UNIFIED BENEFITS
PROGRAM SUMMARY

2018-19 Plan Year
(September 1 – August 31)

OFFICE OF HUMAN RESOURCES
Tomson Hall 180 | 507-786-3068
benefitsandcomp@stolaf.edu
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INTRODUCTION

The following is a summary of the St. Olaf College benefits program. Please read the eligibility requirements for each benefit as they may vary. Depending upon your Full Time Equivalency (FTE), you may be eligible for some or all of the benefit options. Utilize the Benefits Eligibility Key below as a quick reference to identify the benefits that apply to you.

BENEFITS ELIGIBILITY KEY
(If symbol is next to title of benefit, the employment group is eligible.)

Faculty with a FTE of 0.50 or more during the academic year (September to May)

Staff with an annualized FTE of 0.50 or more

Faculty with a FTE of 0.49 or less during the academic year (September to May)

Staff with an annualized FTE of 0.49 or less

Benefits are elected when employees are newly hired, have certain types of status changes, or experience a qualifying event.† Thereafter, employees may change their benefit elections on an annual basis during open enrollment with benefit changes effective each year on September 1. Once employees elect coverage, they are required to keep the coverage for the entire plan year (September 1 – August 31), unless they experience a qualifying event* or certain types of status changes. Changes to benefits must be made within 30 calendar days of any qualifying event* or certain types of status changes, with few exceptions (e.g. retirement plan and Health Savings Account elections).

Employees who decline enrollment for themselves and/or their dependents, including spouse and/or child(ren), at the time of hire or during the open enrollment period may be able to enroll in MNSure, or may be allowed onto the St. Olaf plan as special exceptions under extenuating circumstances with prior approval. In such cases, premiums will be paid on an after-tax basis and may be subject to other restrictions. Please contact Human Resources with any questions regarding your current benefits or changes to your elections.

* Qualifying Events - Examples of qualifying events include a change in your marital status, or adding new dependents due to the birth or adoption of a child. Changes in benefits must be consistent with the change in family status and must be made within the 30 calendar days following the status change. Additional qualifying events include commencement or separation of your spouse’s employment, a change on the part of you or your spouse from full-time to part-time employment status or vice versa that results in a change in benefits eligibility (i.e. going above or below 0.75 FTE), taking an unpaid leave of absence (any of which result in a loss/gain of group health coverage), or a change in benefit elections on the part of you or your spouse during open enrollment. For more information regarding qualifying events and status changes, please contact Human Resources.
**BENEFITS PAIRED FOR BY THE COLLEGE**

**Group Term Life & Accidental Death & Dismemberment (AD&D) Insurance**

Employees will be provided with basic life and AD&D insurance equal to two (2) times their annual base salary, unless they limit it to $50,000 in order to avoid paying taxes on additional insurance above the limit. This benefit is effective on the first of the month concurrent with, or following, the date of hire. Employees over the age of 70 will receive a 50% reduction in benefit maximum and premium.

**Long-Term Disability Insurance**

Employees will be provided with long-term disability (LTD) insurance, effective on the first of the month concurrent with, or following, the date of hire.

The LTD benefit will begin after a 180 day (6 month) waiting period (assuming the medical criteria are satisfied). The benefits include 60% of pay and a 10% contribution to retirement. There is also typically a continuation of College life insurance after 9 months of disability. Employees have the option to gross up income by the amount of the LTD premium in order to pay tax on the premium and not on any disability income benefit.

**Short-Term Disability Benefit**

Non-Exempt (hourly) eligible employees will be provided with a short-term disability benefit effective on the first of the month concurrent with, or following, the date of hire. The short-term disability plan will pay 60% of pay beginning on the eighth consecutive calendar day of disability (assuming the medical criteria are satisfied). Employees must use 40 hours of PTO during the period prior to short-term disability becoming effective. If needed, the short-term disability benefit will continue up to 180 days (6 months), which is the waiting period for long-term disability coverage.

**Employee Assistance Program**

The College offers an Employee Assistance Program (EAP) through Cigna Behavioral Health to all employees and members of their immediate families. The EAP provides free, confidential services 24 hours per day, 365 days per year. The phone number for the EAP is 1-800-554-6931.

The EAP offers access to face-to-face counselors in the Cigna Behavioral Health network, as well as phone consultants to help process life stresses and improve well-being.

