saint John's University Art Centers.

Many of the events are not ticketed and open to the public free of charge. For most College of Saint Benedict/Saint John's University Fine Arts Series events to which tickets are sold, each College of Saint Benedict or Saint John's University employee may obtain two (2) half-price tickets per event upon presentation of a current ID card.

In recognition of the financial contribution of the Sisters of the Order of Saint Benedict and members of the monastery at the Order of Saint Benedict toward the construction of the Benedicta Arts Center, the College of Saint Benedict and Saint John's University Fine Arts Programming will provide one (1) complimentary ticket per College of Saint Benedict/Saint John's University Fine Arts Series event to members of the monastic communities upon presentation of a current ID card.

When an event is sponsored by an organization other than the College of Saint Benedict/Saint John's University Fine Arts Programming, the employee discount or complimentary tickets for monastic community members may not be available. For further ticket and event information about the BAC and SBH Theater, please contact the Information Offices at 363-5777 or 363-3577.

3.4.3.3 Use of Corporate Facilities

Employees and their families and retirees may use recreational facilities on each campus according to procedures established by the facility management. Outside of these specific situations, however, the presence of persons on campus who are not directly involved in the work of the corporation is considered a disrupting influence. No facility or office on campus is to be used for child-care or unsupervised recreation for an employee's child.

3.4.3.4 Campus Services

Various campus departmental services such as duplicating and library/media are available to faculty according to departmental policy.

3.4.3.5 Dining on Campus

Contact the Dining Service at Saint John's University or the Food Service at the College of Saint. Benedict for information on meal plans for faculty.