Worker Handbook
Rev. April 2018
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Welcome to TargetCW!

We are excited to have you join the team! TargetCW is a unique company where we encourage you to pour your heart into your work, as well as your life. I want your experience at TargetCW to be nothing short of amazing. Our mission is to cultivate you into a more passionate, energized person each and every day of your life. In essence we want you to achieve the “best” you possible. Together, as a team, we’ll work to make TargetCW not only a better company, but a company that will continue to transform the industry. We are proud to be a must-have partner for our current clients and to introduce future clients the amazing TargetCW.

Samer Khouli
President/CEO

A Little About Us

Since 2009, TargetCW has given organizations the ability to optimize and organize their Contingent Workforce programs with one fundamental goal in mind: to make the utilization of a contingent workforce simple for our clients.

How have we done that?

Live a healthy work environment:
  1. Trust, Ownership, Expectations
  2. Happy, Fun, and Free
  3. Positive, Connected Community

Work with all your being:
  1. Put our Hearts in it
  2. Demonstrate Empathy
  3. Improve Daily

Here at TargetCW, our culture and our people are our most vital assets. This is true for our internal workers as well as our expansive Contingent Workforce. Together, we are working to revolutionize the Contingent Workforce industry, one person at a time.

This handbook provides, in general terms, answers to some of the questions you may have as an worker.

- Please visit our website (www.targetcw.com) for additional worker benefits information, resources, and up-to-date news and information about the company.

Hours of Operation

TargetCW’s office hours are from 6:30 a.m. to 5:30 p.m. PST Monday through Friday.

Notice to Workers

This handbook is intended to reflect some of TargetCW’s policies and procedures, but should not be considered an exhaustive list. Nothing contained within this handbook creates nor implies an employment contract. This Worker Handbook does not create any contractual rights, nor does it alter your employment relationship with TargetCW. TargetCW maintains its discretion to follow or not follow the policies found in this handbook at all times.

Additionally, TargetCW retains the right to unilaterally modify its policies and procedures at any time, with or without notice to the worker.

Nothing contained in this handbook is designed to interfere with, restrain, or prevent worker communications regarding wages, hours, or other terms and conditions of employment. TargetCW workers have the right to engage in or refrain from such activities.
DIVERSITY

EEO and Anti-Harassment Policy

TargetCW is committed to building a company whose people reflect the true diversity of our community.

TargetCW expressly prohibits any form of unlawful worker harassment based on race, religious creed, color, national origin, ancestry, physical and/or mental disability, medical condition, genetic information, marital status, sex, gender, gender identity, gender expression, age, military and veteran status, and sexual orientation. Improper interference with the ability of TargetCW workers to perform their expected job duties is absolutely not tolerated.

TargetCW complies with applicable state and local laws governing nondiscrimination in employment in every location in which the company has facilities. This policy applies to all terms and conditions of employment, including hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.

TargetCW prohibits harassment, discrimination, and retaliation by supervisors, managers, co-workers, and third parties, including suppliers or customers. All workers, independent contractors, interns, and volunteers are protected by this policy, where applicable.

Sexual Harassment

Sexual harassment is strictly prohibited. Unwelcome sexual advances, requests for sexual favors, or other verbal or physical conduct of a sexual nature constitute sexual harassment when: (1) submission to such conduct is made, either explicitly or implicitly, a term or condition of employment; (2) submission to or rejection of such conduct is used as a basis for employment decisions; or (3) such conduct has the purpose or effect of interfering with an individual's work performance or creating an intimidating, hostile or offensive work environment.

No worker shall threaten or suggest, either directly or indirectly, that another worker's refusal to submit to sexual advances will adversely affect the worker's continued employment, evaluation, compensation, engagement, advancement, or any other aspect of employment. Similarly, no worker shall promise or suggest, either directly or indirectly, that another worker's submission to sexual advances will result in the improvement of a term or condition of employment for the worker.

Other sexually harassing conduct is also prohibited. This includes offensive sexual flirtations, advances, propositions, verbal abuse of a sexual nature, displays of sexually graphic pictures or objects in the workplace, and unnecessary or offensive touching of an worker (patting, pinching, hugging or repeated brushing against another worker's body, for example). Sexual harassment also includes distribution or display of sexually explicit e-mail, graphics, photos, downloads, or websites to coworkers, clients and customers within or outside the workplace.

Sexual harassment may also include harassment where the harasser is not an worker of our company, but is a customer or a vendor or a contractor or a member of the general public. If an worker feels harassed by any of these people, they should complain in the same manner as if a co-worker or a supervisor harassed them.

If workers begin a dating relationship or become relatives, partners, or members of the same household, and if one party is in a supervisory position, that person is required to inform management and Human Resources of the relationship.

Harassment

Harassment on the basis of any other protected characteristic is also strictly prohibited. Under this policy, harassment is verbal, written or physical conduct that denigrates or shows hostility or aversion toward an individual because of his/her race, color, religion, gender, sexual orientation, national origin, age, disability,
marital status, citizenship, genetic information or any other characteristic protected by law or that of his/her relatives, friends or associates, and that a) has the purpose or effect of creating an intimidating, hostile or offensive work environment; b) has the purpose or effect of unreasonably interfering with an individual's work performance; or c) otherwise adversely affects an individual's employment opportunities.