Cigna’s EAP also offers additional resources to help balance your work and life needs. Following are the categories of services an EAP consultant or Work/Life Resources can connect you with:

- Elder Care
- Emotional Health
- Family Life
- Financial
- Job/Career
- Legal
- Physical Health
- Relationship
- Substance Abuse
HEALTH & WELFARE PLANS

Employees may select to voluntarily participate in benefits from a number of different options that best fit their personal situation.

Health Insurance

New employees will have 30 days from the date of hire to elect health insurance. Coverage is effective on the first of the month concurrent with, or following, the date of hire. The employee’s share of the premium will be deducted on a pre-tax basis from payroll.

St. Olaf offers employees two health insurance plan options - a traditional Core Plan and a High Deductible Health Plan - (HDHP). Both plans provide free preventative care coverage. Deductibles and out-of-pocket maximums accrue for both plans from September 1 through August 31 annually. Also, both plans have an “embedded” feature, whereby one family member may satisfy the employee only out-of-pocket maximum and be covered at 100%, before the family deductible is satisfied.

However, other significant differences between the health plans exist. The Core Plan has a $750 employee only health care deductible with co-insurance thereafter, with prescription co-pays contributing to the healthcare deductible. The Core Plan can be paired with a full Flexible Spending Account (FSA) for medical expense reimbursement. The HDHP has a $2,700 employee only deductible inclusive of combined health care and pharmaceutical costs, and is tied to a Health Savings Account (HSA), to which St. Olaf makes contributions on the employee’s behalf.

Flexible Spending Accounts (FSA)

Medical Reimbursement Account – FULL FSA

Eligible employees may participate in this FULL Flexible Savings Account (FSA), offered through Further, up to a maximum of $2,650 per year. This account is designed to reimburse employees for qualified medical expenses for themselves and dependents that are not paid for through other insurance plans (e.g. dental care, glasses and contacts, prescription co-payments, deductibles, etc.). Employees with an FTE of .50 or more may participate in the medical reimbursement account even if they don’t participate in the College health insurance.

Claim forms and provider receipts are required for reimbursement. There may be some situations where it would be more advantageous to take the tax credit on your income tax. Money set aside for this program is exempt from Social Security, Medicare, Federal income tax and State income tax. The elected amount cannot exceed 92% of pay. Employees should consult their tax advisor if they have questions in this area.

Despite the real savings that these accounts can generate, some care needs to be used in determining how much money to set aside. Money that is designated but not used will be forfeited. Employees are not allowed to discontinue or change the amount contributed during the plan year (September 1 - August 31) except under very limited circumstances.
Medical Reimbursement Account – LIMITED FSA

Eligible employees participating in the Health Savings Account (HSA), offered through Further, may also participate in the LIMITED Flexible Savings Account (FSA). This program operates similarly to the FULL FSA, however may only be used for the limited purpose of reimbursing dental and vision expenses up to a maximum of $2,650 per year.

Claim forms and provider receipts are required for reimbursement, or you may use the plan-issued debit card to pay for qualified medical expenses. There may be some situations where it would be more advantageous to take the tax credit on your income tax. Employees should consult their tax advisor if they have questions in this area.

Despite the real savings that these accounts can generate, some care needs to be used in determining how much money to set aside. Money that is designated but not used will be forfeited. Employees are not allowed to discontinue or change the amount contributed during the plan year (September 1 - August 31) except under very limited circumstances. *

Dependent Care Reimbursement Account

Employees may pay for child care expenses with pre-tax dollars. Eligible employees may participate in this program, offered through Further, up to a maximum of $5,000 per year, per household, and the amount elected cannot exceed 92% of pay. For most employees, maximizing this benefit can result in substantial savings of 20% or more, because the money set aside for this benefit is exempt from Social Security, Medicare, Federal income tax and State income tax.

Eligible dependents are generally under age 13 and are listed as dependents on your federal income tax return. However, there may be other individuals who qualify, such as older children, spouse, or parents who are physically or mentally incapable of self-care. If you are married, the services must be provided to enable you and your spouse to be employed, or for your spouse to be a full-time student.

Claim forms and provider receipts are required for reimbursement. There may be some situations where it would be more advantageous to take the tax credit on your income tax. Employees should consult their tax advisor if they have questions in this area.

