

BENEFITS SUMMARY

2025 Plan Year

(January 1, 2025 – December 31, 2025)

 **ST. OLAF** HUMAN RESOURCES

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INTRODUCTION

The following is a summary of the St. Olaf College benefits program, with full policy details to be found in the [Staff Handbook](#) or on the Human Resources [website](#). Please read the eligibility requirements for each benefit as they may vary. Depending upon an employee's Full Time Equivalency (FTE), they 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 each employment group.

PLEASE NOTE: THE BENEFITS FOR FACULTY AND STAFF WITH AN FTE OF 0.49 OR LESS ARE LIMITED TO DOCTOR ON DEMAND AND THE ABILITY TO CONTRIBUTE TO AN UNMATCHED AMOUNT TO THE COLLEGE'S 403(B) RETIREMENT PLAN. THESE COLLEAGUES MAY ACCESS ON-CAMPUS PERKS (LISTED AT THE END OF THIS SUMMARY).

BENEFITS ELIGIBILITY KEY

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

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

S = Staff with an annualized FTE of 0.50 or more

◇ = Faculty with an 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.* Other than in these situations, employees may change their benefit elections only during annual open enrollment. Once employees elect coverage, they are required to keep the coverage for the entire plan year, 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 a spouse and/or child(ren), at the time of hire or during the open enrollment period, may be able to enroll a spouse or children in MNSure, or may be allowed to enroll a spouse or children 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. Employees may contact Human Resources with any questions about their current benefits or changes to their elections.

QUALIFYING LIFE EVENTS ENABLING CHANGES TO BENEFIT ELECTIONS

Changes in benefits must be consistent with the change in family status and must be made **within 30 calendar days** following the status change. For more information about qualifying events and status changes, please contact Human Resources.

Examples of qualifying events include:

- Change in marital status
- Addition of new dependents because of the birth or adoption of a child
- Commencement or termination of employee's spouse's employment
- A change on the part of the employee or the employee's spouse from full-time to part-time employment status or vice versa that results in a change in benefits eligibility
- Taking an unpaid leave of absence, any of which result in a loss/gain of group health coverage

HEALTH INSURANCE PLANS AND MEDICAL SPENDING ACCOUNTS

FS 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 by payroll on a pre-tax basis.

St. Olaf offers employees four health insurance plan options - a **High Deductible Health Plan - (HDHP)**, a **Coupe High Deductible Health Plan – (HDHP)**, a traditional **Core Plan**, and a **Coupe Core Plan**. All plans provide free preventative care coverage. Deductibles and out-of-pocket maximums accrue for all plans from January 1 through December 31. All plans will 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.

HIGH DEDUCTIBLE HEALTH PLAN

MONTHLY PREMIUMS

FTE > .75	Total Premium	College Contribution	Employee Contribution
Employee Only Coverage	\$ 821.00	\$ 658.00	\$ 154.00
Employee + 1 Coverage	\$1,607.00	\$1,200.00	\$ 407.00
Family Coverage	\$2,402.00	\$1,792.00	\$ 610.00

FTE .50 < .75	Total Premium	College Contribution	Employee Contribution
Employee Only Coverage	\$ 821.00	\$ 658.00	\$ 154.00
Employee + 1 Coverage	\$1,607.00	\$ 975.00	\$ 632.00
Family Coverage	\$2,402.00	\$1,472.00	\$ 930.00

HEALTH SAVINGS ACCOUNT (HSA)

FS Only employees participating in either the High Deductible Health Plan (HDHP) or Coupe High Deductible Health Plan (HDHP) may participate in the Health Savings Account (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, eyeglasses and contacts, prescription co-pays, deductibles, etc.). St. Olaf will also make employer contributions to certified employee HSA accounts:

St. Olaf Annual Employer Contributions:

	<u>Bi-weekly pay period</u>	<u>Monthly pay period</u>	<u>Total Annual</u>
Employee Only	\$50.00	\$100.00	\$1,200
Employee +1	\$75.00	\$150.00	\$1,800
Family	\$100.00	\$200.00	\$2,400

Employer HSA contributions will be paid in per-pay period installments.

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

IRS Annual Contribution Limit:

	2025
Employee Only	\$4,300
Employee +1	\$8,550
Family	\$8,550

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).