Harassing conduct may include epithets, slurs or negative stereotyping; threatening, intimidating or hostile acts; denigrating jokes; written or graphic material that denigrates or shows hostility or aversion toward an individual or group and that is placed on walls or elsewhere on the employer's premises or circulated in the workplace, on company time or using company equipment via e-mail, phone (including voice messages), text messages, tweets, blogs, social networking sites or other means.

**Americans with Disabilities Act (ADA) and the ADA Amendments Act (ADAAA)**

The Americans with Disabilities Act (ADA) and the Americans with Disabilities Amendments Act, known as the ADAAA, are federal laws that prohibit employers with 15 or more workers from discriminating against applicants and individuals with disabilities and that when needed provide reasonable accommodations to applicants and workers who are qualified for a job, with or without reasonable accommodations, so that they may perform the essential job duties of the position.

It is the policy of TargetCW to comply with all federal and state laws concerning the employment of persons with disabilities and to act in accordance with regulations and guidance issued by the Equal Employment Opportunity Commission (EEOC). Furthermore, it is our company policy not to discriminate against qualified individuals with disabilities in regard to application procedures, hiring, advancement, discharge, compensation, training or other terms, conditions and privileges of employment.

The company will reasonably accommodate qualified individuals with a disability so that they can perform the essential functions of a job, unless doing so causes a direct threat to these individuals or others in the workplace and the threat cannot be eliminated by reasonable accommodation and/or if the accommodation creates an undue hardship to TargetCW. Contact the Human Resource department with any questions or requests for accommodation.

**Open Door Policy**

To maintain an open and productive working environment and one that is responsive to your problems and concerns, you are encouraged to discuss all issues with your onsite supervisor, onsite Human Resources team, or with TargetCW.

Retaliation against an individual for reporting harassment or discrimination or for participating in an investigation of a claim of harassment or discrimination is a serious violation of this policy and, like harassment or discrimination itself, will be subject to disciplinary action. Acts of retaliation should be reported immediately and will be promptly investigated and addressed.

**Complaints**

When possible, TargetCW encourages individuals who believe they are being subjected to inappropriate conduct to promptly advise the offender that his or her behavior is unwelcome and request that it be discontinued. Often this action alone will resolve the problem. TargetCW recognizes, however, that an individual may prefer to pursue the matter through formal complaint procedures.

TargetCW encourages the prompt reporting of complaints or concerns so that rapid and constructive action can be taken before relationships become irreparably strained. Early reporting and intervention have proven to be the most effective method of resolving actual or perceived incidents of harassment.

Workers who feel they have been subjected to harassment, discrimination, or retaliation should immediately report the incident directly to their onsite supervisor, onsite Human Resources department, their TargetCW Account Manager, and/or TargetCW’s Human Resources Department.
All supervisory workers must report instances of misconduct to TargetCW’s Human Resources department. Failure to do so may result in disciplinary action, up to and including termination.

Your Account Manager’s contact information will vary based on your client company. Upon hire, you will receive the relevant contact information, including email address and a direct phone number. If you are not sure who your Account Manager is, you can call TargetCW’s main line, and you will be assisted.

You may also report concerns via TargetCW’s Compliance or Human Resources team. Contact information is listed below.

**TargetCW Contact Information**

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>TargetCW Main Line</td>
<td>858-810-3000</td>
<td><a href="mailto:payroll@targetcw.com">payroll@targetcw.com</a></td>
</tr>
<tr>
<td>TargetCW Human Resources</td>
<td>858-810-3070</td>
<td><a href="mailto:hr@targetcw.com">hr@targetcw.com</a></td>
</tr>
<tr>
<td>HR Compliance</td>
<td>858-810-3079</td>
<td><a href="mailto:compliance@targetcw.com">compliance@targetcw.com</a></td>
</tr>
</tbody>
</table>

Any reported allegations of harassment, discrimination, or retaliation will be investigated in a fair, timely, and thorough manner, by qualified and impartial personnel. Confidentiality will be kept to the extent possible throughout the investigation; however, the investigation may include individual interviews with the parties involved and, where necessary, with individuals who may have observed the alleged conduct or may have other relevant knowledge. In the event that misconduct is found during the investigation, appropriate remedial action will be taken. TargetCW prohibits retaliation against workers for lodging a complaint or participating in an investigation.

**EMPLOYMENT**

**Exempt or Non-Exempt**

The Fair Labor Standards Act requires that certain workers be paid overtime premium for all hours worked in excess of 40 in a workweek. These workers are considered “non-exempt.” Overtime must be approved in advance by the onsite supervisor. Workers who violate this policy may be subject to discipline, up to and including dismissal.

Some workers with qualifying job duties are exempt from overtime requirements. These workers are referred to as “exempt.”

Your state may have different wage and hour statutes and must be complied with as well. Please contact TargetCW if you have any questions.