Despite the real savings that these accounts can generate, some care needs to be used in determining how much money to set aside. Money that is designated but not used will be forfeited. Employees are not allowed to discontinue or change the amount contributed during the plan year (September 1 - August 31) except under very limited circumstances. *
Only employees participating in the High Deductible Health Plan (HDHP) may participate in the HSA, offered through Further. Employees have the option to contribute pre-tax dollars to pay for qualified medical expenses for themselves and their dependents that are not paid for through other insurance plans (i.e., dental care, glasses and contacts, prescription co-pays, deductibles, etc.). St. Olaf will also make employer contributions to certified employee HSA accounts:

St. Olaf Annual Employer Contribution:
Employee Only $500
Employee +1 $1,000
Family $1,500

Employer HSA contributions will be paid in two installments, with the first half paid to all eligible employee participants between September 1 – January 31, with the second half paid February 1 – May 31 (new entrants during this time frame will only receive this second installment for the first year). No HSA employer contributions will be issued June 1 – August 31.

The IRS sets annual maximum limits on total contributions that can be made to HSAs during a calendar year.

IRS Annual Contribution Limit less Employer Contributions:

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$2,950</td>
<td>$3,000</td>
</tr>
<tr>
<td>Employee +1</td>
<td>$5,900</td>
<td>$6,000</td>
</tr>
<tr>
<td>Family</td>
<td>$5,400</td>
<td>$5,500</td>
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</table>

All participating employees will need to certify that they can participate in the HSA. To participate in an HSA, neither the employee nor their spouse can be participating in a FULL Flexible Spending Account (FSA). Also, employees may only participate in an HSA if:

- You selected to participate in the St. Olaf High Deductible Health Plan (HDHP)
- You and your spouse are not participating in a FULL FSA at St. Olaf or another employer. This applies until the end of the FULL flexible spending account plan year/grace period when all money is depleted.
- You are not enrolled in Medicare parts A, B or D.
- You are not listed as a “dependent” for tax purposes.

Employees may increase or decrease their HSA contribution amounts anytime during the plan year. To pay qualified medical expenses, employees will receive a debit card. However, employees may only use amounts contributed and may not “overdraw” on their HSA account. Employee and employer contributions to the HSA are available until the employee uses these funds, even if an employee should switch to the Core Plan during open enrollment or separate their employment from St. Olaf.

Dental Insurance

Employees may participate in the College dental plan through Delta Dental. A $25.00 deductible per person or $75.00 per family deductible applies, except for preventive dental care, which is covered at 100%. Basic services are covered at 80%, major services are covered at 50%, and orthodontia is covered at 50%. The annual benefit claims maximum is $1,000 per person, per plan year (September 1 – August 31).
VOLUNTARY BENEFIT OPTIONS

Additional, optional benefits are available on an after-tax basis (with the exception of the Vision Service Plan) and are paid for entirely by the employee.

**Term Life Insurance**

Employees who qualify for basic life insurance may purchase supplemental life insurance equal to one or two times their annual base salary. Any supplemental insurance that an employee buys is in addition to the basic life insurance. Participant premiums for this coverage are determined based on the employee’s age.

If supplemental life insurance is elected or increased more than 31 days after initial eligibility for basic life insurance, the insurance carrier requires participants to complete a medical history form. The carrier reserves the right to accept or deny additional coverage based on medical history. The combined total of the basic life insurance and the employee voluntary term life insurance cannot exceed $500,000.

**Dependent Term Life Insurance**

Spouse: Employees who purchase voluntary life insurance for themselves may also purchase voluntary life insurance for their spouse. The amount of coverage that may be purchased for their spouse is up to one-half of the amount purchased by the employee, in increments of $10,000. The premium cost of the spouse’s coverage is determined based on the employee’s age.

Elections up to $50,000 are guaranteed at first offering only, whereas elections above $50,000 at first offering will require the spouse to complete a medical history form. If dependent term life insurance is elected or increased more than 31 days after initial eligibility, any additional amounts will require the spouse to complete a medical history form. Please Note: If you are covered as an employee under basic life insurance, you may not be covered as a dependent under dependent term life insurance when both spouses are employed at the College.

Child(ren): Employees who purchase voluntary life insurance for themselves may also purchase voluntary life insurance for their child(ren). The amount of coverage for children is $2,500 from birth to age 6 months, and $10,000 from 6 months to 26 years of age. The cost of coverage for children is $2.50 per month regardless of the number of children covered. Please Note: When both spouses are employed at the College, only one may purchase dependent life insurance for their child(ren).

