

Introduction: Welcome to the LCMS "Family"	Page 1	000002
A. Your Employment	Page 2	
1. Selection	Page 2	
2. General Categories of Employment	Page 2	
3. Approved Positions	Page 2	
4. Application--Resume	Page 2	
5. Employment of Relatives	Page 3	
6. Relocation and Housing Assistance	Page 3	
7. Security Card	Page 3	
8. Orientation	Page 3	
9. Initial Performance Review	Page 3	
B. Your Responsibilities	Page 4	
1. Office Hours and Breaks	Page 4	
2. Smoking	Page 4	
3. Absences and Tardiness	Page 4	
4. Security, On-the-Job Accidents, and Medical Emergencies	Page 4	
5. Fire--Tornado Emergencies	Page 4	
6. Dress and Appearance	Page 5	
7. Telephone Calls	Page 5	
8. Confidential Information	Page 5	
9. Synod Property	Page 5	
10. Loss of Property	Page 5	
11. Personal Information Changes	Page 5	
C. Opportunity and Recognition	Page 5	
1. Promotion and Transfers	Page 5	
2. Length of Service Awards	Page 5	
D. Working Together	Page 6	
1. Sexual Harassment	Page 6	
2. Honorariums	Page 6	
3. Extra Compensation for Synodical Employees	Page 6	
4. Outside Employment	Page 6	
5. Conflicts of Interest	Page 6	
6. Solicitation	Page 7	
7. Corrective Action and Disciplinary Procedures	Page 7	
8. Grievance Procedure	Page 7	
9. Resignation and Termination Procedure	Page 8	
10. Exit Interview Procedure	Page 8	

E. Your Pay	Page 9
1. Salary Administration	Page 9
2. Performance Review	Page 9
3. Pay Procedures	Page 9
4. Overtime	Page 9
5. Recording Hours Worked and Absent	Page 9
6. Payroll Deductions	Page 10
Social Security	
Garnishments	
Clergy Withholding	
Lutheran Church Extension Fund Payroll Savings	
Educational Employees Credit Union Membership	
United Way	
Tax Deferred (Sheltered) Annuity	
7. Rental and Utility Allowance	Page 11
8. Release of Information	Page 12
F. Your Benefits	Page 12
1. Concordia Health Plan	Page 12
2. Concordia Disability and Survivor Plan	Page 14
3. Concordia Retirement Plan	Page 16
4. Vacations	Page 17
5. Holidays	Page 18
6. Leaves of Absence	Page 18
Sick Leave	
Disability	
Personal Paid Leave	
Death in Family	
Military Leave	
Jury Duty	
Pregnancy and Maternity	
Leave Without Pay	
Sabbatical Leave	
Inclement Weather	
7. Travel Accident Insurance	Page 21
8. All-Cause Accident Insurance	Page 22
9. Worker's Compensation	Page 24
10. Unemployment Compensation	Page 24
11. Tuition Assistance Program	Page 24
12. Purchasing	Page 24
13. Concordia Publishing House Discount	Page 24

000003

APPENDIX

Equal Opportunity for Employment (An Affirmative Action Policy Statement)	Page 25
Christmas Gifts	Page 27
Rental and Utility Allowance for Ministers of Religion	Page 27

YOUR EMPLOYMENT

002526

SELECTION

A-1

You have been selected as an employee of the Synod on the basis of an available position, your experience, skills, references, personal interview, and your stated desire to do a good job. Your position is summarized in a position description which is provided to you. We feel you are qualified and have the ability to learn and perform the job to which you have been assigned.

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The Civil Rights Act of 1964 and other laws have made it an unlawful employment practice to discriminate in hiring, compensating, promoting, or terminating employees because of an individual's race, color, religion, sex, national origin or ancestry, handicap, or age.

The Lutheran Church--Missouri Synod is in full agreement with the intent of these civil rights laws. It is our firm belief that the basis of employee selection for hiring, promotion, transfer, training, job assignment, hours of work, rate of pay and working conditions should be according to ability, without consideration for religious affiliation, or age (except as stated later in this section), race, color, national origin, or ancestry, sex, handicap, or any other factors not considered pertinent to performance. The Synod actively seeks qualified employees from minority groups. We encourage you to assist the Department of Personnel and Human Resources in locating qualified individuals from minority groups for job openings at all levels.

Because we are a church body, certain positions demand extensive understanding of and commitment to the doctrinal view of the Synod. For such situations it is necessary for us to seek out individuals with specific religious training. However, religious affiliation will be a criteria for employment only in those specific positions.

The Synod's minimum age for employment is sixteen. The hours of employment and working conditions strictly follow regulations set forth by federal and state laws.

GENERAL CATEGORIES OF EMPLOYMENT

A-2

Every employee is hired in one of the following categories:

Regular Employment: Employees regularly working over 20 hours per week under an established work schedule.

Part-time Employment: Employees working 20 hours or less per week.

Temporary Employment: Persons employed for a limited period of time, normally five months or less, or employees on a short tenure contract.

APPROVED POSITIONS

A-3

All positions must be approved in accordance with synodical policies. The Department of Personnel and Human Resources is responsible for the administration of these policies. All requests for staff, both regular, part-time, and temporary, must be made through the Department of Personnel and Human Resources, which is responsible for assisting in the engagement of all staff. All offers for employment, including starting salary, must have the prior approval of the Department of Personnel and Human Resources.

APPLICATION--RESUME

A-4

All applicants are asked to submit a signed application form to the Department of Personnel and Human Resources before being considered for employment. Your signed application form and resume, if provided, become a permanent part of your personnel file.

All inquiries, applications, and resumes are submitted to the Department of Personnel and Human Resources for proper handling.

002527

EMPLOYMENT OF RELATIVES

A-5

Normally no relatives will be employed within the same department. Relatives of executives normally will not be offered employment with us. Requests for exceptions may be made to the Director of Personnel and Human Resources who may approve the hiring, but the employment will be in a department other than the one in which the relative is employed.

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RELOCATION AND HOUSING ASSISTANCE

A-6

Moving Expenses

We will reimburse you for your moving expenses, if you are in the exempt from overtime category, and have been requested to change your place of residence. Residence changes within the St. Louis metropolitan area are not covered.

Loan Guarantees for Home Purchases

For those of you in the exempt from overtime category, assistance with financing your residence, under certain conditions, is available in the form of housing loans.

Governing Documents

This information only briefly refers to the relocation helps available. Copies of the full statements on both moving and loan assistance are available on request from the Department of Personnel and Human Resources.

SECURITY CARD

A-7

At the time of your employment, you will receive a security card. This card is your key to our building and to your wing; it is also the discount card for purchases in the Concordia Bookstore. Loss or damage to the card should be reported immediately to the Department of Personnel and Human Resources. Upon termination of employment you are required to turn in your security card to Department of Personnel and Human Resources in order to receive your final pay check.

ORIENTATION

A-8

We want you to know as much as possible about the Synod, the career opportunities available, personnel policies, and the benefits you will be receiving. For this reason, all new employees are required to attend a special orientation program. We have set aside a time during your hours of work for this initial orientation.