Employees may participate in an HSA only if:

- They selected to participate in the St. Olaf High Deductible Health Plan (HDHP) or Coupe High Deductible Health Plan (HDHP)
- They and their 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.
- They are not enrolled in Medicare parts A, B or D.
- They 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. 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 end their employment with St. Olaf.

Can I withdraw money from an HSA for non-medical expenses?

Yes. If you withdraw funds for non-medical expenses before you turn 65, you have to pay taxes on the money plus a 20% penalty. If you withdraw funds after you turn 65, you avoid the 20% penalty, but the withdrawal becomes taxable income.

CORE HEALTH PLAN

The Core Plan has a \$1,700 Employee Only healthcare deductible with coinsurance thereafter, with prescription co-pays contributing to the healthcare out-of-pocket maximum. The Core Plan can be paired with a FULL Flexible Spending Account (FULL FSA) for medical expense reimbursement.

MONTHLY PREMIUMS

FTE > .75	Total Premium	College Contribution	Employee Contribution
Employee Only Coverage	\$ 798.00	\$ 590.00	\$ 208.00
Employee + 1 Coverage	\$1,638.00	\$1,103.00	\$ 535.00
Family Coverage	\$2,478.00	\$1,680.00	\$ 798.00
FTE .50 < .75	Total Premium	College Contribution	Employee Contribution
Employee Only Coverage	\$ 798.00	\$ 476.00	\$ 322.00
Employee + 1 Coverage	\$1,638.00	\$ 900.00	\$ 738.00
Family Coverage	\$2,478.00	\$1,374.00	\$1,104.00

COUPE HEALTH PLANS

The Coupe Plans mirror our Traditional Core and HDHP. They have the same network of physicians, but the Tiering methodology is different. The Traditional Core and HDHP have a two-tier network in which you pay a higher amount of the cost for specialty providers and clinic systems whereas the Coupe plans tier their providers by factoring price, quality and outcomes into their structure. In other words, a provider who is reasonably priced, accepting new patients, is reasonably accessible for appointments, does not have high infection rates or a high level of readmissions, will be in a more favorable Tier with better pricing.

Another added benefit is that you pay nothing at the time of service. Coupe pays all bills up front and they bill you in one, consolidated monthly statement. You can either pay in full or pay a minimum amount determined by your monthly balance. The Coupe plans also come in a non-financing option so that they can coordinate

benefits with secondary insurances. This option does not have bundled billing. Rather, providers bill you directly like traditional insurance plans.

Coupe Core Plan - This plan has a \$0 deductible and provides price transparency through their copay structure.
Coupe HDHP - This plan operates exactly like the Traditional HDHP until the deductible is met. Once the deductible is met then you pay a copay rather than a coinsurance percentage.

COUPE CORE HEALTH PLAN (FINANCING AND NON-FINANCING OPTIONS)

MONTHLY PREMIUMS

FTE > .75	Total Premium	College Contribution	Employee Contribution
Employee Only Coverage	\$ 821.00	\$ 633.00	\$ 188.00
Employee + 1 Coverage	\$1,688.00	\$1,206.00	\$ 482.00
Family Coverage	\$2,556.00	\$1,837.00	\$ 719.00

FTE .50 < .75	Total Premium	College Contribution	Employee Contribution
Employee Only Coverage	\$ 821.00	\$ 531.00	\$ 290.00
Employee + 1 Coverage	\$1,688.00	\$1,023.00	\$ 665.00
Family Coverage	\$2,556.00	\$1,562.00	\$ 994.00

COUPE HIGH DEDUCTIBLE HEALTH PLAN (FINANCING AND NON-FINANCING OPTIONS)

MONTHLY PREMIUMS

FTE > .75	Total Premium	College Contribution	Employee Contribution
Employee Only Coverage	\$ 773.00	\$ 634.00	\$ 139.00
Employee + 1 Coverage	\$1,532.00	\$1,165.00	\$ 367.00
Family Coverage	\$2,290.00	\$1,741.00	\$ 549.00

FTE .50 < .75	Total Premium	College Contribution	Employee Contribution
Employee Only Coverage	\$ 773.00	\$ 634.00	\$ 139.00
Employee + 1 Coverage	\$1,532.00	\$ 963.00	\$ 569.00
Family Coverage	\$2,290.00	\$1,453.00	\$ 837.00

The Coupe Plans also offer a suite of wellness options:

- Livongo – Diabetes and cardiovascular disease management
- Ovia – Fertility, pregnancy and parenting
- Wondr – weight management and healthy eating
- Joyages – Mental health support
- 2nd.MD – Expert second opinion services
- MyPHA – Personal Health Assistant
- Hinge Health – Digital support for back and joint pain.