**W-2s**

Accessing your W-2s with TargetCW is easy! Registering to receive the W-2s online means you can download them as soon as they become available. You can register to receive your W-2s instantly online through WebCenter. To do this, complete the following steps:

1. Login to WebCenter at [https://webcenter.targetcw.com/Account/Login](https://webcenter.targetcw.com/Account/Login)
2. Select “Manage W-2s” on the upper left side of the module.
3. Read through the disclosures on the W-2 information page.
4. Click “Click here to receive your W-2s electronically.”
5. Select the year of the W-2 you wish to download.

If you do not wish to have instant access to your W-2s, you may select “Click here to receive paper W-2s,” or do nothing. **Double check that your contact information is accurate with TargetCW to ensure you receive the paper W-2s. Please note that if you select this method, or if you do nothing, you will experience a delay in receiving your W-2s.**
Work Eligibility

The Immigration Reform and Control Act of 1986 (IRCA) requires all employers operating in the United States to hire people legally eligible to work in the United States. You must prove your employment eligibility by showing support documentation listed on Immigration and Naturalization Service (INS) form M-274. The company complies fully with IRCA.

Verifications will be conducted and each hiring authority will properly complete documentation. Without complete and proper documentation, you will not be considered an worker of TargetCW.

You must present sufficient documentation to legally establish your identity and your eligibility to work in the United States within 3 business days of your start date. Acceptable documents are listed in the instructions for completing the I-9 form. You must present original documents. Photocopies will not be accepted. Please use the same name shown on your documents on the I-9 form and all payroll forms. You are responsible for updating any eligibility documents before they expire.

E-Verify: TargetCW will provide your Social Security Number (SSN) to the Social Security Administration (SSA) and may also provide your SSN to the Department of Homeland Security (DHS) from your completed I9 form to verify authorization to work in the United States.

If the U.S. government is unable to verify your authorization to work in the United States, you will be given instructions and opportunity to contact the SSA/DHS before any adverse action is taken. Adverse action can include termination of employment.

If you believe TargetCW has violated its responsibilities per the E-Verify program or has acted in discrimination against a protected class please call the Office of Special Counsel at 1-800-255-7688, (TDD: 1-800-237-2515).

For more information please go to the following link to view the E-Verify Poster http://www.targetcw.com/forms.html.

Personnel Files

Access to personal information contained in your personnel file is limited and its confidential nature is consistently safeguarded.

References, credit checks, and similar requests will be answered only with a statement as to whether you are presently employed, your current or last job title, your work location, and your period of employment. Salary may be verified only if you give written permission. Otherwise, no personal information about you will be released to anyone outside TargetCW, unless required by law.

If, as an active worker, you wish to see your personnel file, contact TargetCW and arrangements will be made for you to review it in the presence of a human resources representative.

Separation of Employment

Resignation: Although we hope your employment with us will be a mutually rewarding experience, we understand that varying circumstances cause workers to voluntarily resign employment. Resigning workers are encouraged to provide two weeks’ notice, preferably in writing, to facilitate a smooth transition out of the organization.

End of Engagement: Your onsite supervisor and/or Account Manager will notify you upon completion of your engagement. Our Job Placement Department may be able to assist you in your search for a new position. You may submit your updated resume to resumes@targetcw.com or fax 858-810-3001, for future considerations. You can also view other open jobs at our Job Board, at www.careers.targetcw.com. For more information on job placement assistance, email resumes@targetcw.com or call 888-388-8873.
**Termination:** Most workers of TargetCW are employed on an at-will basis, and the company retains the right to terminate an worker at any time.

**Job Abandonment:** Workers who fail to report to work and fail to notify their onsite supervisor or Account Manager will be considered to have abandoned their position without notice. If the worker is unable to contact the company for any absence, he or she should ask a representative (such as a family member or friend) to do so on the worker’s behalf. If the worker or a representative is unable to contact the onsite supervisor and/or TargetCW due to extreme circumstances (such as a medical emergency or natural disaster that prohibits the worker or his or her representative from contacting the company within three days), the worker or his or her representative must contact the company as soon as practicable to explain the situation.

**Return of Company Property:** The separating worker must return all company property at the time of separation, including uniforms, cell phones, keys, PCs and identification cards. Failure to return some items may result in deductions from the final paycheck, or further legal action.

**Vacation/Sick/PTO:** Vacation, Sick Time, and PTO payout policies differ by client and location. Contact your onsite supervisor or Account Manager for additional information.

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**COMPENSATION**

Federal Wage and Hour Laws require that employers keep accurate record of time worked and wages. Payroll time sheets are the most common method of keeping track of hours worked and are the method used here. All workers are expected to accurately record hours worked each week on a form provided by TargetCW, which can be accessed by logging onto www.targetcw.com. These forms record hours worked, and compensation. Your onsite supervisor must sign your time sheet and any changes made to your time sheet each week.

Each worker should prepare his or her own time sheet. You should not ask another staffer to prepare your time sheet, nor should you prepare another staffer’s time sheet. Falsification of a time sheet may lead to disciplinary action up to and including dismissal.