As part of your continuing orientation, this manual will assist you in becoming acquainted with information about your relationship with the Synod and answers questions you may have concerning our policies. Please read your manual carefully.

Also available to you is the Letter and Grammar Guidelines. These guidelines provide helpful information relative to preparing reports and correspondence at the International Center and some general tips that may be helpful to you.

We recommend that you keep your manuals handy, as you will want to refer to them when a specific situation arises. If you misplace either of your manuals, the Department of Personnel and Human Resources will provide you with another copy.

INITIAL PERFORMANCE REVIEW

A-9

In order for you to become acquainted with your new position and for your Supervisor to be assured that you are suited to your new position and the Synod, all new regular employees will have an initial performance review during the first three months after commencing work. Additional reviews may be conducted if performance warrants.

YOUR RESPONSIBILITIES

002528

OFFICE HOURS AND BREAKS

B-1

The Synod's regular office hours are from 7:45 a.m., to 4:15 p.m., Monday through Friday.

All employees are invited to attend daily chapel services from 12 noon to 12:15 p.m. This time is during working hours and is not to be attached to lunch when not attending chapel.

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The lunch periods from 11:15 a.m. to 12 noon and 12:15 p.m. to 1:00 p.m. are for all employees. Your supervisor will coordinate the lunch schedules within the department to assure that the phones are covered.

Although the work day only totals 7 3/4 hours, salaries are computed on and you are paid for an 8 hour day. The additional 1/4 hour is derived from lunch: of the 45 minute lunch period, 30 minutes is the employee's time and 15 minutes is paid for by the Synod.

Two 15 minute breaks away from the work station are provided: one in the morning between 9:00 and 10:00 and one in the afternoon between 2:00 and 3:00. These, too, are coordinated with your supervisor.

SMOKING

B-2

Effective May 1, 1986, smoking will be permitted only in a designated section of the Commons. This policy is established to provide a smoke-free work and meeting environment for us and for all of our visitors to the building.

ABSENCES AND TARDINESS

B-3

The services you perform are necessary to the operation of the Synod. If you are absent, someone else may have to assume your duties. If you cannot report for work for any reason, it is your responsibility to notify your supervisor before the start of the work day. Tardiness can be made up within the same week it occurs, charged to your personal paid leave time, or pay forfeited.

SECURITY, ON-THE-JOB ACCIDENTS, and MEDICAL EMERGENCIES

B-4

Your security and the security of personal and Synodical property within the International Center is of constant concern to us. Maintaining a good safety record is essential in our building. You can help by reporting any conditions that you consider to be threatening to either your person or property, to the Department of Personnel and Human Resources. If an accident occurs while you are at work that results in injury to you, you must report this as soon as possible to your supervisor and to the Department of Personnel and Human Resources. Emergency attention can be obtained at St. Joseph Medical Center in Kirkwood, and the cause of the accident will be investigated.

For emergency service, the number to call on our telephone system is:

extension 652

FIRE--TORNADO EMERGENCIES

B-5

You will be given written instructions at orientation regarding what is expected of you should a fire or tornado occur. Please read these instructions carefully. You will be expected to respond quickly, according to those rules. In addition, everyone in the building will participate in our practice fire drills.

DRESS AND APPEARANCE

B-6

The International Center has thousands of visitors each year. Attractively and properly dressed personnel help assure these visitors of our competence and interest. Appearance should be dignified and in good taste.

Clothing worn on the job must be clean, neat and of proper fit. Halter tops, tank tops, collarless T-shirts, blue jeans, shorts, bare back dresses, and tennis shoes do not project the image we seek and are not appropriate to be worn on the job.

TELEPHONE CALLS

B-6

When answering your office phone, you are expected to give your name and your department's name in a courteous and friendly manner. Employees needing to take care of personal business during work hours should restrict such calls to their breaks or lunch period. You are required to pay for your personal long distance calls.

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CONFIDENTIAL INFORMATION

B-7

Do not discuss confidential synodical information with friends, relatives, or other employees. Unauthorized release of such information is grounds for dismissal.

SYNOD PROPERTY

B-8

The International Center property is provided and maintained by the Synod to help all of us properly do our job. It should be treated with care and used according to standard procedures. Synodical property is not to be removed from the International Center. The only exception to this policy will be in those instances when temporary removal may be desirable in order to complete a work assignment. In such an instance, the employee will submit a written statement signed by his or her supervisor to General Services.

LOSS OF PROPERTY

B-9

All losses of personal or synodical property shall be immediately reported to the unit executive, who in turn, will submit a report to the Director of General Services, with a copy to the Director of Personnel and Human Resources. We do ask that you be careful with your money and other valuables while at work.

PERSONAL INFORMATION CHANGES

B-10

If there is a change in your name, address, telephone number, marital status, number of dependents, your beneficiary, or person to be notified in an emergency, it is your responsibility to notify the Department of Personnel and Human Resources so that your records will be up to date. This information is also important as it may affect the benefits to which you are entitled.

OPPORTUNITY AND RECOGNITION

PROMOTION AND TRANSFERS

C-1

The Synod supports a program of growth in your job and the opportunity for advancement. Job openings are posted on the bulletin boards on each floor. If you are interested in a job that is posted, you should contact the Department of Personnel and Human Resources. Applicants will be asked to complete an Application for Transfer form and an interview will be set up with the applicable department. Final approval for any transfer must be given by the Unit Executives involved. It is also recommended that an employee be on staff for a minimum of six months before requesting a transfer.

LENGTH OF SERVICE AWARDS

C-2

In appreciation of loyal service to the Synod, employees receive recognition awards for each five years of service completed. The beginning date for computing length of service is the date of current employment by the Synod.

WORKING TOGETHER

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In any organization, it is important that all employees work together as a team so that the rights and interests of both the organization and the employees are assured. This is particularly so in a church body headquarters where any failure to maintain high standards of behavior may affect our entire membership. It is for this reason that the Synod has established rules of conduct; it is our responsibility to know and follow them. Common sense, good judgment, and acceptable personal behavior on the part of all employees will continue to make the Synod a desirable place to work.

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The following examples of infractions (D-1 through D-6) are considered injurious to proper synodical management and may result in corrective action or dismissal:

SEXUAL HARASSMENT

D-1

It is the policy of The Lutheran Church--Missouri Synod to strictly prohibit any conduct which constitutes sexual harassment and to discipline any employee guilty of such conduct. This policy is based on Title VII of the 1964 Civil Rights Act and court decisions.

Any employee who believes that he or she has been subjected to sexual harassment shall immediately report the conduct to the Director of Personnel and Human Resources who will thoroughly investigate the incident and will present the investigated incident to the Personnel Committee. The committee will decide the appropriate discipline the situation warrants. This could include termination of employment. It is the responsibility of each member of management, from the President to the first-line supervisor, to create an atmosphere free of sexual harassment. In addition, it is the responsibility of each employee to respect the rights of other employees.

HONORARIUMS

D-2

Regular employees are expected, from time to time, to speak or teach at no added salary or honorarium as part of their service to the Synod. Honorariums received during the course of the work week will be remitted to the Synod. Honorariums for weekend appearances will also be remitted to the Synod if preparation and travel time occurred within normal working hours.

