

A photograph of two women sitting at a table and talking. The woman on the right is wearing a dark blue polka-dot shirt and has her hair in a bun. The woman on the left is wearing a white shirt and has her hair pulled back. The background is a softly lit room with curtains. The image is framed by purple geometric shapes on the right and bottom.

WELL-BEING TOOLKIT

Cancer

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Cancer

Introduction

Cancer is the second-highest cause of death in the United States, according to the American Cancer Society (ACS). In addition, nearly 2 million people are diagnosed with some form of cancer annually. Though there are more than 100 types of cancer, the three most common types are breast, lung and prostate cancer.



For every 100 employees in today's workforce,
5 employees will have a history of cancer.

Not only does cancer take a huge toll on the health of patients and survivors—but it also has a massive financial impact. The economic burden of treating cancer in the United States is significant and expected to increase as the population grows and ages. Furthermore, advances in screening, detection and treatment are likely to improve survival following diagnosis. That means an increasing number of cancer survivors will also accumulate additional costs as they shift from the treatment phase to monitoring. Such individuals may also accrue costs related to ongoing treatment or care for recurrences. Moreover, the indirect costs of cancer, which include absenteeism and loss of productivity, are expected to increase as well.

This toolkit serves as an introduction to cancer, including its potential impact on employers, and outlines opportunities and best practices for employers to support employees receiving a cancer diagnosis, undergoing treatment or surviving cancer. It is intended for informational use only and should not be construed as legal or medical advice.

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The Impact of Cancer

Due to its prevalence, almost everyone knows someone who has been affected by cancer. A cancer diagnosis not only directly impacts the person, but also extends to family, friends, caregivers and employers. Employers are in a unique position to help lessen the financial and emotional burdens of cancer on their employees. Employment, including income and health care benefits, provides important psychological and financial support for employees diagnosed with cancer. For those employees, ongoing employment or a return to work can promote a sense of normalcy during a difficult time.

Along with simply supporting and taking care of employees during an emotionally challenging time, there are additional reasons why employees should care about cancer and its potential impact on the workplace and overall organization. The next sections outline cancer's impact on employment.

Insurance and Other Costs

Costs for cancer care are growing at twice the rate of costs for other health care expenses. Cancer patients collectively pay nearly \$4 billion out-of-pocket for treatments annually. Not only can treatment be a financial burden to patients, but employers take on financial setbacks as well.

The following statistics demonstrate the direct financial impact of cancer on employers in the United States:



Cancer treatment accounts for 12% of employers' total medical costs, with \$125 billion spent on direct medical costs.



About \$87.8 billion is spent annually on cancer-related health care. That total includes costs paid by employers, insurance companies, taxpayer-funded public programs, and cancer patients and their families.



Caregiving employees account for nearly 75% of early departures and late arrivals at the workplace.

Source: Northeast Business Group on Health (NEBGH)

According to the ACS, nearly 15.5 million people diagnosed with cancer are surviving their illness, and about 53% of them are under the age of 70. Therefore, employers will likely be paying cancer-related health care costs for many more years than in the past, when employees retired at age 62 rather than 67 years old or beyond in today's workplace. The financial health care impact is significant, but the impact of cancer expands further in the workplace.

Absenteeism

Like any illness or disease, cancer and cancer treatment may make it difficult for employees to work. Employees diagnosed with cancer will have many medical appointments—such as tests, lab work and doctor visits—and, as a result, employees are often absent from work. Furthermore, employees may not

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be able to perform at their full potential if they are experiencing pain, fatigue or other side effects from cancer treatment.

Although this toolkit focuses on employees who are actively receiving cancer treatment or are cancer survivors, there are also workplace implications from employees who are caregiving for someone with cancer. Caregivers often suffer stress-related illnesses, which can further reduce workplace productivity.

Employers expend **\$139 billion** for diminished productivity and lost work time from employees, who are receiving cancer treatment or caring for someone with cancer.

Source: NEBGH

Furthermore, cancer is one of the primary causes of short- and long-term disability, both leading to losses in productivity. Additionally, cancer can also contribute significantly to early retirement and premature death, ending employment sooner than expected.