LIMITED FLEXIBLE SPENDING ACCOUNT

FS Eligible employees participating in the HSA offered through Further may also participate in the LIMITED Flexible Spending Account (LIMITED FSA).

Although this program operates like the FULL FSA, the LIMITED FSA may be used only for the purpose of reimbursing dental and vision expenses until the medical deductible is met on your health plan. Upon reaching the deductible on your health plan, eligible employees may use funds in the LIMITED FSA for reimbursement of medical expenses from that point in time forward, as well as dental and vision expenses.

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

Despite the real savings these accounts can generate, employees need to take care in determining how much money to set aside. Money that is designated but not used in a LIMITED FSA that exceeds the annual carry over limit will be forfeited at the end of each plan year. Employees are not allowed to discontinue or change the amount contributed during the plan year except under very limited circumstances, as described on page 2.


FULL FLEXIBLE SPENDING ACCOUNT

FS Eligible employees may participate in this FULL Flexible Spending Account (FULL FSA) offered through Further. 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 employees would find it more advantageous to take the tax credit on their 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 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 in a FULL FSA that exceeds the annual carry over limit will be forfeited at the end of each plan year. Employees are not allowed to discontinue or change the amount contributed during the plan year except under very limited circumstances, as described on page 2.

DOCTOR ON DEMAND

FS  BCBS offers the Doctor on Demand benefit, which is real-time, online access to board-certified physicians, psychologists, psychiatrists and lactation consultants 24/7/365 days per year. The cost for a virtual visit begins at \$75. Psychology and Psychiatry visits range in price depending upon the duration of the visit and the service needed. Employees can access the service at www.doctorondemand.com. **Employees need not be enrolled in the St. Olaf health insurance plan to participate.**

DENTAL INSURANCE

FS The college's dental plan through Delta Dental offers an annual claims maximum of \$1,000 per person per plan year. Preventative services are included in the \$1,000 maximum. In addition to this, there is an orthodontia benefit for dependents under the age of 18. This benefit covers 50% of the cost up to \$2,000. This is a lifetime benefit meaning once you reach the \$2,000 max or exceed 18, it is not longer available.

MONTHLY PREMIUMS

FTE > .75	Total Premium	College Contribution	Employee Contribution
Employee Only Coverage	\$ 40.00	\$ 21.00	\$ 19.00
Employee + 1 Coverage	\$ 73.00	\$ 33.00	\$ 40.00
Family Coverage	\$ 137.00	\$ 77.00	\$ 60.00

FTE .50 < .75	Total Premium	College Contribution	Employee Contribution
Employee Only Coverage	\$ 40.00	\$ 18.00	\$ 22.00
Employee + 1 Coverage	\$ 73.00	\$ 28.00	\$ 45.00
Family Coverage	\$ 137.00	\$ 64.00	\$ 73.00

VISION SERVICE PLAN (VSP)

FS 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 eyeglasses and contact options more affordable.

MONTHLY PREMIUMS

FTE .50 and Above	Total Premium
Employee Only Coverage	\$ 7.54
Employee + 1 Coverage	\$ 10.94
Family Coverage	\$ 19.61

RETIREMENT PLANS

403(B) RETIREMENT PLAN – MATCHED PORTION

FS Only employees who are age 21 or above, who have completed one year of service at St. Olaf College, and who have worked at least 1,000 hours within a service year as defined by the 403(b) Retirement Plan are eligible to participate in the Matched Portion of the Plan. The requirement of one year of service may be waived for employees at or above 0.50 FTE 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 or ROTH post-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%.

Employee Contribution	College Matched Contribution		Additional College Contribution		Total College Contribution
1%	1%	+	6%	=	7%
2%	2%	+	6%	=	8%
3%	3%	+	6%	=	9%

TIAA is the college’s 403(b) Retirement Plan recordkeeper. Employees who wish to begin, increase, decrease or stop their contributions may do so by completing a Wage Reduction Agreement and sending it to the Payroll Office.

