MILITARY AND RESERVE LEAVE POLICY
REVISED: October 31, 2001

PURPOSE OF POLICY: The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) protects job rights and benefits for veterans and members of the reserves. USERRA applies to all employers doing business in this country regardless of size. The law protects all persons serving in the Army, Navy, Marine Corps Air Force, Coast Guard, Public Health Service commissioned corps, and the reserve components of these services and the National Guard.

If an employee is absent from work due to active military service, Rider University ("the University") will grant the employee a leave of absence for the duration of such period of service up to the maximum required by USERRA, except that this policy shall not reduce any benefits available under any applicable collective bargaining agreement.

NOTICE: Unless precluded by military necessity or circumstances under which the giving of notice is otherwise impracticable or unreasonable, the employee (or an appropriate officer of the uniformed service) in which the employee is to serve must give to Human Resources as much advance written or oral notice as possible of the need for military leave.

EXTENT OF BENEFITS: For the benefits provided to employees on military leave described below, all terms and conditions of the benefits as described in the relevant Summary Plan Descriptions, University policies, or union contracts will govern. Please refer to those documents or contact Rider's Human Resources staff with any questions.

SALARY CONTINUATION: Employees will be eligible for salary continuation for up to three (3) months. The employee's full wages will be continued for the first two working weeks of military leave, not to exceed 10 days working days per calendar year. Rider will pay the employee the difference, if any, between the employee's military pay and his or her Rider base wages for the remainder of the three months of covered military leave. (Military allowances are not considered in the salary continuation calculation.) For hourly employees, weekly wages will be calculated based on their hours regularly worked and regular rate of pay. For hourly employees who work irregular hours, weekly wages will be determined based on the average hours worked per week during the last eight weeks worked prior to the leave.

HEALTH BENEFITS: The University provides the employee with limited health coverage during the military leave. For those on active duty for fewer than three months, the University provides healthcare coverage as if the employee had not taken leave. Those on active duty for three months or more may elect to continue employer-sponsored health care for up to eighteen months after the initial three month period. As with other extended leaves, the University may require employees electing coverage to pay up to 102% of the full premium. Any injury or illness that results as a direct cause of war is excluded under the University's sponsored health plans. For medical conditions not
directly caused by war, the University sponsored health plans will provide coverage during the three months period and, if elected, during the eighteen months extension. Employees should check with appropriate military personnel to determine what medical benefits, if any, are available to the employee and the employee's dependents while on active duty.

**BENESAVE FLEXIBLE SPENDING ACCOUNT:** Deductions from employee pay made to Benesave accounts will continue as long as the employee is receiving University pay. Employees may continue to submit reimbursement requests against contributions already made to their accounts, consistent with the existing benefit guidelines.

**PENSION PLAN:** The employee and the University will make contributions into the employee's retirement annuity as long as the employee is receiving University pay. The University and employee contributions will be calculated at the applicable percentages on the wages paid by the University. (Pension contributions will not apply to military pay.) If the employee is not receiving any salary through the University where pre-tax contributions can be continued, upon return from active duty, the University will make any contingent matching contributions to the retirement annuity account, provided that the employee also makes the minimum annuity contribution. USERRA requires that both the employee and the University will have three times the length of the employee's military service, to a maximum of five years, to make these retroactive contributions. The University's and the employee's payments will be calculated on the base salary the employee would have earned at the University during the leave period.

If the employee is not currently enrolled in the pension plan or if the employee has not met the eligibility requirements at the time the leave commences, the University will consider the employee eligible once the waiting period is met, even if the employee is on military leave at the time. Time spent on military leave will count towards the period of time necessary for eligibility. The University will endeavor to provide the employee his or her pension enrollment form as soon as practical after they attain eligibility.

**GROUP LIFE INSURANCE:** The coverage will be continued for a leave of absence of up to two years in duration. Employees must be actively employed by the University on the day they become eligible for coverage in order to have coverage under the University's group life insurance plan.

**SHORT TERM DISABILITY:** The coverage will continue as long as the employee is on a paid leave of absence. Once the leave becomes unpaid, the employee is covered for 14 days. If the employee becomes disabled after the 14 day period, the employee should contact the State of New Jersey and apply for unemployment disability. Coverage will be reinstated upon return to work. If injured while on active duty, the employee may be eligible for military disability benefits.

**LONG TERM DISABILITY:** If the employee is currently enrolled in the long term disability program at the time leave is commenced, coverage will continue for a leave of absence up to two years in duration. If the employee is not currently enrolled in the long
term disability program or if the employee has not met the eligibility requirements at the
time the leave commences, the University will activate eligibility once the waiting period
is met, even if the employee is on military leave at the time. Time spent on military leave
will count towards the period of time necessary for eligibility. Rider's Long Term
Disability policy does not pay benefits for any total or partial disability that is due to war,
declared or undeclared, or any act of war.

TUITION REMISSION: Dependents of employees who are eligible or become eligible
for tuition remission benefits will retain this eligibility during the time the employee is on
military leave. Time spent on military leave will count towards the period of time
necessary for eligibility. As eligibility and benefit descriptions may differ by employee
classification, employees should refer to benefits documents or contact Human Resources
regarding any questions about this benefit.

SENIORITY: Military time will be counted toward length of service for purposes of
determining seniority.

VACATION AND SICK TIME ACCRUALS: Vacation and sick time accruals will
continue during the period that the employee is receiving University pay.

REINSTATEMENT OF EMPLOYMENT: Employees must apply for reemployment
within 90 days after they are relieved from military service. The University will reinstate
returning service members, if they meet the following criteria:

- the employee gave notice to the employer prior to leaving, unless precluded by
  military necessity;
- the cumulative period of active service did not exceed five years, excluding certain
  services required by, among other things, a declared war or national emergency;
- the employee was not dishonorably discharged from the military; and
- the employee reported back to the civilian job in a timely manner.

Different issues may arise concerning employee rights during military leave. This policy
does not address all such issues. Insofar as issues not addressed in this policy, the
University will abide by USERRA and any controlling state laws. Should you have any
questions or require further information, please see your Human Resources Department
for further information regarding military leave.