A cancer diagnosis affects a person's work life in a variety of ways. It's important for employers to understand the potential workplace and organizational impacts to better support employees during an emotionally challenging time. The next section continues to explore the general challenges of cancer treatment and how employers can create an accommodating workplace.

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Cancer in the Workplace

Many people with cancer desire a strong support system and a sense of normalcy while battling their disease. The workplace can be a great source of support for an employee with cancer, so employers are in a unique position to assist employees during this hard time.

When considering strategies and benefits to support employees who have recently been diagnosed with cancer or have been receiving treatment, keep in mind that such employees are likely dealing with the following three common overarching challenges:



1. Determining which treatment is most appropriate and how it can be provided.



2. Understanding health care, disability and other employer-provided benefits.



3. Dealing with the emotional impact of the disease.

The next few sections explore ways that employers can address those general challenges and support employees affected by cancer.

Showing Support

Simple kindness is first and foremost when supporting employees with a cancer diagnosis. Keep in mind that workplace laws like the [Americans with Disabilities Act \(ADA\)](#) may limit an employer's ability to ask questions related to cancer, so it's important to ensure compliance while obtaining, using and disclosing medical information. Be sure to consult legal counsel for more information.

The following thoughtful actions may be appreciated in the workplace:

- Respect your employee's wishes concerning discussions about the illness. While some employees will be eager to share details of their situation, others may view it as a private matter. If you are unclear about how much information the employee wants others to know, ask them directly to avoid oversharing. Discuss your employee's wishes with other workers. If the employee does not want to discuss the disease, then communicate that clearly to others.
- Offer a private office for the employee so they can make and take calls from doctors.
- Place a cot or couch in a private room so the employee can rest, if necessary. Select a room that is out of the major flow of foot traffic, so there is less commotion, and make it inviting and calm.
- Provide an outlet for employees if they would like to talk.

Training Managers

Employers should consider documenting a process or recommended steps for HR professionals and managers to follow when responding to employee news, such as a cancer diagnosis. Having a

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documented process can provide managers and leaders with a framework to address the news and provide support during a tough time.

Managers may also need to receive training and coaching to deliver thoughtful statements to the employee and their co-workers. It's important to educate managers to deal sensitively with employees so they do not make any assumptions about their ability to perform job duties. Training on how to maintain that dialogue can also be helpful so adjustments can be anticipated and accommodated.

Remain human while showing concern and interest. For example, the ACS offers the following supportive statements to use while discussing an employee's cancer diagnosis:

- "I don't know exactly what to say, but I hope you know we are here to help you."
- "I'm sorry you are going through this."
- "If you want to talk about it, I'm here."
- "Let me know what you need me to do to help."

Training is important because HR professionals and managers play a critical role in connecting employees to information about benefits, leave and accommodations. Moreover, supporting employees through difficult times can help boost their morale and engagement.

Offering Holistic Benefits

As with all employer-offered benefits, it's important to frequently and clearly outline available benefits and explain how employees can best utilize them. Keep in mind that employees may be entering crisis mode as they navigate their diagnosis and next steps, so they may not be thinking about all available workplace resources. Despite this, employers can be there to provide support and help lead the way, if that's what the employee would like.

The NEBGH recommends that employers consider providing the following cancer benefits:

- A medical benefit
- A pharmacy plan
- Clinical support and condition management
- Short-term disability
- Family medical leave
- An employee assistance program
- Health improvement programs
- Cancer insurance or critical illness insurance

Employers should regularly review their benefits offerings to ensure plans provide adequate coverage possible. For example, telehealth visits are increasingly popular and may be heavily utilized by employees. The next few sections highlight specific benefits and policies that can be especially helpful in supporting employees with cancer.

Early Screening Programs

According to the World Health Organization, between 30% and 50% of cancer deaths could be prevented by modifying or avoiding key risk factors and implementing prevention strategies. Early detection and prevention also offer a cost-effective long-term strategy for the control of cancer.