EXTRA COMPENSATION FOR SYNODICAL EMPLOYEES

D-3

A person receiving a salary from the synodical budget may be paid and he may accept payment for services rendered to another board or agency in the synodical budget on an occasional basis, provided this privilege in no way reflects adversely on his regular employment.

All such arrangements must be approved by the Director of Personnel and Human Resources.

OUTSIDE EMPLOYMENT

D-4

Any employee seeking outside employment or self-employment must have approval from the Unit Executive and the Director of Personnel and Human Resources. Requests for permission must be submitted in writing prior to engaging in any such activity with the understanding that the Synod in its sole discretion may deny permission.

CONFLICTS OF INTEREST

D-5

Employees shall not work for any customer or supplier of the Synod, and shall refrain from using the employee's position or knowledge gained through the position for personal gain of the employee or the employee's relatives or friends.

Any offers of meals, lodging, transportation, use of facilities, items of tangible personal property, or anything else of intrinsic value in excess of \$10 are prohibited unless the employee pays, in cash, amounts that would be regularly charged for such goods or services of comparable value, or prior approval has been given on behalf of the Synod. Each incident of possible benefit shall receive prior approval from the employee's supervisor.

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An automatic exception is granted to the employee invited to lunch for the purpose of discussing synodical business which cannot be conveniently scheduled during office hours.

SOLICITATION

D-6

The Synod has a policy prohibiting personal solicitation of its employees by either fellow employees or non-employees. The policy has been extended to cover all International Center bulletin boards, restricting the use thereof to those notices required by law, official notices, and position openings.

Announcements by employees of general interest will be included in Focus 1333 upon approval of the Personnel Department.

CORRECTIVE ACTION AND DISCIPLINARY PROCEDURE

D-7

Employees who fail to follow the Synod's policies are subject to disciplinary action, including termination of employment. For other than major infractions which can result in immediate termination, employees will first be verbally counseled about the problem with the intent of clearing up any misunderstanding and establishing behavior expected in the future.

Continued violation of policies will result in notation to the employee's file, and can lead to ineligibility for merit increases, probation, suspension, or termination.

GRIEVANCE PROCEDURE

D-8

Should any difference of opinion regarding work situations arise between an employee and the immediate supervisor, the procedure below will be followed in an effort to arrive at a conclusion that is satisfactory to both the Synod and the employee.

The procedure outlined below is designed to assure fair and equitable consideration of the employee's grievance. At no time should the employee fear criticism or loss of status in seeking a solution to a problem by following this authorized procedure.

Procedure:

1. The employee is to first orally bring the matter to the supervisor's attention. (A full discussion and understanding of the matter by both the employee and supervisor is essential at this step.)
2. If the grievance is not resolved, the employee is to discuss the matter with the Unit Executive.
3. If the grievance is not resolved, the employee will put the grievance in written form and file it with the Department of Personnel and Human Resources. (At the option of the employee, the Director of Personnel and Human Resources or designated representative will assist the employee throughout the remainder of the grievance procedure.) The employee's supervisor and Unit Executive will meet with the Director of Personnel and Human Resources to try to resolve the matter.
4. If the matter is not resolved, the Director of Personnel and Human Resources will review the employee's grievance with the Personnel Committee.

The members of the Personnel Committee are: the President, the Secretary, the Administrative Officer, the President of Concordia

Publishing house, and the Director of Personnel and Human Resources. The Treasurer, the Administrator of the Worker Benefit Plans and a District President serve as advisory members.

- a. The employee has the option of presenting the grievance to the Personnel Committee in person. (The Committee may also request that the employee appear before the Committee if clarification from the employee is needed.)
- b. The Personnel Committee will inform the employee of the results of its review. The decision at this step is final for secretarial and clerical employees. Regular executive and professional employees have the right to appeal any decision to their respective board or commission, as well as to the Board of Directors, and to avail themselves of all protections provided to them in the Synod's Bylaws.

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Grievances will receive prompt consideration. Each step of the above procedure must be followed in the order outlined. Decisions made in Steps 3 or 4 of the procedure will be given to the employee in writing.

RESIGNATION AND TERMINATION PROCEDURE

D-9

If you are resigning, you should give your supervisor as much advance notice as possible. Normally, we request a minimum of two weeks.

Your final paycheck will be available for you to pick up in the Payroll area on the normal payday following your last day worked, or you can arrange with Payroll to have your check mailed to you. If your employment is terminated by the Synod, your final paycheck will be available in Payroll within three working days.

Your final paycheck will include all unused sick leave and vacation time accrued through the end of the previous calendar year, plus all unused sick leave, personal paid leave, and vacation time accrued during the final calendar year of employment.

Additional pay for unused sick leave, personal paid leave, and vacation time does not apply to termination during the first three months.

Special provisions for termination of executive staff are covered in the Handbook under the section on Tenure and Termination.

Before you receive your final check, you are required to return your security card, all Synod furnished credit cards, and any other property of the Synod. You will also participate in an exit interview with the Department of Personnel and Human Resources.

In the event of death, full salary shall be paid through the month in which death occurs. The final check will include accrued time as outlined above.

EXIT INTERVIEW PROCEDURE

D-10

Employees will be contacted by the Department of Personnel and Human Resources for an exit interview prior to the final day of employment. The interview will provide you with the opportunity to advise the Synod on ways to improve its policies and services.

REINSTATEMENT

D-11

Seniority reinstatement for a former employee returning to regular employment, will be decided by the Director of Personnel and Human Resources.

YOUR PAY

002633

SALARY ADMINISTRATION

E-1

000011

The Synod strives to pay salaries that attract and retain valuable employees, and that reward skillful performance.

The salary administration program has been designed to meet several objectives. The first objective is to pay individual salaries based on job performance within the salary range assigned to the position. The second objective is to pay salaries that are equitably based on comparisons with positions of similar complexity and/or responsibility within the Synod. The third objective is to pay salaries comparable to those paid for similar positions by other employers in the labor market(s).

To assist in implementing these objectives, the Board of Directors provides guidelines for writing position descriptions, reviews these descriptions, and establishes ranges for all positions within the Synod's headquarters staff. The Personnel Committee and the Board review salary ranges annually to insure that the Synod is competitive with the marketplace and authorize proceeding with merit salary increases.

PERFORMANCE REVIEW

E-2

All employees participate in a performance review session, at least annually, with their supervisor. This review is intended to provide support for the individual; to improve the performance of the individual by providing meaningful, constructive feedback on the adequacy of performance; and to assist in the development and fulfillment of professional and personal growth goals.

PAY PROCEDURES

E-3

You are paid on a semi-monthly basis, on the 15th and the last day of the month. If these dates fall on a weekend or a holiday, payday will be the preceding business day. Payroll distributes the checks on payday; however, you may request Payroll to deposit the check in your bank or to send the check to your home.

OVERTIME

E-4

All employees eligible for overtime are paid time and one-half for all hours worked in excess of a standard work week (38 3/4 hours). Authorization for overtime work must be granted by your supervisor and will not be paid when the employee does not work more than the standard work week. All overtime is to be recorded on a time card, approved, and forwarded to Payroll by the cut-off date. Departments will equalize overtime to the extent practical.