403(B) RETIREMENT PLAN – UNMATCHED PORTION

PS ♦ Upon hire, all employees may contribute pre-tax or ROTH post-tax dollars to the St. Olaf College 403(b) Retirement Plan. The maximum annual contribution for calendar year 2025 is \$23,500, including any contributions the employee may be making to the Matched Portion of the 403(b) Retirement Plan. Deductions cannot equal 100% of pay, as payment of payroll taxes is required. Employees age 50 or older may contribute an additional \$7,500. Employees can elect to make unmatched contributions on a half percentage basis (e.g. 0.5%, 1.0%, 1.5%, etc.).

EMERITI RETIREMENT HEALTH ACCOUNT – VEBA

PS The Emeriti Retirement Health Account is a “Defined Contribution” plan created through the Voluntary Employees’ Beneficiary Association (VEBA). This account contains funds that are available tax-free in retirement for payment of health insurance premiums and reimbursement of other qualified medical expenses. Employees age 21 and older can make voluntary, after-tax contributions to the VEBA plan through payroll deduction or directly from their bank accounts.

If an employee is hired after January 1, 2018, and leaves employment before completing 3 consecutive years of service, non-vested employer contributions will default back to the college.

TIME AWAY FROM WORK

COLLEGE PAID HOLIDAYS

S The College typically observes the following holidays each year. Offices are closed, and only essential personnel are on duty. Refer to the Holiday Schedule in the St. Olaf Human Resources Website for the actual days of holiday observance.

New Year’s Day	Juneteenth	Thanksgiving (2 days)	New Year’s Eve
Martin Luther King Jr. Day	Independence Day	Christmas Eve	1 Personal
Memorial Day	Labor Day	Christmas Day	Choice Day

Eligible employees with an FTE of less than 1.0 will receive holiday pay, without proration, for holidays that are observed during their regular work schedule. There are three college paid office closures between Christmas Day and New Year’s Eve.

Personal Choice Day

Employees are eligible to use the Personal Choice Day, prorated by FTE, with prior approval from their supervisor. The Personal Choice Day must be used by the end of the calendar year, or it will be forfeited. Employees must track the Personal Choice Day in the Ole Information System. Employees may contact the Payroll Office at 507-786-3824 or 507-786-3299 for further assistance.

PAID TIME OFF – NON-EXEMPT/HOURLY EMPLOYEES

S Paid Time Off (PTO) hours accrue from the date of hire and are added to each eligible employee’s PTO balance after every bi-weekly payroll. Employees may use only hours that are accrued. The use of PTO requires prior approval of the supervisor. If an illness or emergency prevents an employee from requesting PTO in

advance, the employee must notify their supervisor before the start of their scheduled shift. If a college holiday falls within an employee's PTO leave, the holiday will be counted as a paid holiday and not as a PTO day. PTO accrual stops when the maximum balance is reached and resumes again after the employee's accrued balance falls below the maximum. The rate of PTO accrual and the maximum accrual is set forth in the chart below.

Milestone	Accrual Rate/Pay Period (1.0 FTE)	Maximum Accrual (1.0 FTE)
0 – 4 years	5.538 hours	144 hours (18 days)
5 Year Anniversary	7.076 hours	184 hours (23 days)
13 Year Anniversary	8.615 hours	224 hours (28 days)

For absences because of injury to or illness of an employee's family member(s) for whom the employee serves as the primary caregiver, an employee 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 appointments for medical or human services when it is not possible to schedule these appointments during non-working hours.

VACATION & SICK TIME – EXEMPT/SALARIED EMPLOYEES

S Vacation days accrue from the date of hire. All employees accrue vacation at 1.8333 days per month, for a maximum of 22 days per year, prorated by FTE. Vacation time off requires prior approval of the supervisor. If an employee is on an approved leave of absence, vacation will cease to accrue until the employee returns to work.

Accrued vacation must be taken in half or whole day increments and may be rolled over after the year it was earned. Employees are allowed to maintain an ongoing balance of 22 days (prorated by FTE) and are allowed a negative balance up to half of their annual accrual. It is up to the supervisor to determine if the balance is reasonable. In the event of separation from the College, employees will be asked to pay back any remaining negative balance. If an employee becomes sick while utilizing vacation time, the time off will be counted as vacation days and not sick time.