**Accidental Death & Dismemberment Insurance**

Employees may purchase 24-Hour Accidental Death & Dismemberment (AD&D) insurance in $10,000 increments up to the lesser of 10x annual base salary or $500,000. The amount can be increased annually without completing a medical history form. The cost of this insurance is 17 cents per $10,000 per month for employee only coverage and 30 cents per $10,000 per month for employee and family coverage. Please Note: If both spouses work at the College, only one may purchase family coverage.
**Vision Service Plan (VSP)**

Employees may elect this benefit for themselves and their eligible dependents. This benefit provides employees access to:

- Choice of Providers – Through the VSP network of eye doctors, a participating retail chain, or any out-of-network provider.
- High Quality Vision Care – A WellVision Exam® designed to detect eye and health conditions.
- Great Eyewear – A variety of quality eyewear that makes it easier to find the perfect frame.
- Value and Savings – Purchase allowances that make glasses and contact options more affordable.

There is a $10 copay per member per year for eye exams, and a $25 copay per member per year for prescription glasses. Copays for contacts will vary depending upon type up to $60 per member per year.

**Legal Services**

Employees may elect this benefit for themselves and their eligible dependents for one flat fee per month. This benefit provides access to a variety of pre-paid legal services including those related to the areas of:

- Estate Planning (e.g. Wills, Trusts, Powers of Attorney, Living Wills, etc.)
- Family (e.g. Adoption, Prenuptial Agreements, Name Changes, Elder Care Assistance, etc.)
- Financial (e.g. Personal Property Disputes, Tax Audit Prevention, Promissory Notes, Civil Litigation, etc.)
- Auto (e.g. Traffic Tickets, Moving Traffic Violations, Motor Vehicle Property Damage, etc.)
- Home (e.g. Mortgages, Refinancing, Home Equity Loans, Purchases/Sales, Boundary Disputes, etc.)
- And more!

**Identity Theft Protection Services**

Employees may elect this benefit for themselves only, or for themselves and their eligible dependents. This benefit provides access to a variety of services to proactively prevent identity theft and also to restore your identity if it is ever stolen, including the following:

- Identity and Credit Monitoring
- Identity Threat and Credit Inquiry Alerts
- Identity Consultation and Advice
- Monthly Credit Score Tracking
- Social Media Monitoring
- Complete Identity Restoration
- Direct Access to Licensed Private Investigators
- And more!
### Core Plan

<table>
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<tr>
<th>FTE &gt; .75</th>
<th>Total Monthly Premium</th>
<th>Monthly College Contribution</th>
<th>Monthly Employee Contribution</th>
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<tr>
<td>Employee Only Coverage</td>
<td>$706.52</td>
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<td>Family Coverage</td>
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<td>Family Coverage</td>
<td>$2,183.43</td>
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### HDHP Plan

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<th>Monthly Employee Contribution</th>
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<tbody>
<tr>
<td>Employee Only Coverage</td>
<td>$624.91</td>
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<td>Employee + 1 Coverage</td>
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<td>Family Coverage</td>
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<th>Monthly College Contribution**</th>
<th>Monthly Employee Contribution</th>
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<tr>
<td>Employee Only Coverage</td>
<td>$624.91</td>
<td>$480.91</td>
<td>$144.00</td>
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<tr>
<td>Employee + 1 Coverage</td>
<td>$1,279.22</td>
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<td>Family Coverage</td>
<td>$1,933.49</td>
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** Employer Contributions are less under the HDHP, as St. Olaf will make additional contributions to the HSA.
DENTAL INSURANCE COSTS (EFFECTIVE 9/1/2018)

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<tr>
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<th>Total Monthly Premium</th>
<th>Monthly College Contribution</th>
<th>Monthly Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
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<td>$ 30.79</td>
<td>$ 12.79</td>
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<td>$ 61.66</td>
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<td>Family Coverage</td>
<td>$104.40</td>
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<table>
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<th>Monthly College Contribution</th>
<th>Monthly Employee Contribution</th>
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<tbody>
<tr>
<td>Employee Only Coverage</td>
<td>$ 30.79</td>
<td>$ 9.79</td>
<td>$ 21.00</td>
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<tr>
<td>Employee +1 Coverage</td>
<td>$ 61.66</td>
<td>$ 18.66</td>
<td>$ 43.00</td>
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<tr>
<td>Family Coverage</td>
<td>$104.40</td>
<td>$ 35.40</td>
<td>$ 69.00</td>
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OTHER BENEFIT COSTS