Workers are paid on a weekly basis unless the client company requests other payment arrangements. If you do not elect direct deposit or instruct TargetCW to hold your paycheck, it will be mailed to you on Wednesday. If mailed, please allow 3-10 business days to receive payment.

Direct deposit is our standard payroll plan and is available at many area banks. If you choose to have your check deposited directly into your bank or credit union checking or savings account, you will receive an “Advice of Deposit,” which details all withholdings and is similar to the check “stub” you would otherwise receive. Printable paystubs are also available online through your Webcenter account, at www.webcenter.targetcw.com under “Pay History” > View Printable Version.” Unless otherwise indicated, your direct deposit net pay will be in your account on Thursday morning following each payday. Direct Deposit enrollment forms are located on our website, www.targetcw.com, under Forms. If you do not have access to our website, please contact TargetCW and a form will be mailed to you.

Paychecks cannot be issued in advance of your regularly scheduled payday. Salary advances are not available.

**Meal and Rest Periods**

The scheduling of meal periods will be determined by your onsite supervisor in order to provide the least possible disruption to the company operations. Unless otherwise specified by the client company, meal periods will not be included in the total hours worked, and are not compensable. Non-exempt workers are to be completely relieved of all duties while on meal breaks, and must track their meal periods on
their timecards.

Certain states mandate taking Meal and Rest Periods. TargetCW fully complies with all State and Local law regulating worker rest periods. If you feel your manager has unfairly denied you of a legally protected meal or rest period, please report it to your Account Manager immediately.

For a list of State Meal Break Laws, please refer to: http://www.dol.gov/whd/state/meal.htm.

**Breaks for Nursing Mothers**

For up to one year after a child’s birth, any worker who is breastfeeding her child will be provided reasonable break times as needed to express breast milk for the baby. Your client company should have designated rooms for this purpose. Please reach out to your onsite supervisor for specific locations and additional information.

**Expenses**

You must obtain authorization from your onsite supervisor at the client company before you may incur business expenses for which you will be requesting reimbursement. The Client Company must notify TargetCW of the authorized expenses. If you are authorized to be reimbursed for business travel and/or business entertainment expenses, you should complete and submit an Expense Report immediately after expenses are incurred. In no event are expenses to be submitted more than one (1) month after they are incurred. TargetCW reserves the right to decline payment for expenses, which are submitted more than one (1) month after they are incurred. Falsification of expense accounts -- regardless of the amount -- is grounds for disciplinary action up to and including termination.

**Garnishments**

A garnishment is a court order to an employer to withhold a sum of money from an worker's wages or salary.

Under Title III of the Consumer Credit Protection Act, no employer may discharge an worker because his or her earnings have been subjected to garnishment for a single indebtedness. No company representative should make any threat of discipline or dismissal for garnishment in connection with any single debt.

**Overtime Pay**

Nonexempt workers who work more than 40 hours in a workweek (Monday, 12:00 AM, through Sunday, 11:59 PM) will be paid an overtime premium of time and one half. In some states, workers may also receive overtime based on hours worked in one day. Check with your Account Manager for more information.

Workers who anticipate the need for overtime to complete the week’s work must notify the onsite supervisor in advance and obtain approval before working hours that extend beyond their normal schedule. Failure to obtain prior approval can result in disciplinary action. During busy periods workers may be required to work extended hours.

**You must report any and all time worked on your timecards, including overtime hours.** If someone has instructed you not to report time worked, report it immediately to your TargetCW Account Manager, TargetCW Human Resources, or payroll@targetcw.com. Falsification of your timecard may lead to disciplinary action, up to and including termination.
WORKER RESPONSIBILITIES

As an worker of this company, you have certain responsibilities and obligations. Your first responsibility is to do a good job of the work assigned to you. Doing a good job implies other obligations on your part, such as mental alertness, good judgment, promptness, regular attendance, cooperation with co-workers, and compliance with work rules and rules of conduct.

We hope you will be a proud representative of your company and will represent TargetCW and Client Companies and its policies accurately and positively.

Absence/Tardiness

If you will be absent from work for any reason, notify your onsite supervisor as far in advance as possible.

1. Scheduled absence: All time off must be requested in advance and submitted in writing to your onsite supervisor. All absences will be recorded. TargetCW’s Benefit Department must be contacted immediately for leaves of absences.

2. Unscheduled Absence: The worker must notify his/her onsite supervisor as soon as possible regarding their unscheduled absence and at the latest, by the time the worker was to report to work. It is not permissible to be gainfully employed elsewhere while out on leave. Any worker doing so will be considered to have voluntarily resigned without notice and to not be in good standing at the time of resignation.

Absences due to illnesses or injuries that qualify under the Family and Medical Leave Act (FMLA), if eligible, will not be counted against an worker’s attendance record. Medical documentation within the guidelines of the FMLA may be required in these instances.

Workers are expected to be punctual in reporting to work. Notify your onsite supervisor if you expect to be late. If advance notification is impossible, discuss the matter with your onsite supervisor as soon as possible. Failure to report to work or contact your onsite supervisor in a timely manner will be considered voluntary job abandonment without notice. Your termination date will be considered your last day actually worked.

