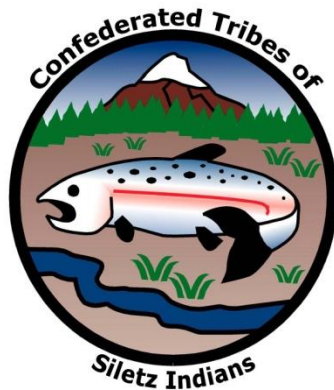


SILETZ COMMUNITY HEALTH CLINIC POLICY



Student Loan Repayment Program

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PART 22
Student Loan Repayment Program

I. SILETZ COMMUNITY HEALTH CLINIC

- A. The Siletz Community Health Clinic and all of its departments will follow the Confederated Tribes of Siletz Indians (CTSI) personnel manual, operation manual, and other items deemed essential to the tribe’s administration and personnel.
- B. Nothing in this policy will negate the above mentioned policies and any misrepresentation, misclassification, or lack of clarity is not meant to negate the sovereignty and authority of CTSI.

II. ENROLLMENT

This Student Loan Repayment Program is an incentive and retention program for Siletz Community Health Clinic employees who provide direct care. Qualifying employees are Residential Nurse (RNs), Medical Assistance (MAs), Dental Assistants (DAs), and positions that are qualified by the General Manager. An employee may seek professional/student loan assistance in repaying part or all of your outstanding student loan(s) through loan payments following the period of service, notification that funds are available, and when the application process is open.

III. PERIOD OF SERVICE

Employees are required to serve 12 consecutive months, beginning from the initial start day in which they receive a standard paycheck and ending 12 consecutive months or 365 days.

IV. LOAN PAYMENTS

- A. The amount of student loan payments that the Siletz Community Health Clinic will make on an employee’s behalf are subject to available funds per fiscal year. The total amount of loan payment assistance will never exceed the amount owed by the employee. The employee will be subject to annual reviews, certification by Oregon State Licensing Boards, available funds for loan payment assistance, and the status of the student loan(s).
 - 1. Payments by the Siletz Community Health Clinic (SCHC) under this policy does not exempt employees from their responsibility and/or liability for any loan(s) for which they are obligated, as SCHC and the Confederated Tribes of Siletz (CTSI) is not obligated to the lender/note holder for its commitment to employee loans. The employee is still responsible for the entire loan balance(s), including any amount not paid by SCHC or CTSI and any late fees associated with the timing of the SCHC or CTSI loan payments. Further, employees will also be responsible for any tax obligations resulting from the loan payment benefits made pursuant to this agreement.

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2. Loan payments by SCHC, on behalf of CTSI, hereunder will be made through the payroll disbursement process directly to the employee. The loan payments made on their behalf are treated as wages that are subject to income, 401(k), social security, and Medicare taxes being withheld. The amount of the loan payments to each lender may be reduced by mandatory and voluntary deductions, including tax levies and garnishments.
3. SCHC's payments will be made under one of these options:
 - a. A 1099 misc. payment for the amount the employee is awarded, or elect to have issued, which will be processed annually as funds allow. Taxes related to each payment will be the sole responsibility of the employee with an allowance of 10% being excused for tax obligations (example: per \$1000.00 awarded \$100.00 is excused from loan payment when verifying payment).
 - b. A lump-sum payment for the awarded amount, or the elected amount to have issued, which will be processed annually through payroll with an additional 10% tax allowance added as funds allow; taxes related to each payment will be deducted from that amount and a net payment made.

V. CONDITIONS

- A. The following information will be provided to SCHC with the information about each loan, such as the lender/note holder's name, address, phone number, employee identifying information, and employee payment obligation as needed, i.e., the amount due. Payment benefits will apply only to the employees' student loan indebtedness and verification of payment will be required to reapply.
- B. If SCHC's payments hereunder cover only a part of an employee's repayment obligation(s) under the subject student loan(s), and if they are in arrears or default on their own loan repayment obligation(s), then SCHC will determine the appropriate course of action at that time. SCHC will consider such remedies as paying the amount in arrears or default, extending the period of service if appropriate, and terminating future SCHC payments.
- C. SCHC reserves the right to terminate this agreement early in the event that funding is no longer available per fiscal year. Eligible staff will be notified each fiscal year of availability or access to this program.
- D. Employees are required to maintain at least a fully satisfactory or equivalent performance rating and applicable licensing/certification for their assigned position for the period of service. If an employee performance rating falls below that level, they may be discontinued from reapplying for this service. If licensing/certification is revoked, or if they are separated involuntarily on account of misconduct, then the loan payments will be terminated immediately and they will be obligated to reimburse SCHC, under CTSI reconciliation procedures, for the full amount of the loan payments that SCHC has paid.

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- E. An employee who voluntarily separates from SCHC for any reason will be terminated from loan payments immediately. They will not be obligated to reimburse SCHC for any amount of the loan payments paid to them.

- F. If a student loan is for courses that an employee is currently taking, while employed at SCHC, must maintain a grade point average (GPA) of 2.0 at all times. In the event that their GPA drops below 2.0, SCHC will determine whether future payments should be terminated. So long as this service is used, then each academic year the employee/student is attending school they are to provide SCHC with a copy of their unofficial transcripts from that school so that SCHC can verify their continued eligibility for loan payment benefits.

- G. This policy in no way constitutes a right, promise, or entitlement for continued employment.

- H. Employees who have, or can, qualify for other remedies to aid in loan payments are not eligible for this program. This excludes those who are enrolled in, or qualify for, Public Student Loan Forgiveness (PSLF) and the payment program prescribed for their compliance of PSLF as all tribal employees qualify for this service.