- Employee Assistance Program: College Paid
- Short-Term Disability: College Paid
- Long-Term Disability: College Paid
- Basic Life and AD&D Insurance Equal to two times annual base salary: College Paid
- Voluntary Term Life Insurance Equal to one or two times annual base salary: Age Based Premiums
- Voluntary Dependent Life Insurance - Spouse: Age Based (on employee’s age)
- Voluntary Dependent Life Insurance - Child(ren): Flat $2.50 monthly premium
- Voluntary Accident Insurance – Employee Only: $.17/$10,000 per month
- Voluntary Accident Insurance – Family: $.30/$10,000 per month
- Voluntary Vision Service Plan – Employee Only: $ 7.30 per month
- Voluntary Vision Service Plan – Employee +1: $ 11.26 per month
- Voluntary Vision Service Plan – Family: $ 19.96 per month
- Voluntary Legal Services: $ 22.00 per month
- Voluntary Identity Theft Protection Services – Employee Only: $ 8.46 per month
- Voluntary Identity Theft Protection Services – Family: $ 15.96 per month
403(b) Retirement Plan – Unmatched Portion

Upon hire, all employees may contribute pre-tax dollars to the S. Olaf College 403(b) Retirement Plan. The minimum annual contribution allowable is $200, while the maximum annual contribution for calendar year 2018 is $18,500, including any contributions that you may be making to the Matched Portion of the 403(b) Retirement Plan (see next section). Deductions cannot equal 100% of pay, as payment of payroll taxes is required. If you are age 50 or older, you may contribute an additional $6,000. Employees can elect to make unmatched contributions on a half percentage basis (e.g. 0.5%, 1%, 1.5%, 2%, etc.).

Participant contributions are invested through TIAA. Participating new employees must enroll online with TIAA. Future election changes and/or to stop contributions to this benefit can be made on a monthly basis by completing a Wage Reduction Agreement and sending it to the Payroll Office.

403(b) Retirement Plan – Matched Portion

Only employees who are age 21 or above, have completed one year of service at St. Olaf College, and have worked at least 1,000 hours within a service year as defined by the plan, are eligible to participate in the Matched Portion of the 403(b) Retirement Plan. The one year of service requirement may be waived for employees who have been previously employed by another educational organization or religious institution.

There are defined levels at which both the employee and the College can contribute to the Matched Portion of the plan. Employee pre-tax contributions starting at 1% are matched by an equal percentage contribution plus an additional 6% from the College, for a total of 7%. Elections of matched contributions can be 1%, 2% or 3%.

<table>
<thead>
<tr>
<th>Employee Contribution</th>
<th>College Contribution</th>
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<tbody>
<tr>
<td>1%</td>
<td>7%</td>
</tr>
<tr>
<td>2%</td>
<td>8%</td>
</tr>
<tr>
<td>3%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Participant contributions are invested through TIAA. Participating new employees must enroll online with TIAA. Future election changes and/or to stop contributions to this benefit can be made on a monthly basis by completing a Wage Reduction Agreement and sending it to the Payroll Office.

Emeriti Retirement Health Account – VEBA

The Emeriti Retirement Health Account is a “Defined Contribution” plan created through the Voluntary Employees’ Beneficiary Association (VEBA). This account will contain funds that are available tax-free in retirement for payment of health insurance premiums and reimbursement of other qualified medical expenses.

Employer monthly contributions in the amount of $104/month are automatically made on each employee’s behalf when an eligible employee reaches age 39. In addition, employees age 21 and older can make voluntary, after-tax contributions to the VEBA plan through payroll deduction or directly from their bank accounts.

Please Note: If you have been hired after 1/1/2018, and leave the college prior to 3 consecutive years of service, non-vested employer contributions will default back to St. Olaf.
TUITION BENEFITS

CHILD(REN) TUITION ALLOWANCE

St. Olaf College offers tuition allowance for dependent children of faculty and staff to attend and receive a bachelor’s degree from St. Olaf College, participating Evangelical Lutheran Church in America (ELCA) or Associated Colleges of the Midwest (ACM) post-secondary institutions.

