

MATTERS PERTAINING TO LAY EMPLOYEES

II. Retirement Plan

- A. It is the policy of this Diocese to have a group retirement plan for full-time lay employees both on the diocesan and on the parish levels.
- B. Details of this plan may be obtained by writing to: Diocese of Crookston / Accounting and Finance Office / P. O. Box 610 / Crookston, Mn. 56716.

IIa. Early Retirement and Medical Coverage

- A. Participants in the Christian Brothers Employee Retirement Plan are eligible for an early retirement benefit from the plan after they have reached age 55. Participants in the Diocese of Crookston Priests' Retirement Plan are eligible for an early retirement benefit from the plan upon retirement after they have reached age 50.
- B. If an individual begins receiving a retirement benefit as a result of either of the cases described above and is currently enrolled in the Blue Cross and Blue Shield of Minnesota Diocese of Crookston Group plan, the individual may choose continuation coverage. Such coverage will terminate under the following conditions:
 - 1. failure of the individual to make full payment of the premium for continuation coverage with a grace period of 31 days to pay the premium;
 - 2. the employer plan no longer provides health coverage to any of its employees;
 - 3. the individual becomes covered under another group plan that does not include a preexisting conditions clause.
- C. This policy does not provide for continuation coverage of the dependents of said individual beyond such continuation as provided by State laws or other policies. If the provisions for early retirement are changed by either of the respective plan documents, this policy is amended to incorporate such changes.