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The signs and symptoms of cancer are not always obvious to those who are undiagnosed, so early screening is important. Here are some examples of programs that employers can implement to help employees be proactive in identifying cancer.

- Provide education to employees about the benefits of cancer screening and recommendations for when to get screened, while emphasizing the importance of seeking a diagnostic follow-up and treatment as needed. It may be helpful to include these screening recommendations in a larger discussion about the importance of preventive care. Communication methods could include brochures, emails, traditional mail, posters and telephone reminders. The [Appendix](#) of this toolkit includes sample literature.
- Set up on-site screening services. For instance, mobile mammography vans can provide convenient screening for women during the workday.
- Ask your health plan carrier to send reminders to employees and providers when patients are due for a recommended screening. Patient reminders also provide a good opportunity for education on the health benefits of screenings.

Many employers offer support and resources for cancer prevention and early detection strategies, but there is an opportunity to better understand how to reduce the cost of treatments for employees once a cancer diagnosis is made, and how to best support those employees.

Voluntary Benefits

Treating cancer is extremely expensive, and foregoing treatment is often not a viable option. To provide supplemental coverage for cancer treatment and costs, many employers offer voluntary cancer insurance or critical illness insurance to their employees. These policies go beyond traditional health plans since many do not provide sufficient coverage for the costs surrounding the disease.

There is no question that medical insurance is essential, yet there are often many direct and indirect costs associated with a cancer diagnosis that are not covered under a typical policy. For instance, a typical insurance policy will not cover the cost of lost income, transportation, child care, housekeeping needs and home nursing expenses. And, according to the Community Oncology Alliance, less than half of Americans believe that their insurance plans would cover the full cost of cancer treatment. With paying for treatment being among Americans' top concerns about cancer, employers can offer cancer insurance to employees as a solution.

To provide supplemental coverage for cancer treatment and costs, many employers offer voluntary cancer insurance to their employees. Most cancer insurance policies offer benefits that are paid directly to the policyholder regardless of other insurance policies held by the person. There are currently two types of cancer policies available today. One provides the insured with one lump-sum payment upon a cancer diagnosis. The other type provides the insured with a smaller sum at the time of diagnosis and then pays benefits (e.g., hospital confinement, diagnosis testing and medications, patient and family transportation, surgical procedures and cancer therapies) based on the needs of the insured throughout treatment.

Another voluntary benefits offering to help offset high cancer costs is critical illness insurance. This type of policy is designed to cover out-of-pocket expenses not covered by employees' health insurance, such

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as their deductible and copays as well as many out-of-network charges. Critical illness insurance provides coverage for acute illnesses that can be financially catastrophic—including many types of cancer. Because this insurance is an employer-offered voluntary benefit, employees will likely receive a group discount, and their premium may be paid through an automatic payroll deduction. Employees generally bear the entire cost of critical illness insurance, which makes it a money saver for employers as well. For employees with high deductible health plans who are worried about steep out-of-pocket expenses, critical illness insurance can bring them peace of mind.

Employers can show their support by offering various voluntary benefits solutions to help employees battling both cancer and costly treatments.

Employee Assistance Programs

An employee assistance program (EAP) is an employer-sponsored program that serves to maintain and improve health within the workplace through the application of specialized knowledge and expertise for human behavior and mental health. EAPs are offered as a resource for employees and, in some cases, their eligible dependents.

Originally, EAPs were established to focus on substance abuse. Today, many EAPs have expanded to include a variety of additional services and resources such as mental health services, financial guidance and resources designed to address workplace conflicts and personal problems. Current EAPs now offer expanded delivery models, which can support employees through various channels, including in-person services and telemedicine. An EAP can be a helpful resource for employees battling the physical, financial and mental toll of cancer.

Some organizations may also offer cancer navigation services so employees have someone outside of the company to help them navigate available resources on top of treatment options and filing insurance claims. Due to the private and sensitive nature of cancer, employees may feel more comfortable sharing these personal decisions with someone outside of the organization.

