

## 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. For more information on these benefits, contact Diocese of Crookston / Group Insurance Office / P.O. Box 610 / Crookston, MN 56716.

### Ila. 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. If an individual begins receiving a retirement benefit and is currently enrolled in the medical insurance plan offered by the Diocese, the individual may choose to remain covered under the plan. The individual will be responsible for the entire cost of this plan. Such coverage will terminate under the following conditions:
  - 1. failure of the individual to make full payment of the premium 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.
- B. This policy does not provide for continuation of the dependents of said individual beyond such continuation as provided by the diocesan church continuation plan. If the provisions for early retirement are changed by either of the respective plan documents, this policy is amended to incorporate such changes.