SHORT-TERM DISABILITY/SALARY CONTINUATION

FS Non-Exempt (hourly) employees are eligible for the Short-Term Disability (STD) benefit after one year of service and after Family Medical Leave Act (FMLA) eligibility requirements are met. The STD benefit pays 100% of pay beginning on the eighth consecutive calendar day of disability. There is a 5-business day waiting period in which PTO, SLR, and/or Holiday hours must be utilized to reach the 40-hour (prorated based on FTE) requirement before short-term disability pay begins. In the event that some or none of these options are available then unpaid time must be used to meet the waiting period.

Non-Exempt (hourly) employees are required to supply a doctor's verification of the need for their leave. The benefit may continue up to 180 days, which is the waiting period for long-term disability coverage. This benefit does not apply in the event of a family member becoming disabled. Whenever possible, STD will run concurrently with other leaves provided under the Family and Medical Leave Act policy, or any other leave rights for employees who are eligible.

Exempt (salaried) employees will be provided Salary Continuation for a reasonable number of personal absences because of:

- Their own injury or illness, for which the employee would receive Salary Continuation up to 180 days, which is the waiting period for long-term disability coverage
- The injury or illness of the employee's dependent child
- The injury or illness of an eligible family member
- Appointments for medical or human services when it is not possible to schedule the appointments during non-work hours

- Safe Leave related to medical appointments and/or assistance for sexual assault, domestic violence, or stalking of the employee or an eligible family member. For more information about Safe Leave, visit: https://www.dli.mn.gov/sites/default/files/pdf/sick_leave.pdf

Salary Continuation for the purposes of sick time may require a note from a physician to verify the medical reason(s) for the absence(s).

Exempt (salaried) employees will be eligible for Salary Continuation for the purposes of a medical leave, after one year of service and when Family Medical Leave Act (FMLA) eligibility requirements are met. A leave lasting three or more consecutive days will require physician's documentation of the leave. Additionally, before returning to work, employees must provide a physician's authorization. Whenever possible, Salary Continuation will run concurrently with other leaves provided under the Family and Medical Leave Act policy, or any other leave rights for employees who are eligible.

LONG-TERM DISABILITY INSURANCE

PS Employees with an FTE of 0.50 or more will be provided with long-term disability insurance effective on the first of the month concurrent with or following the date of hire. To receive coverage, employees must complete the Life/Disability Enrollment Form.

Disability pay through this insurance will begin after a six-month waiting period (so long as relevant medical criteria are satisfied). Disability benefits include 60% of pay up to the maximum allowed under the summary plan description and a 10% contribution of covered earnings to the retirement plan. See summary plan description for details.

EMPLOYEE SICK AND SAFE TIME

PS ⬠ ⚡ Starting January 1, 2024, St. Olaf College will be implementing new leave policies to comply with Minnesota's new Earned Sick and Safe Time law. This benefit is available to St Olaf employees (and students) if they work at least 80 hours in the 12-month calendar year and are not an independent contractor or federal employee.

For a more comprehensive read, visit [dli.mn.gov/sick-leave](https://www.dli.mn.gov/sick-leave) or on our Benefits Program website <https://wp.stolaf.edu/hr/benefits/earned-sick-and-safe-time/>.

TUITION BENEFIT

CHILD(REN) TUITION ALLOWANCE

PS St. Olaf offers a partial tuition waiver for dependent children of eligible faculty and staff to attend and receive a bachelor's degree from St. Olaf or other eligible post-secondary institutions of the Evangelical Lutheran Church in America (ELCA) or the Associated Colleges of the Midwest (ACM).

Eligibility

All children having at least one parent who is employed at 0.50 FTE or more by St. Olaf are eligible for a partial tuition waiver, provided that 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 (0.75 - 1.0 FTE) service or a minimum of six consecutive years of part-time (0.50 - 0.749 FTE) service prior to the student's enrollment. Note: If an employee's FTE has varied, St. Olaf will use the average FTE over the appropriate 3- or 6-year time frame.
3. The student has one of the following relationships to the eligible employee:
 - a. Natural born child
 - b. Legally-adopted child
 - c. Step-child
4. Children are under the age of 25.