All paid time off is considered time worked. Compensatory time off instead of overtime payment will not be granted employees eligible for overtime.

RECORDING HOURS WORKED AND ABSENT

E-5

In order to maintain accurate records, each department completes a weekly Absence Report for the Department of Personnel and Human Resources. All absences for regular employees are listed on the report. A special authorization form is provided for requesting personal paid leave and forfeitures, and is to be attached to the Absence Report.

Part-time employees complete a time card for time worked during the pay period--the new time card begins on the date of payroll cut-off. After the Unit Executive approves the card, it is forwarded to Payroll for processing.

PAYROLL DEDUCTIONS

E-6

Certain deductions from your paycheck are required by law, others are by your request. (See the Department of Personnel and Human Resources for further information on deductions.) These deductions are:

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Required by Law

Federal Income Tax Withholding*
 Federal Social Security Tax*
 Missouri State Income Tax* (or appropriate state)
 City Earnings Tax**
 Garnishments

*These deductions are for lay employees only. Ministers of religion can request to have state tax withheld if they elect to accept the clergy withholding service.

**City Earnings Tax is withheld only from residents of the City of St. Louis.

Social Security (FICA):

As a lay employee, you pay a percentage of your salary, up to certain limits, for your Social Security benefits and the Synod contributes an equal amount. This deduction is required by law. Social Security provides coverage in the event of your disability or death, as well as medical insurance and income payments after you retire.

Garnishments:

If any employee does not pay his debts, the creditor can, through legal means, order the Synod to withhold a certain amount from his/her paycheck. This claim is called a garnishment. The Synod has no desire to be involved in the employee's personal affairs but must obey the order of the Court. The employee will be notified by Payroll upon the receipt of a garnishment. Payroll computes the dollar amount legally allowed to be withheld from the check. The employee may need to complete a form indicating dependents.

Requested by You

Clergy Withholding
 All-Cause Accident Insurance Program*
 Lutheran Church Extension Fund Payroll Savings
 (Flexible Interest Certificate)
 Educational Employees Credit Union
 United Way
 Tax Deferred Annuity (withheld before taxes)

*If you chose to enroll in this plan, the amount deducted is determined by your insurance amount selection. Detailed information is under section F, Your Benefits.

Clergy Withholding:

Ministers of religion can choose to have clergy withholding deducted from their checks for self-employment and federal taxes. To take advantage of this service, it is necessary to complete a W-4 form and return it to Payroll. The W-4 worksheet will aid you in completing form. A dollar amount calculated to cover the estimated self-employment tax plus any additional withholding tax you wish to have withheld should be entered on item 2 on the W-4 form. If you elect this service, the taxes withheld will appear on the check stub and is labeled "Clergy W/H." IRS does not permit us to report the self-employment tax separately.

Lutheran Church Extension Fund Payroll Savings:

You may start a payroll savings program with a deduction of \$5.00 multiples each payday. The return on your money paid by the Lutheran Church Extension Fund is in the form of interest accrued quarterly. Information on current interest rates and application forms are available from the LCEF Accounting Department.

Educational Employees Credit Union Membership:

All of our employees are eligible for membership in the Educational Employees Credit Union (EECU). Through payroll deductions you can make savings deposits, loan payments, share draft checking deposits, and IRA deposits.

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A Payroll Deduction Authorization form, available in the Department of Personnel and Human Resources or directly from EECU, must be completed to initiate your payroll deduction and will remain in effect until you complete a new form to change it or written authorization to cancel your deduction.

Information and application forms are available from the Department of Personnel and Human Resources.

United Way:

The United Way gives each of us, through our single contribution, the opportunity to support the work of more than 100 agencies in our community. The annual United Way drive is the only on-the-job solicitation authorized within our organization.

Tax Deferred (Sheltered) Annuity:

As an employee of the Synod, an eligible non-profit organization, you are qualified to participate in a Tax Deferred Annuity program. Your entry into the program allows you to invest "before tax" dollars in an investment plan. The return earned on your investment accumulates on a tax free basis until it is withdrawn.

The Synod has entered into a tax deferred annuity program on a group basis underwritten by Great-West Life Assurance Company. The investments made by you to a group contract will usually provide much greater benefits than could be gained under an individual annuity plan, since it allows the dollars invested to work more effectively.

You may decide to participate in the Great-West Group Contract or select a company of your choice (e.g., Aid Association for Lutherans, Lutheran Brotherhood, etc.).

Investments: If you elect to participate, you may invest from as little as \$25 per month up to 16% of gross pay. Investment can be made only through payroll deduction. Forms are available from the Department of Personnel and Human Resources to begin the annuity deduction. You may change or revoke the amount of your payroll deduction by written request to the Department of Personnel and Human Resources once each year. Also, it is your responsibility to notify the company you choose to invest in when beginning, changing or revoking an investment contract, unless you choose to invest in Great-West Life.

Return on Investment: Your investment return will depend on the company and the type of plan you select.

Benefits: Before investing your money in any company's plan, you should know the annuity payments available, cash withdrawal terms and conditions, death benefit, current rate of return, retirement annuity value, and projected rate of return. Should you select the Great-West Life Assurance Group Plan, information on benefits may be obtained from the Administrator's office of the Worker Benefit Plans.

Termination of Coverage: Since continued investment in a Tax Deferred Annuity plan can be made only through payroll deduction, you may continue investing as long as you receive income as an employee of the Synod. However, the funds you have already invested when you terminate with the Synod can remain in your account and continue to grow on a tax deferred basis for as long as you desire.

RENTAL AND UTILITY ALLOWANCE

E-7

The Board of Directors has determined that an amount equal to 50% of each minister of religion's gross cash compensation will be treated as housing allowance. See Appendix for the complete Board resolution.

In general, information about you will not be released by the Department of Personnel and Human Resources without your signed release. However, we will confirm your name, employment dates, and present position title without obtaining your permission.

000014

All requests for information about present or past employees are to be referred to the Department of Personnel and Human Resources for response.

Any requests for information from law enforcement agencies will be referred to legal counsel. No information will be released without counsel's approval.

YOUR BENEFITS

The Synod maintains a comprehensive benefit program to meet the needs of employees. Programs are available to encourage financial and retirement planning, and to provide protection against illness or injury, as well as discounts on other services.

The following fringe benefits are provided to you at a cost of approximately 35% of your salary. As an example, if you earn \$750 per month, the Synod is paying approximately another \$263 per month for your fringe benefits.

CONCORDIA HEALTH PLAN

F.1

Your health plan is designed to help pay the cost of medical and dental care for you and your dependents which result from non-occupational illness and injury.

Covered services and supplies include semi-private hospital room, intensive care treatment, anesthesia, care and treatment (including surgery) by doctors, radiation therapy, prescription drugs and miscellaneous hospital services. Skilled nursing facility care, private duty nursing, and ambulance services are also covered.