Absenteeism or tardiness may interfere with your contributions and those of fellow workers and can lead to disciplinary action up to and including termination.

Conduct

Your performance and professionalism are an important part of worker conduct.

The following conduct guidelines are designed to benefit our client companies and the workers. We expect you to use common sense and reasonable judgment at all times. Misconduct or inappropriate behavior are serious matters and can jeopardize employment.

The following are examples of some, but not all, situations that may result in counseling and/or disciplinary action up to and including termination:

- The possession, use, sale or distribution of illegal drugs on company time, on company premises or in company vehicles.
- The unauthorized possession, use, sale or distribution of alcoholic beverages on company time, on company premises or in company vehicles.
• Being at work under the influence of alcohol or any controlled substance.
• The possession, use, sale or distribution of firearms or weapons on company time, on company premises or in company vehicles.
• Gambling on company time, on company premises or in company vehicles.
• Fighting, intimidation or harassment in any form (physical, oral or written) or use of abusive language on company time, on company premises or in company vehicles.
• Insubordinate or disruptive behavior.
• Sexual or other forms of harassment in the workplace, at work-related activities, and when socializing with coworkers, clients and customers outside the workplace.
• Publishing information on a personal Weblog or Internet chat room that contributes to a hostile work environment discloses confidential company information or damages the company’s reputation.
• Unsatisfactory work performance for any reason.
• Willful falsification of any record, report or company document.
• Loitering or being away from your regular workplace without permission.
• Violation of company or client rules.
• Theft of company property or the personal property of fellow workers.
• Using or borrowing company property, including cars, equipment, tools and supplies, without authorization.

This list is not intended to be all-inclusive, but is meant to serve as a guide for workers on appropriate behavior in the workplace.

Your client company may have additional expectations and site-specific rules. You are also expected to adhere to the rules set forth by your client company. Consult with your onsite supervisor or Account Manager for more information.

**Confidential Information**

Every business has information it considers “confidential” or “proprietary” information that must be guarded carefully. TargetCW is no exception. There is a variety of information you may come in contact with that seems routine but may be proprietary and should not leave the company in a letter or e-mail, in conversation, or in improperly handled or mislaid documents. Technical know-how, future business plans, customer lists, financial information, details of sales campaigns, pricing of items, and other information are examples of confidential information and should not be disclosed. Do not disclose confidential financial data, or other non-public proprietary company information. Do not share confidential information regarding business partners, vendors or customers.

Information communicated electronically, published in print, or posted on the Internet should not include remarks that would contribute to a hostile workplace, disclose confidential company information as described above, nor engage in or contribute to illegal or inappropriate activity.

One way in which we safeguard our electronic information is with password-protected access. If you have access to electronic information that is password protected, you are expected to maintain the confidentiality of that password. You should not disclose that password to anyone who does not have express authorization to receive it.

Nothing in the above policy should be interpreted as restricting workers’ rights to communicate their wages, hours, or other terms and conditions of employment. TargetCW workers have the right to engage in or refrain from such activities.

**Personal Appearance**

Since many of the jobs with TargetCW and your client company include some public contact, neatness and
appropriate attire are important to maintaining our professional image. The kind of work you do determines the type of clothing you should wear, and your attire should meet accepted professional standards and safety regulations. Your onsite supervisor can advise you on appropriate attire for your location.

**Personal Items**

Neither TargetCW nor the client company are responsible for theft or loss of any personal items located in your work area. Any items of personal nature are the worker’s responsibility to secure.

**WORKER BENEFITS**

**Healthcare**

As a new hire, you may be eligible to participate in TargetCW’s Medical, Dental, & Vision plans. Any questions should be directed to TargetCW’s Benefit Department at benefits@targetcw.com or 1-858-810-3000.

**Medical:**
TargetCW workers, who work at least thirty (30) hours per week, are eligible to participate in our group medical plan. Plans are effective the first of the month following sixty (60) days of employment with TargetCW. Please contact TargetCW’s Benefit Department for plan information and eligibility, or view the current medical summaries online at www.targetcw.com/benefits. If you are eligible to participate and you choose to accept coverage, enrollment forms must be completed and the necessary premium must be paid.

**Dental:**
If you are an worker working at least thirty (30) hours per week, you and your dependents are eligible for our dental plans with an effective date of the first of the month following sixty (60) days of employment with TargetCW. Please visit www.targetcw.com/benefits for current dental plan summaries and to enroll online.

**Vision:**
If you are an worker working at least thirty (30) hours per week, you and your dependents are eligible for our vision plans with an effective date of the first of the month following sixty (60) days of employment with TargetCW. Please visit www.targetcw.com/benefits for current dental plan summaries and to enroll online.

Deadlines are strictly enforced and benefits can only begin on the first day of the month. If you do not enroll in the health plans by the first of the month following sixty (60) days of your date of hire, you will be unable to enroll until the next Open Enrollment period or if you experience a Family Status Change (birth of a child, marriage, divorce, etc.). In the event of a Family Status Change, enrollment must occur within thirty (30) days of the event. Documentation will be required. Our carriers have the right to decline coverage.