5. Children are dependent upon the 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 earned a bachelor's degree.

Tuition Benefit Amounts

	Employees .75 – 1.0 FTE	Employees .50 – .749 FTE
Minimum Length of Service to Qualify	3 Years	6 Years
St. Olaf College	90% Benefit for 4 Years	45% Benefit for 4 Years
ELCA Program	80% Benefit for 4 Years	40% Benefit for 4 Years
ACM Program	90% Benefit for 4 Years	90% Benefit for 2 Years
GLCA Program	90% Benefit for 4 Years	90% Benefit for 2 Years

The amount of the benefit at eligible ELCA and ACM participating institutions varies by institution. The “host” institution has the authority to establish policies about a student’s eligibility, the amount of the discount, and the number of recipients to be awarded the tuition benefit. For more information and a list of participating institutions, visit <https://wp.stolaf.edu/hr/tuition-benefit/>.

TUITION ALLOWANCE FOR EMPLOYEES, SPOUSES, OR EMERITI

FS Employees with an FTE of at least 0.50 FTE, their spouse, and retirees of the College are allowed to take one course credit per term at St. Olaf, up to a maximum of two course credits per year, at no charge. Courses may be audited free of charge if permission is obtained from the instructor of the course.

LIFE INSURANCE

GROUP TERM LIFE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

FS Employees will be provided with basic life and AD&D insurance up to \$600,000, unless they limit it to \$50,000 in order to avoid paying taxes on additional insurance above the limit. This benefit is paid for by St. Olaf and effective on the first of the month concurrent with, or following, the date of hire. The month after an employee turns 70, both the benefit and the premium will be reduced by 50 percent.

VOLUNTARY TERM LIFE INSURANCE

FS Employees who qualify for basic life insurance may purchase supplemental life insurance in \$10,000 increments. Supplemental insurance is an addition to the basic life insurance, with the combination of the two not to exceed \$600,000. 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/evidence of insurability form. The carrier reserves the right to accept or deny supplemental coverage based on medical history.

DEPENDENT TERM LIFE INSURANCE

FS Spouse: Employees who purchase voluntary life insurance for themselves may also purchase voluntary life insurance for their spouse. Employees may purchase coverage for their spouse up to 100% of the amount purchased by the employee, in increments of \$10,000, up to a maximum of \$200,000. The premium cost of the spouse's coverage is determined based on the employee's age.

Employees may elect coverage for a spouse up to \$50,000 without a medical history/evidence of insurability during the period of initial eligibility. If dependent term life insurance for a spouse is elected or increased more than 31 days after initial eligibility, any additional amounts will require the spouse to complete a medical history/evidence of insurability form. The carrier reserves the right to accept or deny additional coverage based on the medical history. **Please Note:** If an employee and a spouse are both employed at the College, neither the employee nor the spouse may be covered as a dependent under dependent term life insurance.

FS 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 from birth to 26 years of age is \$10,000. The cost of coverage for children is a total \$2.50 per month, which covers all children of that employee. **Please Note:** When both spouses are employed at the College, only one may purchase dependent life insurance for their child(ren).

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

FS 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 \$600,000. The amount can be increased annually without completing a medical history/evidence of insurability 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 an employee and a spouse both work at the College, only one may purchase family coverage.

ADDITIONAL BENEFITS – EMPLOYEE PAYS ALL, ENROLLMENT REQUIRED

DEPENDENT CARE REIMBURSEMENT ACCOUNT

FS 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. 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 an employee's federal income tax return. There may, however, be other individuals who qualify, such as older children, a spouse, or parents who are physically or mentally incapable of self-care. If an employee is married, the services provided must be for the purpose of enabling an employee and a spouse to be employed or for a 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 income tax credit. Employees should consult their tax advisor if they have questions in this area.

Despite the real savings these accounts can generate, employees need to take care in determining how much money to set aside. Money that is designated but not used in a Dependent Care Reimbursement Account will be forfeited at the end of each plan year. Employees are not allowed to discontinue or change the amount contributed during the plan year except under very limited circumstances, as described on page 2.

IDENTITY THEFT PROTECTION SERVICES

FS Employees may elect an Identity Theft Protection Services benefit for themselves only (\$8.46 per month) or for themselves and their eligible dependents (\$15.96 per month). Premiums will be taken via payroll deduction on an after-tax basis.

This benefit provides access to a variety of services to proactively prevent identity theft and also to restore one's identity if it is ever stolen, including the following:

- Identity & Credit Monitoring
- Identity Threat & Credit Inquiry Alerts
- Identity Consultation & Advice
- Monthly Credit Score Tracking
- Privacy Management
- Social Media Monitoring & Reputation Protection
- Complete Identity Restoration
- Direct Access to Licensed Private Investigators
- Cyberbullying
- And more!