Leave Policies

Employees who are undergoing cancer treatment will likely need to take time off work to receive their treatments, travel for treatments and recover. As such, you'll want to review your leave policies to ensure compliance with applicable federal or state laws, as well as provide ample support to employees.

Under the Family Medical Leave Act of 1993 (FMLA), an eligible employee can take up to 12 weeks of unpaid leave per 12-month time period. Additionally, some state governments have their own regulations for family leave, so be sure to check local employment laws before updating any policies.

Beyond FMLA leave, employees often leverage existing paid time off (PTO) policies to take leave for cancer and cancer-related treatment. Be sure to review your current PTO policies and evaluate whether you need to update your policies (e.g., switch to unlimited PTO, offer a PTO bank or increase the number of days off allotted). If you offer a certain amount of days off, employees undergoing cancer treatment may run out of days to use. Some employers offer leave banks or pools for employees who have exhausted their paid leave but need additional time off to deal with their illness. In both leave banks and pools, other employees can donate their accumulated paid leave.

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- In **leave banks**, all employees can “deposit” their unused paid days into the bank for other employees to use.
- In **leave pools**, all employees can place unused paid days into the pool for a specific employee in need of additional time off.

These systems allow other employees to help ill employees maintain their jobs and incomes during sickness and recovery.

Flexible Scheduling

In addition to leave policies, employers may choose to offer flexible scheduling opportunities to better support and accommodate employees. The following are popular flexible options:

- **Flextime programs**—Flextime policies generally permit employees to vary their workday start and stop times within a certain range, such as allowing an employee to arrive at work at any time between 8 and 9:30 a.m. and then work for eight hours.
- **Flexible week opportunities**—Flexible week opportunities may include compressed workweeks, such as a workweek consisting of four 10-hour workdays.
- **Telecommuting, remote work or flexplace programs**—These options enable employees to work from home or alternate office locations.
- **Reduced-time options**—These options permit employees to work part-time while juggling other responsibilities, such as caregiving. Reduced-time options include:
 - **Part-time work opportunities**—Part-time workers should receive proportionate wages and benefits compared with full-time workers. Similarly, part-time workers should receive proportionate credit for relevant experience needed to qualify for promotions, training programs or other employment opportunities.
 - **Job sharing**—Job-sharing programs permit two employees to share one full-time position. In general, employees participating in job-sharing programs receive a proportionate share of the salary and benefits.

Caregiving Support

Whether due to cancer or not, many workers juggle both work and caregiving responsibilities. Those responsibilities extend not only to spouses and children, but also to parents, other older family members or relatives.

Regardless of the applicability of the FMLA, employers could consider providing reasonable personal or sick leave to allow employees to engage in caregiving. Here are some ideas:

- Permit employees to use sick leave to care for family members who are ill and/or to handle medical emergencies involving family members.

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- Engage in dialogue with employees to determine the amount of leave that is appropriate and acceptable based on their workload, upcoming deadlines and personal circumstances.
- To the extent feasible, permit employees to take leave with little notice in case of an emergency and to use leave in short increments, rather than full days or weeks. Caregiving issues may arise suddenly and unexpectedly and may be resolved in a relatively short amount of time.
- With appropriate communication procedures and leave policies in place, these situations may be addressed with minimal inconvenience or cost to the employer.
- Establish leave donation banks that enable employees to voluntarily contribute their leave to co-workers. Some organizations have “use or lose” leave policies that prohibit employees from accruing and retaining large amounts of leave. Leave donation banks ensure that leave does not go to waste and foster an atmosphere of collegiality and cooperation.

Going back to the topic of kindness, it’s impactful for employers to remain human. The only way to know what type of support employees need and prefer is to ask them and make it an ongoing conversation. Employees’ needs are likely to change throughout diagnosis, treatment and recovery.

Helping Employees Return to Work

After a medical leave of absence, no matter the duration, returning to work can be an adjustment. While some workers will be excited about diving back into their regular routine, others will be apprehensive and nervous about what they missed while they were gone. To make this transition smoother, talk with the employee in advance to see how he or she is feeling. Determine what accommodations can be made and discuss options with the employee.