Contact TargetCW benefits department for eligibility requirement for yourself and dependents.

**ACA Compliance**
- TargetCW’s medical plan meets minimum essential coverage, affordability qualifications, and individual mandate requirements under the Affordable Care Act. It is TargetCW’s policy to comply with all ACA requirements for large employers. TargetCW monitors and audits all worker eligibility. TargetCW also manages benefits enrollments and provides the 1095c form for end of the year reporting to workers and form 1094c to the IRS.

**Continuation of Coverage (COBRA)**
Under the Consolidated Omnibus Reconciliation Act (COBRA) you may arrange to continue, at your
expense, your health and/or dental coverage for you and your eligible covered dependents for up to thirty-six (36) months if:

- Your employment terminates for any reason (except gross misconduct); or
- You are no longer eligible for coverage due to a reduction in your work hours.

In addition, your covered spouse and children may elect to continue medical and/or dental coverage for up to thirty-six (36) months if one of the following happens to you while you are actively employed:

- You die;
- You are divorced or legally separated; or
- Your children no longer meet coverage eligibility requirements. Please note that the continued coverage is not automatic. It is your responsibility to notify TargetCW if you are legally separated or divorced, or when your child no longer qualifies for dependent coverage.

You will receive a Statement of COBRA rights when you experience a loss of coverage. Please contact TargetCW’s Benefits department at benefits@targetcw.com or 1-858-810-3001 for more information on COBRA continuation.

**Statement of ERISA Rights**

As a participant in the Plan, you are entitled to certain rights and protection under the Worker Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

- Examine, without charge, at the Plan Administrator's office, all plan documents, including insurance contracts, and copies of all documents filed by the plan with the U.S. Department of labor, such as detailed annual reports and plan descriptions.
- Obtain copies of all plan documents and other plan information upon written request to the Plan Administrator.

**Appeal Procedure**

In addition to creating rights for you, ERISA imposes duties upon the people who are responsible for the operation of the worker benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer or any other person may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA. If your claim for a welfare benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the plan reviewed and reconsider your claim.

If you have questions about this statement or about your rights under ERISA, you should contact the nearest area office of the U.S. Labor Management Services Administration, Department of Labor.

**401(k) Retirement Plan**

401(k) is a qualified retirement program offered to TargetCW workers as a means of tax deferring a portion of income. Workers may choose to contribute up to 90% of their pay each pay period, through pre-tax payroll deferrals, up to the IRS annual limit. This allows you to reduce your current federal and state income taxes. Your maximum deferral percentage and/or dollar amount may also be limited by IRS regulations. A variety of investment accounts are available to you under TargetCW’s plan. You choose which accounts your contributions are invested in.

TargetCW workers are eligible to join the plan the 1st of the month after 60 days of service. Deductions begin the 1st of the quarter after eligibility is met and the completed application is received.
Flexible Spending Account

Full time workers working 30 hours per week or more may elect to set aside pre-tax dollars via payroll deduction into our Flexible Spending Accounts. It is important to estimate your annual contribution carefully, because the IRS requires that you forfeit any unclaimed funds in your account(s) after the closing date. If you enroll in a flexible spending account, a benefit card will be mailed to you.

Health Care FSA – You can contribute up to $2,650 each year to cover qualified out-of-pocket costs such as; medical, dental and vision care deductibles, co-payments and/or co-insurance, eyeglasses, orthodontia expenses, and more.

Dependent Care FSA – You can contribute up to $5,000 each year towards care for dependent children under the age of 13 who live with you and for whom you provide more than 50% support, or for any physically or mentally incapable dependent living with you.

You must submit claims for both accounts no later than 60 days after December 31 of each Plan Year. Unclaimed Health Care funds of up to $500 will rollover to the next calendar year to be used in that calendar year.

Please visit www.targetcw.com/benefits for information on all of TargetCW's worker benefits, full plan descriptions, claim forms, and enrollment forms.

Unemployment Insurance

As an worker of TargetCW, you are covered by unemployment insurance. The company contributes to both state and federal funds to provide this important coverage for eligible workers.

Workers’ Compensation

As an worker of TargetCW, you are entitled to apply for Worker's Compensation in the event you have an accident while performing assigned job tasks during course of employment.

If you have an injury on the job, you must call or see your onsite supervisor and/or TargetCW (1-858-810-3000) immediately in order to complete the proper paperwork. You may be entitled to medical and hospital treatment relating to the effects of work-caused injury or illness. If approved the total cost of all medical and hospital care is paid directly by TargetCW’s worker's compensation insurance carrier. You must be present for all medical appointments arranged for you (failure to keep appointments may jeopardize your right to benefits).

To qualify for full coverage, it is important that you not go to your own physician immediately following your injury, unless an emergency has arisen and you are unable to report to either TargetCW or onsite supervisor. The exception to this is workers in California who have completed a Personal Physician Pre-designation form and have placed it on file with TargetCW.

Some other facts you should be aware of -- you may lose your right to worker's compensation if you are injured while fighting, intoxicated or injured because of your own serious and willful misconduct. You generally cannot receive unemployment insurance benefits at the same time you are receiving worker's compensation benefits.