All children, having at least one parent who is employed at .50 FTE or more by St. Olaf College, are eligible for participation in the plan provided all of the following criteria are met prior to the start of the applicable term:

1. The wages of the parent are paid by the College.
2. The parent has been employed by the College for a minimum of three consecutive years of full-time (1.0 FTE) service (or its equivalent; e.g., four years of service at .75 FTE, or six years of service at .50 FTE) prior to the student’s enrollment.
3. The student has one of the following relationships to the eligible employee, either a natural born child, legally-adopted child, or step-child.
4. Children are under the age of 25.
5. Children are dependent upon eligible employee’s household for at least one-half of the household’s financial support and/or are claimed as a dependent for tax purposes.
6. The student has not yet received their bachelor’s degree.

For full-time St. Olaf employees at 1.0 FTE, the amount of the waiver will be 80% of the cost for tuition. If the parent is less than a 1.0 FTE employee, the amount of the benefit will be pro-rated accordingly (e.g. a .93 FTE employee will receive a waiver of 93% of the 80% discount off the cost for tuition). This tuition benefit is limited to a maximum of eight semesters, and it will terminate earlier if degree is achieved in less than four years. Also, enrollment in three or more course credits in any semester constitute full-time enrollment (Interim credit counts toward fall enrollment) and will apply to the 8 semester maximum.

St. Olaf is a participant in a tuition allowance program with other colleges that allow dependent children of employees to receive tuition waiver at other ELCA and ACM participating institutions. The amount of the waiver varies by institution. All of the eligibility rules stated above apply. For more information and a list of participating institutions visit https://wp.stolaf.edu/hr/tuition-benefit/.

TUITION ALLOWANCE FOR EMPLOYEES, SPOUSE, OR EMERITI

Eligible employees, their spouse, and Emeriti, are allowed to take one course credit per term at St. Olaf College, up to a maximum of two course credits per year, at no charge. For courses involving special costs beyond basic local classroom work, calculated cost fees will be charged.

Additional courses above the maximum per year will be at 50% off the full, per-course tuition charge. Courses may be audited free of charge if permission is obtained from the instructor of the course. This benefit is not available for independent study/independent research, music lessons, summer school courses, off-campus courses, or courses through the St. Olaf College Alumni & Family Travel Office.
WORK-LIFE BALANCE – COLLEGE HOLIDAYS & PAID TIME OFF

College Paid Holidays

The College typically observes the following holidays each year. Offices are closed and only essential personnel are on duty.

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving (2 days)
- Christmas Day
- New Year's Eve
- Christmas Eve
- 1 Personal Choice Day (see description below)

The amount of holiday pay is pro-rated for all employees working less than full-time based on the employee’s assigned FTE. The President of the College may designate changes in days observed as paid holidays, as they may differ depending upon when they fall in any given year.

Personal Choice Day

Good Friday is not an official holiday and is offered as a Personal Choice Day allowing flexibility and respect for the needs of all members of the St. Olaf community. Employees hired on or before the Good Friday holiday are eligible to use the Personal Choice Day with prior approval from their supervisor. If employees wish to continue to observe Good Friday by using their Personal Choice Day, then they should obtain approval from their supervisor as they would any other day off. The Personal Choice Day must be used in one full-day increment by the end of the calendar year or it will be forfeited.

Paid Time Off – Non-Exempt/Hourly Employees

Paid Time Off (PTO) days accrue from the date of hire and are added to each eligible employee’s PTO balance after every bi-weekly payroll. Employees may only use hours that are accrued. The use of PTO requires prior approval of the supervisor. In the event of illness or emergency preventing an employee from requesting PTO in advance, the employee must notify their supervisor before the start of their scheduled shift. If a holiday falls within an employee’s PTO leave, it is counted as a paid holiday and not as a PTO day. PTO accrual stops when the maximum balance is reached and resumes again after employee’s accrued balance falls below the maximum.

The rate of PTO accrual and the maximum accrual are set forth in the chart below.