When preparing for an employee’s return, consider asking the following questions:

- What does the company need to do ahead of time to make your transition back to work smoother?
- How can we accommodate your current medical needs?

If the employee needs an updated parking sticker or identification badge, provide these items before their return date.

Employers should also be mindful of the following aspects:

- Make sure other employees are welcoming when the employee returns from medical leave.
- Focus on transitioning the employee back into a normal routine.
- Avoid alienating them from others with different treatment, or by acting as though they are unable to perform the tasks done in the past.
- Allow the employee to take breaks throughout the day.
- Check in with the employee after a week or so to make sure that their schedule and workload are manageable.

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Conclusion

Regardless of the disease, ill employees typically want to be treated like everyone else—and sometimes the workplace can provide a sense of normalcy for people when everything else around them is changing or difficult to deal with.

An estimated 16.9 million people with a history of cancer are alive today, according to the ACS's Cancer Treatment and Survivorship Facts & Figures 2019-2021 report. The most effective solution to treating cancer is early detection. By encouraging employees to get regularly screened and tested, they can live healthier, fuller lives, and an organization can minimize their health insurance coverage costs. It's also realistic to understand not everything can be prevented or caught early before getting too serious. That's where it's important to have additional plans and strategies in place to support employees undergoing cancer treatment and recovery.

Employers should listen to the employee who discloses their cancer diagnosis and offer workplace support by discussing the organization's ability to make accommodations for their needs during challenging times. In addition to expressing the organization's willingness to work with the employee and help them so they can continue working, employers can offer holistic benefits that include perks such as supplemental insurance, EAPs and flexible scheduling. The overall goal is to ensure employees are informed, engaged and feel supported in the workplace.

Please note, as with any employment decisions about programs and offerings, it's important for employers to consult legal counsel to ensure federal and state compliance, along with any other privacy concerns.

For more information about cancer and employee well-being, please contact Horst Insurance today. Together, we can help you create a supportive workplace culture when employees need it the most.

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Appendix

This appendix features a variety of resources designed to help you address cancer at your organization. They are also available as stand-alone documents. Contact Horst Insurance to access these versions.

Employer Resources

Infographic and Scorecard

This section of the appendix includes an infographic that addresses the impact of cancer in the workplace, along with a scorecard and articles to learn more about how organizations can support employees.

Sample Policies and Forms

This section of the appendix includes a handful of sample policies and forms that address employment regulations and flexible workplace policies.

Employee Resources

Posters

Use these posters in this section to encourage preventive measures and cancer screening.

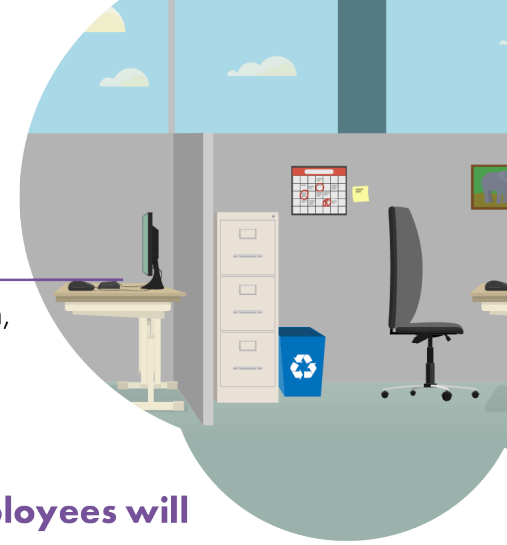
Infographic and Articles

Use these resources in this section to educate employees about cancer and related insurance.

Cancer in the Workplace

Cancer is the second-highest cause of death in the United States. In addition, nearly 2 million people are diagnosed with some form of cancer annually. Therefore, it's likely that an employee—or someone in their family—will be diagnosed with cancer.

For every 100 employees in today's workforce, 5 employees will have a history of cancer.



The Cost of Cancer

The following statistics demonstrate the financial impact of cancer on U.S. employers:



Cancer treatment accounts for **12% of employers'** total medical costs, with \$125 billion spent on direct medical costs.