After paying a per person calendar year deductible of \$200 (maximum of \$400 per family), the program pays 80% of the next \$500 eligible charges incurred for basic medical care, then pays 90% of the next \$500 eligible charges, and after that 100% is paid by the program.

Maximum lifetime benefit is \$500,000 for each covered person.

Here's an example:

Employee is hospitalized and total medical bill comes to \$2,000. If all expenses qualify as "eligible charges," who would pay what?

Employee pays deductible	\$ 200	
Plan pays 80% of next \$500		\$ 400
Employee pays 20%	100	
Plan pays 90% of next \$500		450
Employee pays 10%	50	
Plan pays 100% of remainder	<u> </u>	<u> 800</u>
Total paid by Employee	\$ 350	
Total paid by Plan		\$1,650

Dental coverage under the Health Plan is designed to assist you in defraying the cost of dental care and to provide an incentive to maintain good dental health practices.

The Plan pays 80% of the eligible charges for basic dental care: cleaning and scaling, fillings, routine extractions; limited to \$750 in benefits in a calendar year (that \$750 includes any benefits paid for denture replacement).

For denture replacement the Plan pays 50% of eligible charges, limited to \$750 (together with basic dental-care charges) in benefits in a calendar year.

For orthodontic care the Plan pays 50% of eligible charges, limited to \$750 in benefits in a covered person's lifetime.

000015

NOTE: Charges for orthodontic care or denture replacement incurred within six months after the employee's initial enrollment date in the Plan are not eligible. Be sure to read your Plan book for other restrictions.

Eligibility

All regular employees of the Synod under age 70 are enrolled as members in the Plan. A regular employee is an employee working more than 20 hours per week as part of an established work schedule.

The Department of Personnel and Human Resources requests you to complete the Worker Enrollment Form on your first day of full-time employment. Coverage begins on the first day of the month following date of employment.

There are 4 different classes of membership available. They are:

- Class A--Self Only
- Class B--Self & Spouse
- Class C--Self & Child(ren)
- Class D--Self, Spouse & Child(ren)

Unmarried children may be covered as dependents if they are under age 21, and may be covered after age 21 if totally disabled or a full-time student and receiving over one-half of support from the parents (however, such a student will not be covered beyond his/her 27th birthday). The term "children" includes natural children as well as stepchildren, legally adopted children, and foster children.

The marriage of a dependent child or entry into military service will end that child's eligibility.

You may change your class of membership by completing a Request for Change form available from Department of Personnel and Human Resources. New dependents added for coverage will be covered as of the date of birth, marriage, etc., as long as prompt notice is given.

Cost

The Synod pays 100% of your Concordia Health Plan cost including the cost of coverage for your spouse and children, but reserves the right to change the amount paid or to terminate payment, if necessary.

Benefits

Specific details concerning levels of coverage under the health insurance program, as well as those items that are excluded from coverage, are available from the Worker Benefit Plans. When you enroll in the program, you will be provided with an identification card and a Summary Plan Description booklet.

Health Insurance Coverage for Retirees and Employees Age 65 Plus

All employees age 65 and over are encouraged to enroll in Medicare--Parts A and B. You can defer enrollment in Part B at age 65 if you continue your employment. Even though enrolled in Medicare, the Plans will continue to provide the primary coverage. At retirement Medicare will be the primary coverage.

Filing of Claims

Forms for filing claims may be obtained from the Department of Personnel and Human Resources. Simply complete and return the form, along with the necessary itemized bills or receipts, directly to: Concordia Health Plan, Attention--International Center Employee Claims.

Termination of Benefits

Protection for you and your dependents under the Plan is discontinued at the end of the calendar quarter in which termination of employment occurs. You will receive a letter from the Worker Benefit Plans office confirming the date coverage terminates and offering any extension of coverage available to you. Specific details on what happens in the event of disability, death, leave of absence, transfer to another job, and retirement may be found in your copy of the Summary Plan Description.

000016

Other Facts

Change in Status--It is your responsibility to notify the Department of Personnel and Human Resources when you change your marital status or the number of dependents since either of these changes can affect your coverage.

Governing Documents

For information about the Plan not covered in the Concordia Health Plan Summary Plan Description, you may contact the Plans Administrator's office or Department of Personnel and Human Resources. The annual audited financial statement is published and sent to all members in the Benefit Plans Bulletin.

Plan Continuance

The Synod expects to continue the Plan indefinitely, but reserves the right to change or terminate it.

Coordination of Benefits

If you or eligible dependent(s) are covered under any other medical insurance plan, your plan will coordinate payment of benefits with the other plan. This means that you may be entitled to receive up to 100% of the cost for covered services from both plans combined.

CONCORDIA DISABILITY AND SURVIVOR PLAN

F-2

The Plan pays:

- disability benefits for members who become totally disabled
- benefits to survivors of members who die before retirement
- a lump-sum benefit to the member when one of his or her covered dependents dies

Eligibility

All regular employees of the Synod under age 60 are eligible to participate in the Plan beginning on the first day of the month after date of employment. A regular employee is an employee working more than 20 hours per week as part of an established work schedule.

To enroll, the Department of Personnel and Human Resources provides a Worker Enrollment Form and a Beneficiary Form, which must be completed before coverage can begin.

Cost

The Synod pays all costs of your Concordia Disability and Survivor Plan, but reserves the right to change the amount paid or to terminate payment.

Benefits--Disability

After a qualifying disability occurs, and its existence is verified by the Plan administration, the Plan pays the member a monthly benefit. Benefits commence the 15th calendar day following total disability. This benefit equals 70% of monthly compensation (minus required withholding for federal income taxes and Social Security taxes), and continues (assuming that the disability also continues) for nine months. At the beginning of the 10th

month, the 70% of monthly compensation figure is reduced by the total amount of the member's Social Security benefit.

Benefits- Survivor

Pre-Retirement Survivor Income Benefit

000017

The Plan pays a monthly benefit to the surviving spouse and a monthly benefit on behalf of one or more surviving children who are enrolled in the Plan. Benefits paid by the Plan are reduced by the amount of any monthly Social Security benefits.

The spouse's benefit continues for life unless he or she remarries before reaching age 60; in that case, it stops. Each child's benefit continues until that child is no longer a dependent child. (Unmarried children are considered as dependents if they are under age 21, and may be considered a dependent after age 21 if totally disabled or a full-time student and receiving over one-half of support from the parents (however, such a student will not be covered beyond his/her 27th birthday). The term "children" includes natural children as well as stepchildren, legally adopted children, and foster children. The marriage of a dependent child or entry into military service will end that child's eligibility.)

Spouse's benefit: 40% of the member's monthly compensation at date of death.

Child's benefit: 25% of member's monthly compensation at date of death for the first surviving dependent child, plus 15% for each other surviving dependent child--but limited overall (spouse's and children's combined) to 80% of the member's monthly compensation at date of death.