Please call TargetCW if you have any questions or to report any unsafe situation in any of our work areas.

LEAVE OF ABSENCE
Vacation, PTO, and Holidays

Vacation, PTO, and holidays, if applicable, are determined and provided by your client company. Please contact your onsite supervisor or Account Manager for additional information.

Sick Leave

Sick leave, if applicable, is determined and provided by the client company. Please contact your onsite supervisor for additional information.

In certain cities, counties, and states, paid sick leave is required by law. Workers who work in an affected location will receive paid sick time as mandated by the relevant law or ordinance.

Family and Medical Leave of Absence

In compliance with the Federal and State Family Leave Acts, TargetCW offers up to 12 weeks of unpaid, job-protected leave for the following reasons:

- Incapacity due to pregnancy, prenatal medical care or child birth;
- To care for the worker’s child after birth, or placement for adoption or foster care;
- To care for a newly adopted child or a child placed in foster care with you (within 12 months of the placement);
- To care for yourself, spouse, child or parent with a serious health condition;
- For workers to address certain qualifying contingencies relating to a spouse, child, or parent being called to or on active duty status in the National Guard or Reserves in support of contingency operation.
- A special leave entitlement for up to 26 weeks to care for a covered serviceman who has a serious injury or illness relating incurred in the line of duty on active duty.

Family leave is unpaid leave, although you may use any accrued sick leave or vacation time, if applicable, for any part of the twelve-week period. While you are on family leave, you will continue to be responsible for any medical or dental premiums.

You may request a family leave if TargetCW has employed you for at least twelve (12) months and you worked at least 1,250 hours during the previous twelve (12) month period. If your leave qualifies as a family leave, you may take up to twelve (12) weeks of leave during any rolling twelve (12) month period. You may request a subsequent Family Leave 12 months after your previous Family Leave ended.

Some state, cities, and municipalities may have additional family medical/pregnancy leave options. For details, please contact your Benefits Administrator at 888-388-8873 or visit:

Military Leave of Absence

Workers serving in the military are entitled to leave as stated in the Uniformed Services Employment and Reemployment Rights Act (USERRA), outlined below:

Reemployment Rights

You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service and:

- You ensure that your employer receives advance written or verbal notice of your service;
• You have five years or less of cumulative service in the uniformed services while with that particular employer;
• You return to work or apply for reemployment in a timely manner after conclusion of service; and
• You have not been separated from service with a disqualifying discharge or under other than honorable conditions.

If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained had you not been absent due to military service or, in some cases, a comparable job.

**Right to be Free from Discrimination and Retaliation**

If you:
• are a past or present member of the uniformed service;
• have applied for membership in the uniformed service; or
• are obligated to serve in the uniformed service; then an employer may not deny you any of the following because of this status:
  o initial employment;
  o reemployment
  o retention in employment;
  o promotion; or
  o any benefit of employment, because of this status.

In addition, an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.

**Health Insurance Protection**

• If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military.
• Even if you don’t elect to continue coverage during your military service, you have the right to be reinstated in your employer’s health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

This notice may be viewed at the U.S. Department of Labor website:

**Personal Leaves of Absence**

Personal Leaves of Absence may be granted on a case by case basis, per your onsite supervisor. Generally, these types of leaves are not paid, and should not last longer than 30 days. If granted, you are expected to return to work on your scheduled return date. Failure to return to work on the scheduled date will be considered a voluntary resignation. Extensions may be granted on a case by case basis.

**Jury Duty**

You are encouraged to fulfill your jury duty obligations. All leave to serve on a jury will be unpaid. Your current job or a comparable job will be held for you while you are serving on a jury. If the jury is out early or is not required to report for that day, you are expected to report to work.

**SAFETY ◆ SECURITY**

**Drug and Alcohol Abuse**
We are committed to providing a workplace free from drug and alcohol abuse. We are concerned about the well-being of workers whose drug or alcohol use may affect their job performance as well as their safety and the safety and well-being of co-workers.

As stated in our Conduct Policy, the possession, use, sale or distribution of illegal drugs on company time, on company premises or in company vehicles is strictly prohibited. The unauthorized possession, use, sale or distribution of alcoholic beverages on company time, on company premises or in company vehicles is also prohibited, as is being at work under the influence of alcohol or any controlled substance.

Anyone found possessing, using, selling or distributing illegal drugs or, without authorization, possessing, using, selling or distributing alcohol on company time, on company premises or in company vehicles or being at work under the influence of alcohol or any controlled substance will face immediate disciplinary action, up to and including termination.

We reserve the right to require a drug/alcohol test under the following circumstances: pre-employment; to comply with federal regulations; periodically for those in certain safety-sensitive jobs; when an worker is unfit for work and we have reasonable cause to believe he/she may be under the influence of drugs or alcohol; when we have objective evidence of drug presence in the workplace; after an accident if we believe drugs or alcohol may be a factor; and as necessary following an worker's participation in a drug or alcohol rehabilitation program.

Be sure to lock personal items, including purses, briefcases and all valuables, in a secure place. Theft, vandalism or other security issues should be reported to your onsite supervisor and/or TargetCW.