LEGAL SERVICES

FS Employees may elect the Legal Services benefit for themselves and their eligible dependents for one flat fee of \$22.00 per month via payroll deduction on an after-tax basis. 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!

ADDITIONAL BENEFITS – NO COST, NO ENROLLMENT

NICE HEALTHCARE

Nice HealthCare is a benefit paid for by St Olaf and is available to people who are enrolled in any of our group sponsored health insurance plans. Nice is an integrated primary care clinic that treats nearly all of your everyday healthcare needs from your home, office, or wherever is most convenient for you. It is free for anyone on a Core type of insurance but a \$10 co-pay applies for people enrolled in our HDHPs.

AMPLIFON HEARING AID DISCOUNTS

FS Amplifon, a partner of Delta Dental, can assist employees in finding a custom hearing solution on a 60-day risk-free trial. This benefit also contains a low-price guarantee for a hearing aid and ongoing care, including follow-up care one-year following purchase, a two-year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost, and a three-year limited warranty for loss, repairs or damage.

FINANCIAL SERVICES

FS New York Life Benefit Solutions offers access to a financial expert for a free 30-minute financial needs analysis over the phone. This service can assist employees with a variety of financial topics (e.g., credit management, debt/loan consolidation, budgeting, investing, retirement planning, refinancing, insurance, etc.). It also provides tax planning and preparation services at a 25% discount.

HEALTH ADVOCACY SERVICES

FS New York Life Benefit Solutions provides dedicated support and guidance to assist employees 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.

HEALTH COACHING/CASE MANAGEMENT

FS BCBS provides employees who are looking to stay healthy, get healthy, or better manage a condition access to a full suite of health coaching services. Call 1-800-961-4758 to speak with a health coach.

EMPLOYEE ASSISTANCE & WELLNESS SUPPORT

FS St. Olaf offers an Employee Assistance & Wellness Support program through New York Life Benefit Solutions to all employees and members of their households. The offerings include an Employee Assistance Program, Guidance Resources, Well-being Coaching, and FamilySource specialists. To learn more and access these services, call 1-800-344-9752 or visit guidanceresources.com, Web ID: NYLGBS.

STOP SMOKING SUPPORT

FS BCBS offers employees the opportunity to make a plan to stop using tobacco with support from a wellness coach. Employees can get started at 1-888-662-2583.

SECURE TRAVEL

FS New York Life Benefit Solutions provides assistance for emergency medical, financial, legal, and communication assistance when traveling at least 100 miles from home.

WILL PREPARATION

FS New York Life Benefit Solutions allows employees to build state-specific customized wills and other legal documents such as last wills, living wills, and powers of attorney. Employees can visit <https://cigna.mysecureadvantage.com/> to learn more.

ON-CAMPUS PERKS

DISCOUNTS

- **Bookstore** – Employees receive a percentage of savings on select items, including some St. Olaf apparel.
- **Dining** – Employees receive a discount for certain foods purchased with funds on their Ole Card.
- **Employee Discounts** – Visit <https://wp.stolaf.edu/finance/employee-discounts/> to read more.
- **Outdoor Recreation Equipment Rentals** – Employees are able to rent various items for a range of activities including: snowshoeing, Nordic skiing, backpacking, frisbee golf, and overnight camping.

FREE

- **Athletic Center** – Employees receive free membership. Spouse/dependent children receive paid membership.
- **Assorted Recreation** – Employees may utilize the outdoor facilities, climbing wall, pool, and more, and/or attend fitness classes, open skate, or hockey.
- **Admission to Performances** – Employees can attend Dance and Music performances on campus at no cost.
- **Library** – Employees may check out books and DVDs, use a streaming service, and more!
- **Tickets** – Employees receive two free tickets to Theater productions, Christmas Festival, and select Athletic events.

OTHER

- **Daily Chapel Services** – A time during which employees can renew their body, mind, and spirit
- **Flexible Work Schedule (for staff)** – Option to request modifications to an employee's location and/or work schedule.
- **Loan Artwork** – Contact the Flaten Art Museum to visit the gallery and pick out artwork, which can be placed in an employee's office or the general office suite.