Pre-Retirement Lump-sum Death Benefit

The Plan pays a lump-sum amount to the named beneficiary(ies) of a member who dies before retirement. The amount is a multiple of the member's monthly compensation at time of death as set out in this table:

<u>If the member's age at death is...</u>	<u>The benefit is this number times monthly compensation...</u>
Under 50	12
50 to 52	11
53 to 54	10
55 to 56	9
57 to 58	8
59 to 60	7
61 to 62	6
63 to 64	5
65 to 70	4
Over 70	0

Pre-Retirement Dependent's Death Benefit

The Plan pays a specified amount in a lump sum when an enrolled dependent dies either at a time when the member would be entitled to a Pre-Retirement Lump-sum Death Benefit or after the member's death, but before he or she would have reached age 65.

For the death of a spouse, the benefit is three times the member's monthly compensation.

For the death of an enrolled dependent child who is age 14 days or older, the benefit is one and one-half times the member's monthly compensation.

For the death of an infant under 14 days of age, the benefit is \$150.

Filing of Claims

If your claim is for Disability Income benefit or Pre-Retirement Dependent's Death benefit, you will file the claim yourself. If the claim is for the member's death benefits, one of your survivors will file the claim; that is a good reason for sharing this information with your family.

Forms for filing a claim may be obtained from the Department of Personnel and Human Resources or directly from the Worker Benefit Plans office.

Termination of Benefits

000018

Coverage for you and your dependents terminates on the date your full-time employment ends. You will receive a letter from the Worker Benefit Plans office advising of termination of coverage.

Plan Continuance

The Synod expects to continue the Plan indefinitely, but reserves the right to change or terminate it.

Other

For more detailed information on this Plan, please refer to your copy of Concordia Disability and Survivor Plan Summary Plan Description.

CONCORDIA RETIREMENT PLAN

F-3

The primary purpose of a retirement program is to replace a substantial part of income that stops when you stop working at retirement age. For a qualified, long-service worker, the Plan will combine with the Social Security program to do just that.

Eligibility

All regular employees of the Synod under age 60 are eligible to participate in the Plan beginning on the first day of the month after date of employment. A regular employee is an employee working more than 20 hours per week as part of an established work schedule.

To enroll, the Department of Personnel and Human Resources provides a Worker Enrollment Form, which must be completed before membership can begin.

Cost

The Synod pays all costs of your Concordia Retirement Plan, but reserves the right to change the amount paid or to terminate payment.

Benefits

A member earns creditable service in the Plan towards his/her retirement benefit. Benefits are calculated with a formula using the member's final average compensation and years and months of creditable service. After accruing five years of creditable service in the Plan, the member becomes vested in his/her earned retirement benefit. ("Vesting" is the process of gaining ownership of your Concordia Retirement Plan benefit.)

The normal retirement age in the Plan is age 65. However, early retirement can be elected as early as age 55 if you have accrued at least five years of creditable service. Or you can defer retirement until after your 65th birthday, but not later than age 70.

If termination of employment occurs prior to age 55 and you have accrued at least five years of creditable service in the Plan, you will have earned a right to a vested termination benefit in the Plan.

Effective January 1, 1986, the Plan will include a provision to provide monthly survivor benefits to your spouse in the event of your death after becoming a vested member.

The Plan also provides death benefits (both lump sum benefits and monthly survivor benefits) in the event of your death or the death of enrolled dependents after retirement.

Filing for Benefits

You should contact the Department of Personnel and Human Resources for the appropriate form to fill out about two months prior to your planned retirement

date. This form gives the Worker Benefit Plans office certain essential information as well as gives you the opportunity to specify when you want your benefit to begin and where you want checks to be mailed.

Termination of Benefits

000019

Active participation in the Plan terminates on the date your full-time employment ends. You will receive a letter from the Worker Benefit Plans office advising of termination as well as information about any vested termination or retirement benefits earned.

Plan Continuance

The Synod expects to continue the Plan indefinitely, but reserves the right to change or terminate it.

Other

For additional information on the details of the Plan, refer to your copy of the Concordia Retirement Plan Summary Plan Description.

VACATIONS

F-4

Annual paid vacations are earned by continuous service to the Synod. The vacation time you are entitled to during the current calendar year is the amount earned during the previous calendar year. The month employed is included in calculating vacation for a new employee if employment began on or before the 15th day.

Immediate previous employment in LCMS districts, colleges, seminaries, KFUD Lutheran Radio, Concordia Historical Institute and Concordia Publishing House shall be considered as employment by the Synod when figuring vacation time. Employment by a congregation or parochial school is not considered employment by the Synod.

This policy includes all regular employees. For employees working less than 40 hours but more than 20 hours per week on a regular basis, the amount of vacation earned is proportional to the number of hours worked per week.

Executive and Professional Employees (Exempt from overtime pay)

Less than one year prior to January 1, 1.25 days for each month completed

One year, but less than ten years prior to January 1, 15 working days

Ten years or more prior to January 1, 20 working days

Secretarial and Clerical (Non-exempt from overtime pay)

Less than one year prior to January 1, 1 day for each month completed, up to a maximum of 10 working days

One year, but less than six years prior to January 1, 10 working days

Six years, but less than fourteen years prior to January 1, 15 working days

Fourteen years or more prior to January 1, 20 working days

Vacation time accrued in the current year and not used by the end of the following year will be lost. Under no circumstances may pay be granted to an employee in lieu of vacation.

A vacation is not only a reward for completed service, but also to provide a period of rest and recreation. Therefore, vacations should normally be scheduled in increments of at least one week. In any event, vacations must be for at least a full day.

Vacation time will be granted, whenever possible, on the dates requested. However, work requirements and seniority within each operating unit will be the determining factor.

Vacations may be delayed if disability, because of illness or accident, extends into or occurs during the scheduled vacation period.

000020

Holidays that fall during a scheduled vacation will be paid as holidays and not charged against the employee's vacation.

When a payday falls within your vacation period, please make arrangements with payroll to mail, hold, or deposit your check.

Unused vacation time is paid to the employee upon termination. Unused vacation pay will be calculated, using the current level of annual vacation days employee has reached, at 1/12 of current compensation per full month employed during the year of termination.

HOLIDAYS

F-5

The Synod observes the following holidays for which all regular employees will receive regular pay:

New Year's Day
 Good Friday
 Memorial Day
 Independence Day
 Labor Day
 Thanksgiving Day
 Day after Thanksgiving Day
 Christmas Day

Floating Holiday--Employer's choice

This holiday is determined annually by the Council of Administrators upon recommendation of the Personnel Director.

Floating Holiday--Employee's choice

This annual holiday gives you the opportunity to observe President's Day, Veterans Day, Martin Luther King Day, Columbus Day, other federal or state holidays, your own birthday, or any other day of your choice.

This holiday applies to all regular employees after completing three months of employment.

You need to receive advance approval from your supervisor for the day requested by completing a PPL slip. The day will simply be recorded and treated as a holiday.

An employee cannot take this holiday after notice of termination has been given, even though permission to do so was granted prior to the termination notice.

Holidays that fall on a Saturday will be observed on the Friday before. Holidays falling on a Sunday will be observed on the next Monday.

A holiday that falls on a vacation day or on an employee's time off for sickness will be recorded as holiday time.

Non-exempt employees required to work on a holiday will be paid time and one-half in addition to the regular holiday pay.