**Safety Guidelines**

- If safety equipment is necessary in your job, you are required to wear or use it while performing the work for which the equipment is furnished.
- Be alert to potential safety hazards and report them to your manager.
- Use of seat belts is required when driving on company business, or operating company-owned motorized vehicles; use of hand held cell phones while driving on company business is prohibited.
- Report all accidents and injuries at work to your onsite supervisor immediately.

**Think**--Be aware of possible hazards and plan to do your job safely.

**Ask**--If you have any doubt as to how to do your work safely, ask your onsite supervisor or co-workers.

**Watch your footing**--Slips and falls cause more injuries than any other type of accident.

**Don't use makeshift ladders**--Chairs, boxes, etc., should not be used in place of ladders and step stools.

**Use proper tools**--And report any defective tools or equipment to your onsite supervisor. **Wear proper clothing**--Protective devices, such as masks, safety shoes and gloves, should be used when the job calls for them. Shoes worn should be appropriate for the work area.

**Protect your eyes and ears**--Use goggles, earplugs, safety glasses, face shields, ear protectors when your job requires them.

**Avoid back strain**--If the object is too heavy, get help.
Attention to injuries—Immediate attention to every injury can prevent serious infection. Your onsite supervisor will see that you receive appropriate treatment.

Let your onsite supervisor or TargetCW know if you are experiencing discomfort or pain that you feel may be caused or aggravated by extensive computer use. It is important that you familiarize yourself with emergency procedures and exits of your worksite.

Smoking

In keeping with the company’s effort to support a healthy lifestyle and safe work environment, use of tobacco products, including smoking, may be prohibited. Failure to comply with smoking policies may lead to discipline, up to and including termination.

Workplace Violence

TargetCW is committed to providing workers with a safe work environment. The company will not tolerate any form of violence, threats of violence, intimidation of others, harassment, coercion, or attempts to instill fear in coworkers, customers, vendors, contractors or others. Possession of weapons in the workplace, menacing behavior and “stalking” are all prohibited.

The company encourages workers who may be victims of domestic violence, or suspect that a coworker may be a domestic violence victim, to report those concerns, in confidence, to your onsite supervisor or TargetCW. Every effort will be made to ensure the safety of the victim and others in the workplace. Affected workers will also be encouraged to seek counseling from a company-sponsored worker assistance program, the mental health provider associated with their health plan, or through the National Domestic Violence hotline: 1-800-799-7233.

Workers should report incidents of violations of this policy, or concerns that a violent situation may be pending, to their onsite supervisor or TargetCW’s HR Department at 1-858-810-3000.

All reports of incidents violating this policy will be taken seriously.

Medical Emergencies

If you require medical attention for a serious illness or injury, call 911, then notify your onsite supervisor so that staff can direct ambulance and emergency service personnel. Also notify TargetCW as soon as practical.

For minor injuries, First Aid supplies are available in each department.

Driving on Company Business

Certain positions with TargetCW require the operation of motor vehicles. Since operating a motor vehicle without a valid operator's license is against the law, if you hold such a position you must have a valid driver's license. If you drive a personal car on company business, you must also carry at least the minimum liability insurance required by state law listed below. Driving with a suspended or revoked license or without required insurance puts the company and you in a position of potential liability. The company periodically reviews driving records and verifies state-mandated liability insurance coverage for workers who drive on company business.

Insurance Minimum limits of: $100,000 per person
                        $300,000 per occurrence
                        $50,000 property damage
                        or $300,000 combined single limit

If you need a driver's license to do your job, and your license is suspended or revoked, you must immediately...
inform your onsite supervisor and cease to operate any motor vehicle on company time or for company business. If the operation of a motor vehicle is critical to job performance, your employment may be immediately suspended (pending reinstatement of your license) or terminated. Failure to notify your onsite supervisor of suspension or revocation of your driver's license, or operating a motor vehicle on company business without a valid operator's license or, for personal cars, without required insurance coverage, will result in disciplinary action, up to and including termination.

Note also that when driving on company business or in company vehicles (including rental cars), workers are expected to use seat belts, as required by law. Workers are not permitted to use hand-held cell phones while driving on company business or while driving company vehicles (including rental cars). Hand-held phones should be used only when the driver can pull over to the side of the road in a designated parking area. Cell phones should not be used while fueling a vehicle. Use of a motorcycle or personal aircraft for company business is also prohibited.

**Accident and Injury Reporting**

If you are injured while at work -- no matter how slightly -- notify your onsite supervisor immediately. Your onsite supervisor or TargetCW can assist in securing medical attention if necessary. In cases of serious injury, call an ambulance immediately (911) and inform your onsite supervisor and TargetCW that you have done so. For minor injuries, check with your onsite supervisor for a first aid kit.

Failure to report a work related accident or injury within 24 hours might result in disciplinary action up to and including termination.

A full report of all on-the-job injuries is required by state law and by our insurance carrier. Related medical expenses are covered by Workers’ Compensation insurance and may also include a disability benefit. Contact TargetCW for additional information regarding Workers’ Compensation.