Employers expend **\$139 billion** for diminished productivity and lost work time from employees, who are receiving cancer treatment or caring for someone with cancer.



Caregiving employees account for nearly **75% of early departures** and late arrivals at the workplace.

Source: Northeast Business Group on Health

What Can Employers Do?

Employment provides psychological and financial benefits for employees diagnosed with cancer. For those employees, ongoing employment or a return to work can promote a sense of normalcy during a difficult time. Consider the following strategies to support employees:

- Review company policies and procedures (e.g., medical and prescription coverage, workplace accommodations, leave)
- Consider holistic benefit offerings (e.g., flexible scheduling, employee assistance program, caregiving support)
- Show sympathy and support
- Train managers
- Comply with employment laws

Contact us to learn more about supporting employees diagnosed with cancer, in treatment and beyond.

WORKPLACE FLEXIBILITY SCORECARD

Many companies have had a lot of success implementing flexible arrangements in the workplace. For some companies with employees who experience flexibility, turnover has declined and employee engagement has increased. Retaining employees who are happy and productive is not only good for employee morale, but also for your bottom line. Use this scorecard to evaluate how flexible your organization is.

Instructions: Begin by answering the questions below. Each response will be given a numerical value depending on the answer. After completing the questions, total your score using the scale at the bottom of the page.

Yes: 1 points | **No:** 0 points | **Unsure:** 0 points

QUESTIONS	YES	NO	UNSURE	SCORE
1. Do you want to offer a flexible workplace to your workforce?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Do you offer a flextime policy that aligns with your company's goals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. Do you offer a telecommuting policy that aligns with your company's goals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Do you offer an unlimited PTO policy that aligns with industry standards?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Do you have an alternate scheduling policy that aligns with your company's goals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. Do you offer resources or programs to full- or part-time employees who are also caregivers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Do you communicate your flexible scheduling options to your employees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Does your culture support workplace flexibility?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
TOTAL SCORE				

Please contact Horst Insurance for more information on or resources for workplace flexibility.

Highly flexible. 6-8

Flexible. 3-6

Not flexible. 0-2

Flextime Policy

Standard working hours are from [insert hour] to [insert hour], Monday through Friday. A [insert amount of time] lunch period is taken at any hour, which is mutually agreeable between the employee and supervisor.

Flextime is an option available to improve departmental efficiency and morale. Flextime may not be appropriate for all departments or all positions. It is each manager's responsibility to manage the program so that it will serve the business requirements of the department. The basic principles of flextime are:

- Manager approval is necessary for any department to participate in flextime.
- The work commitments of the department must be able to be met effectively and efficiently without compromising service to internal or external customers.
- Each employee must recognize his or her responsibilities to the company and to colleagues.
- Each employee that uses flextime must work cooperatively to ensure that no problems arise with regard to internal or external service.
- Employees utilizing flextime should establish "standard" hours (i.e., 7 a.m. to 4 p.m. every day) and should not vary hours from day to day, week to week or month to month.

Employees will work a consistent schedule using the following guidelines:

- Shifts must be completed between 6:00 a.m. and 6:00 p.m.; start and end times are subject to approval.
- Employees must take either a one-hour or a half-hour unpaid lunch period. Lunch should normally be taken between 11:00 a.m. and 2:00 p.m., and should be mutually agreed upon between the employee and his or her supervisor.

Employees cannot work through their lunch period to make up time unless prior supervisor approval is obtained. Such occurrences should be infrequent.

At each manager's discretion, summer hours may be offered to a department, regardless of whether or not flextime is offered. When using summer hours, employees work four nine-hour days and one 4-hour day, however, variations to this schedule may occur with management approval. It is each manager's responsibility to manage the program in such a way that there is appropriate departmental coverage at all times.

As with flextime, summer hours may not be appropriate for all departments or all positions. Based on business needs, summer hours can be discontinued at any time

Alternative Working Schedules Policy

understands the importance of work-life balance. For those employees whose lives do not allow a standard working schedule, alternative schedule options may be considered. Each situation will be handled on a case-by-case basis.