LEAVES OF ABSENCE

F-6

A leave of absence is an authorized period of time off the job, with or without pay, and is granted at the discretion of management. During leaves of less than 30 calendar days, service credits and benefits accrue. On reinstatement from a leave of more than 30 days, an employee, at the discretion of the

Director of Personnel and Human Resources, may be considered a new employee for service credits and benefits purposes.

You should have a clear understanding of what effect, if any, the leave has on your benefits and coverage under the Worker Benefit Plans.

000021

Sick Leave:

Sick leave credits are accrued at the rate of four hours per month, for a total of 48 hours in each calendar year of employment. Months worked include the month of employment, if the employment began on or before the 15th day. Sick leave may be used for illness or when the employee finds it necessary to be off when a family member is ill.

It is your responsibility to contact your supervisor as soon as possible when you are unable to report for work. Absence will be recorded in multiples of one quarter hour by the department to the Department of Personnel and Human Resources. A physician's certification is required for any illness beyond five working days.

At the end of each calendar year, unused sick leave and personal paid leave are accumulated together, up to a maximum of 240 hours, and roll over into the new year as sick leave.

Disability:

When an absence extends beyond 14 consecutive calendar days, you will receive benefits you are entitled to as provided in the provisions of the Concordia Disability and Survivor Plan (see section F-2).

Commencing with the 15th calendar day of any eligible illness, the Synod reimburses all exempt employees the balance of their salary not paid by the Concordia Disability Survivor Plan (normally 30%), up to 26 weeks. Only the provisions of the plan applies to absences beyond 26 weeks.

Absence during the first 14 calendar days, normally 10 working days, will be charged to the employee's vacation, personal paid leave, sick leave, and/or forfeit time.

Upon the receipt of doctor's certification that you are no longer disabled, you are expected to return to work or terminate employment.

Personal Paid Leave:

Personal paid leave credits are accrued at the rate of two hours per month worked, for a total of 24 hours per calendar year. Months worked include the month of employment, if the employment began on or before the 15th day. You may request leave time in multiples of one quarter hour, for personal purposes including medical and dental appointments. All requests are to be submitted on the appropriate form to your supervisor for approval.

Unused personal paid leave at the end of each calendar year is added to unused sick leave. Unused sick leave and personal paid leave are accumulated together at the end of each calendar year, up to a maximum of 240 hours, and roll over into the new year as sick leave.

Death in Family:

Time off with pay for regular employees may be approved in the event of a death in your family.

If death should occur in your immediate family (spouse, child, parent, parent-in-law), up to three days will be approved to attend the funeral.

If there is a death of a close relative (grandparent, brother, brother-in-law, sister, sister-in-law), one day will be approved.

Additional time off will be charged to vacation, personal paid leave, sick leave, and/or forfeit time.

Military Leave:

An employee who is in the military reserve may choose to use either earned vacation time with full pay or take time off without pay with no loss of earned vacation time for full-time active reserve duty. An employee in the reserves should indicate his or her preference to the Unit Executive at the start of each year.

000022

Jury Duty:

The Synod encourages its employees to accept their civic responsibilities. If you are called for jury duty, you must immediately notify your supervisor and provide a copy of the summons.

You will receive your full salary plus any juror's fees while serving jury duty. Please request a signed statement of service from the Deputy Clerk; this form will then be attached to the department's absence report.

Pregnancy and Maternity:

Within 60 to 90 days prior to anticipated delivery date, the employee is to discuss with her supervisor the matter of the anticipated absence due to pregnancy. This is to insure a mutual agreement between employee and employer, and to clarify any questions or discrepancies. The employee also needs to contact the Department of Personnel and Human Resources to receive the proper forms to be completed and to discuss how the Personnel policies and Concordia Disability and Survivor Plan will affect you during your absence from work.

A pregnant employee must be treated the same as other employees on the basis of their ability or inability to work. Thus, disability benefits are paid only on the same terms as applicable to other employees--namely, when the employee is medically unable to work.

Although many doctors "prefer" the expectant mother to cease work 30 days prior to estimated date of delivery, pregnancy must be treated as any other illness. Therefore, it is anticipated that the date of disability begins on date of delivery, unless there are complications affecting the employee's ability to work. As in any disability the employee may use personal paid leave, sick leave, vacation and/or forfeit time during the 14 calendar day (normally ten working days) waiting period to continue her salary until disability benefits begin.

If a pregnant employee wishes to cease work without having a physician's certification of disability, she may request in writing a leave without pay, not to exceed 30 days. Disability benefits are payable only if a person is losing pay, so a leave without pay will affect disability benefits.

As in the case of any disability, upon the receipt of doctor's certification that the employee is no longer disabled, the employee is expected to return to work or terminate employment.

Leave Without Pay:

Any employee may request a leave without pay for personal reasons, subject to the approval of the Unit Executive in consultation with the Director of Personnel and Human Resources. The employee should understand that service credits and other benefits, except those mandated by the Worker Benefit Plans, do not accrue during an absence for personal reasons of more than 30 days. Another factor to consider is that if disability occurs while on a non-paid leave, the employee is not eligible for disability income benefits during the period of the leave.

Sabbatical Leave:

Employees in the administrative and professional categories may be eligible for a sabbatical leave under the provisions of the current Handbook.

Inclement Weather:

When the weather is extremely inclement or hazardous, or when such conditions are officially forecast, the offices may be closed early at the direction of the Administrative Officer or his designee. In such cases the regular employee will be paid for time off; however, the hourly employee will not be paid for the time off.

000023

During times of inclement weather, the regular employee is expected to make a diligent effort to reach work. If you are unable to reach work, please advise your supervisor. When the office is not designated as closed because of inclement weather, time off will be without pay unless the regular employee is willing to use personal paid leave, sick leave, or vacation time available for such absence. Employees will be paid, however, for those hours during which the offices have been officially closed for inclement weather.

Your supervisor will call you if the offices are officially closed for a whole day. You can also listen to KMOX for the list of closings.

TRAVEL ACCIDENT INSURANCE

F-7

The Travel Accident Insurance Plan is designed to provide a lump sum benefit to you or your beneficiary in the event of accidental death or dismemberment sustained while traveling, whether on synodical business or any other type of travel.

Eligibility

Those designated employees occupying positions that require travel on behalf of the Synod and all members of boards, commissions, or committees of the Synod are covered.

Benefits

Your levels of protection for injuries sustained while traveling anywhere in the world are outlined below:

<u>Loss Sustained</u>	<u>Payable</u>
Life	\$25,000
Two or more members	25,000
One member	12,500

"Member" refers to hand, foot, or eye.

In the event you sustain more than one of the above losses in the same accident, the maximum benefit payable will be the largest of your losses. The limit of all benefits to all employees arising out of any one air travel accident is \$1,000,000.

Your level of protection in the event of death is \$25,000 with an amount of up to \$25,000 payable in the event of dismemberment.

The entire cost of this Plan is paid by the Synod.

Exclusions

Losses caused by, contributed to, or resulting from the following are not covered:

Intentionally self-inflicted injuries, suicide, or attempted suicide.

War or any act of war.

Active full-time duty while a member of the military, naval, or air force of any country, combination of countries, or international organization.