<table>
<thead>
<tr>
<th>Years of Completed Service</th>
<th>Accrual Rate/Pay Period (1.0 FTE)</th>
<th>Maximum Accrual (1.0 FTE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 5 years</td>
<td>5.538 hours</td>
<td>144 hours (18 days)</td>
</tr>
<tr>
<td>6 – 13 years</td>
<td>7.076 hours</td>
<td>184 hours (23 days)</td>
</tr>
<tr>
<td>14+ years</td>
<td>8.615 hours</td>
<td>224 hours (28 days)</td>
</tr>
</tbody>
</table>
For absences due to the injury or illness of the employee’s family member(s) for whom the employee serves as the primary caregiver, employees may take up to 4 weeks of accrued PTO. Employees may be asked to present verification of the medical reasons for their absence(s). PTO may also be used for medical or human services appointments when it is not possible to schedule them during non-duty hours.

**Vacation & Sick Time – Exempt/Salaried Employees**

Vacation days accrue from the date of hire and use requires prior approval of the supervisor. If a holiday falls within an employee’s vacation, it is counted as a paid holiday and not a vacation day. Accrued vacation must be taken in the year in which it is earned. Unused vacation days will not be carried over into the next year and will be forfeited.

The rate of vacation accrual is set forth in the chart below.

<table>
<thead>
<tr>
<th>Years of Completed Service</th>
<th>Accrual Rate/Pay Period (1.0 FTE)</th>
<th>Annual Vacation Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 1 year</td>
<td>.8333 days/month</td>
<td>10 days/year</td>
</tr>
<tr>
<td>2+ years</td>
<td>1.8333 days/month</td>
<td>22 days/year</td>
</tr>
</tbody>
</table>

It is the policy of the College that exempt/salaried employees will be paid for a reasonable number of personal absences due to their own injury or illness or for that of a dependent child(ren). For absences due to the injury or illness of the employee’s family members for whom the employee serves as the primary caregiver, employees may take up to 4 weeks of sick time, if available. Employees may be asked to present verification of the medical reasons for their absence(s). Sick/Medical pay may also be used for medical or human services appointments when it is not possible to schedule during non-duty hours.
**Amplifon Hearing Aid Discounts** - A partner of Delta Dental, through which St. Olaf employees have the option to take advantage of assistance finding the custom hearing solution that works for you on a 60-day risk free trial. This benefit also contains a hearing aid low price guarantee and ongoing care including one year follow up, two years of free batteries and a three year warranty.

**Doctor on Demand** (when enrolled in St. Olaf health insurance) - Real-time, online access to board-certified physicians, psychologists, psychiatrists and lactation consultants 365 days per year. The typical cost for a virtual visit is only $40. Get started at [www.doctorondemand.com](http://www.doctorondemand.com).

**Financial Services** - Provides access to a financial expert for a free 30 minute in-depth financial needs analysis over the phone to assist you with a variety of financial topics (e.g. credit management, debt/loan consolidation, budgeting, investing, retirement planning, refinancing, insurance, etc.). This service also provides tax planning and preparation services at a 25% discount. (Cigna Behavioral Health)

**Identity Theft** - Provides access to personal case managers who give step-by-step assistance and guidance to individuals who have had their identity stolen. (Cigna Behavioral Health)

**Health Advocacy Services** - Provides dedicated support and guidance to assist you with finding resources including senior care and special needs services (e.g. nursing home, group home, rehabilitation services, in-home assistance, etc.), identifying wellness services, alternative medicine options, and support for non-covered medical expenses. (Cigna Behavioral Health)

**Healthy Rewards** - Provides discounts of up to 60% on various wellness programs and services, ranging from Weight Management and Nutrition, to Vision and Hearing Care, and Tobacco Cessation. To learn more about these and other Healthy Rewards® programs, visit [Cigna.com/rewards](http://Cigna.com/rewards) and use password: savings or call 1.800.258.3312.

**Secure Travel** - Provides assistance for emergency medical, financial, legal and communication assistance when traveling at least 100 miles from home. (Cigna Behavioral Health)

**Will Preparation** - Allows you to build state-specific customized wills and other legal documents such as last wills, living wills and powers of attorney. Visit [CignaWillCenter.com](http://CignaWillCenter.com) to learn more about the Will Preparation Program.

**On-Campus:**

- Athletic Center
- ATM
- Bookstore & Convenience Store
- Daily Chapel Services
- Multiple Libraries
- Music, Athletics, Theater and other event tickets (e.g. Christmas Festival)
- Post Office
- Print Center
- Various Dining Options

*The College reserves the right to amend or terminate any benefit at any time.*