Some alternative schedule options include:

- Flextime—a block of time in the middle of the work day that employees are required to be present for, but with flexible starting and ending times for each employee
- Ten-hour day, four-day workweek—employees work four 10-hour days each week and have three days off
- Nine-hour day, one day off every other week—employee works nine-hour shifts in order to get one extra day off every other week (usually not available to nonexempt employees)

Management will make all decisions about alternative working schedules, including the decision of whether an individual or an entire department will be adhering to a specific schedule.

Americans with Disabilities Policy

The Americans with Disabilities Act (ADA) is a federal law that prohibits employers with 15 or more employees from discriminating against applicants and employees with disabilities. It also requires employers to provide reasonable accommodations to applicants and employees who are qualified for a job, with or without reasonable accommodations, so that they may perform the essential job functions of the position.

complies with all applicable laws concerning the employment of individuals with disabilities and acts in accordance with regulations and guidance issued by the Equal Employment Opportunity Commission (EEOC). The company does not discriminate against qualified individuals with disabilities in regard to application procedures, hiring, advancement, discharge, compensation, training or other terms, conditions and privileges of employment.

When a job applicant with a disability requests accommodation that can be reasonably provided without creating an undue hardship or causing a workplace safety risk, he or she will be given the same consideration for employment as any other applicant.

will reasonably accommodate qualified individuals (candidates and employees) with disabilities so that they can perform the essential functions of a job, unless the requested accommodations result in the following:

- A direct threat to the safety or well-being of the individuals or others in the workplace and the threat cannot be eliminated by reasonable accommodation; or
- An undue hardship to .

Individuals who are currently using illegal drugs are excluded from coverage under the company ADA policy.

The Human Resources department is responsible for implementing this policy, including the resolution of reasonable accommodation, safety, direct threat and undue hardship issues. Contact them with any questions or requests for accommodation.

Sick Time Policy

understands that, at times, employees will need to be absent from work due to illness or other medical reasons. Because of this, we offer sick time to our employees.

If you are unable to report for work because of illness or for any other reason, please contact your supervisor immediately. Explain that you will be absent and when you expect to return to work. You must keep your supervisor updated regarding the status of your return at all times. If your supervisor is unavailable when you call, contact Human Resources.

Sick Time

Sick time is time away from work when you or one of your family members is sick or has a physician and dental appointment.

You are not required to give any specific reason for using your sick time. However, when you plan to use time for scheduled appointments, you must notify your supervisor as far in advance as possible.

Beginning on the first of the month following 30 days of continuous employment with the company, all full-time employees are eligible to accrue sick time. This sick time accrues at the rate of one half-day per calendar month through Dec. 31. Beginning Jan. 1 of the first full year of full-time employment, you are allowed sick time to a maximum of six days per calendar year. These days are accrued pro-rata based on the actual percentage of the calendar year you work. Sick time may not be carried over from year to year. If you are away from work for less than half of a day, the option of a half sick day may be used, or the missed amount of time may be made up during that workweek if the work schedule permits and your supervisor approves.

Sick time is a benefit provided to you in the event you need to take time off because of your health or the health of a family member. It is not merely additional paid vacation or personal, thus no pay is provided for unused sick leave at the end of employment.

If state law requires a different arrangement, will comply with state law. Questions about the company's sick time policy should be directed to Human Resources.

Abuse of Sick Leave

Regular attendance is crucial to the success our business. Paid sick leave is provided as a financial buffer for employees who are too injured or ill to work, not as additional personal or vacation time. Employees should be prepared to furnish a doctor's note or similar evidence of inability to work if the supervisor requests one. Abuse of sick leave is grounds for discipline, up to and including termination.

Extended Leave

Employees who require three or more days off due their own health issue or a health issue of a family member may be eligible for unpaid family and medical leave (FMLA leave). Eligibility for health care benefits continues during FMLA leave. For additional information on FMLA leave, please contact Human Resources.