Illness, disease, or infection.

Death or dismemberment while a pilot or crew member.

Death or dismemberment while in aircraft owned or operated by the Synod or your employer.

Death or dismemberment while a passenger in motor vehicle operated by a person age 70 or older.

Termination of Coverage

000024

Your Travel Accident Insurance protection continues until retirement, termination of employment, or you no longer are required to travel on behalf of the Synod, whichever occurs first.

Governing Documents

This information describes the highlights of your Travel Accident Insurance Plan. The contract between the Synod and The Reliable Life Insurance governs the operation of the Plan in all instances. Copies of this contract are on file in the office of the Administrator of the Worker Benefit Plans.

Plan Continuance

The Synod expects to continue the Plan indefinitely, but reserves the right to change or terminate it.

American Express Corporate Cardmembers

Those employees charging travel tickets to their American Express Corporate Card are automatically covered by \$100,000. The benefits are payable in addition to any other personal or company-provided insurance you may have. The coverage only applies to the card member, the member's spouse, and any dependent children under age 22.

ALL-CAUSE ACCIDENT INSURANCE

F-8

The Plan insures you for covered accidents 24 hours a day, 365 days a year, worldwide, traveling or at home, accidents on or off the job. It includes air travel coverage (as a passenger only) in any aircraft except planes owned or operated by your employer.

Your level of protection is the amount selected by you, and can range from a minimum of \$20,000 to \$150,000. (\$200,000 effective 1/1/86)

This Plan is optional; the cost of the Plan is paid by you through payroll deductions. The coverage you select determines the cost to you.

Eligibility

All regular employees of the Synod under age 70 are eligible to join. Additional family coverage is available for covering your spouse under age 70 and unmarried dependent children. To determine the eligibility of a child for coverage, see the definition in the section covering the Concordia Health Plan.

Benefits

If bodily injury, caused by a covered accident occurring while your coverage is in effect, results in death or dismemberment within one year after the date of the accident, the plan provides the following benefits for loss of:

Life	Your Selected Amount
Two or more members	Your Selected Amount
Speech <u>and</u> hearing	Your Selected Amount
One member	One-half Your Selected Amount
Speech <u>or</u> hearing	One-half Your Selected Amount
Thumb and index finger of same hand	One-quarter Your Selected Amount

"Member" means hand, foot or eye. Only one benefit, the largest to which you are entitled, is payable for all losses resulting from one accident.

Spouse's insurance amount, if there are no eligible children, is 50% of the employee's amount. Spouse's amount if there are eligible children, is 40% of the employee's amount. Each child's insurance amount is 5% of the employee's

amount in addition to the spouse's amount or, if there is no spouse, each child's amount will be 10% of the employee's amount.

Selection of Insurance Amount

000025

You may select any insurance amount shown below. The insurance amount you select from the table below is increased 20%, including your dependents if enrolled in the Family Plan, at no extra premium cost to you. The premium for this protection will be deducted from your pay.

Insurance Amount	Monthly Premium	
	Employee Only	Family Plan
\$ 20,000	\$ 1.20	\$ 1.80
40,000	2.40	3.60
60,000	3.60	5.40
80,000	4.80	7.20
100,000	6.00	9.00
150,000	9.00	13.50
200,000 (effective 1/1/86)	12.00	18.00

Education Benefits

Children \$2,000 per year for a maximum of 4 years
Spouse \$3,500

In addition to any other indemnities, if indemnity becomes payable for the accidental loss of life of an insured employee, who at the date of accident had also insured his spouse and dependent children, the Plan will:

1. For the surviving spouse, pay the actual cost incurred within 30 months as payment for any professional or trades program for the purpose of obtaining an independent source of support and maintenance. (Maximum Total Payment: \$3,500)
2. For dependent children, pay the less of a) the actual tuition, exclusive of room and board, charged by the institution per school year; b) \$2,000 per school year.
3. The benefit will be paid annually only if dependent child continues his/her education.

NOTE: Dependent child must be enrolled as a full-time student in any institution of higher learning beyond the 12th grade level at the date of accident in order to receive this benefit.

Common Accident Death Benefit

If you and your spouse lose your lives in the same accident, the Plan will pay on behalf of your insured spouse an amount of benefits equal to the amount of benefits applicable to you.

The aggregate limit of liability for any one covered aircraft accident is \$1,000,000.

Benefits to be added effective 1/1/86

a. Plegia Benefits

If injury to the spinal cord of an insured employee or dependent results in permanent paralysis of limbs, the benefit is:

For Quadriplegia (total paralysis of both upper and lower limbs) the full insurance amount.

For Triplegia (total paralysis of three limbs) three-quarters of the insurance amount.

For Paraplegia (total paralysis of both upper or lower limbs) one-half of the insurance amount.

For Uniplegia (total paralysis of a single limb) one-quarter of the insurance amount.

b. Seat Belt Benefit

If an insured employee or dependent suffers loss of life as a result of an automobile accident and at the time of the accident was wearing her/her seat belt, the insurance amount will be increased by 10%. This would be in addition to the 20% increase currently in effect.

000026

Exclusions

The Plan does not cover: 1) declared or undeclared war or any act thereof; 2) service in the armed forces of any country; 3) injury sustained in air travel, except as described above; 4) suicide, self-destruction, or any attempt thereat while sane or insane (in Missouri, while sane).

Termination of Coverage

Coverage terminates at the end of the calendar quarter in which you request termination, employment ends, or you attain age 70, whichever occurs first.

Governing Documents

This information describes the highlights of your All-Cause Accident Insurance Plan. The contract between the Reliable Life Insurance Company and the Synod governs the operation of the plan in all instances. Copies of the contract are on file in the Administrator's office of the Worker Benefit Plans.

Plan Continuance

The Synod expects to continue the Plan indefinitely, but reserves the right to change or terminate it.

WORKER'S COMPENSATION

F-9

Worker's Compensation pays benefits for a work-related injury. You should report any injury to your supervisor as soon after the injury as possible. The supervisor shall immediately report the accident to the Treasurer's office.

UNEMPLOYMENT COMPENSATION

F-10

The Synod, as a church, is exempt from the Unemployment Compensation Act. This means that any employee who terminates or is terminated and is unable to find new employment is not eligible to collect unemployment insurance benefits.

TUITION ASSISTANCE PROGRAM

F-11

The Synod encourages all regular employees to take advantage of educational facilities to further develop their potential.

With prior approval from your supervisor, the Synod will reimburse 75% of the costs of tuition, books, and fees for courses which will help you in your current as well as potential positions. Evidence of completion is required in the form of a grade report, certificate, or memo from the instructor along with receipts for tuition and books.

Synodically directed training (i.e., specific courses, seminars, workshops, etc.) will be paid for by the Synod in full.

PURCHASING

F-12

The General Services Department negotiates purchasing discounts with a number of suppliers and publishes a list from time to time. The publication of the list is done without endorsement of the products or services offered by the listed companies.

CONCORDIA PUBLISHING HOUSE DISCOUNT

F-13

Employees, upon presenting their International Center security card, will receive a discount on purchases from Concordia's bookstore.