Federal Family and Medical Leave Policy

As an employee of , you may be eligible to take unpaid family and medical leave under the federal Family and Medical Leave Act (FMLA). This policy provides an introduction to the rights and provisions of the federal FMLA. An FMLA summary that is based on the Department of Labor's (DOL's) model notice is attached to this policy and further explains the FMLA. If you have questions regarding the FMLA, please contact Human Resources.

Eligibility

To be eligible for leave, you must have been employed by the Company for at least 12 months. In the 12 months immediately preceding the beginning of the leave, you must also have worked at least 1,250 hours to qualify for federal FMLA. In addition, you must work in an office or work-site where 50 or more employees are employed within 75 miles of that office or work-site.

Amount of Leave Available

Eligible employees may take up to a total of 12 weeks of FMLA leave within a rolling 12-month period, measured backward from the date an employee uses any FMLA leave, for any combination of the following reasons:

- The birth of an employee's newborn child or the placement of a child with the employee for adoption or foster care
- To care for the employee's spouse, child or parent with a serious health condition
- The employee has a serious health condition that makes the him or her unable to perform the functions of their job
- A qualifying exigency that arises because the employee's spouse, child or parent is a covered military member on covered active duty (or has been notified of an impending call or order to covered active duty)

When leave is taken to care for a covered service member with a serious injury or illness, a spouse, child, parent or next of kin may take up to 26 weeks of unpaid FMLA leave during a single 12-month period. Eligible employees are limited to a total of 26 workweeks of FMLA-protected leave during that 12-month period. For example, an employee cannot take 26 workweeks of FMLA leave to care for a covered service member and then take 12 more weeks for other FMLA qualifying reasons.

Under the federal FMLA, spouses employed by the Company are jointly entitled to a combined total of 12 weeks of leave for the birth of a newborn child, for the placement of a child for adoption or foster care and to care for a parent who has a serious health condition. The federal FMLA does not cover care for parents-in-law. Spouses employed by the Company are jointly entitled to a combined total of 26 weeks of leave to care for a covered service member.

Time Away From Work

Types of Leave Available

Birth or placement for adoption or foster care: FMLA leave is available to eligible male and female employees for the birth of a child or for the placement of a child with the employee for purposes of adoption or foster care. FMLA leave must be completed within 12 months of the birth or placement. This type of leave may not be taken intermittently or on a reduced schedule unless the Company agrees to this request. See below for more details on non-continuous leave.

Serious health condition of employee: If, as an eligible employee, you experience a serious health condition as defined by the FMLA, you may take medical leave under this policy (see “Definitions” for the definition of serious health condition). A serious health condition generally occurs when you:

- Receive inpatient care in a hospital, hospice or nursing home
- Suffer a period of incapacity accompanied by continuing outpatient treatment or care by a health care provider
- Have a history of a chronic condition that may cause episodes of incapacity

The following provisions apply to leave for the serious health condition of an employee:

- *Noncontinuous leave*—Medical leave may be taken all at once or, when medically necessary, intermittently or on a reduced leave schedule (see below).
- *Certification process*—The need for leave must be documented by your treating health care provider through our medical certification process (see below).
- *Fitness-for-duty statement*—A fitness-for-duty statement will be required in order for you to return from a medical leave. Failure to provide the statement will result in a delay in your return to work.

Serious health condition of immediate family member: If, as an eligible employee, you need family leave in order to care for your child, spouse or parent who experiences a serious health condition as defined by the FMLA (see “Definitions” for definitions of child, spouse, parent and serious health condition), you may take a leave under this policy.

- *Noncontinuous leave*—Leave may be taken all at once or, when medically necessary, intermittently or on a reduced leave schedule (see below).
- *Certification process*—The need for leave must be documented by the family member’s treating health care provider through our medical certification process (see below).

Qualifying exigency because of active duty: If, as an eligible employee, you need family leave because of any qualifying exigency arising out of the fact that your spouse, son, daughter or parent is on covered active duty in the armed forces (including the National Guard or Reserves), or has been notified that they will be called or ordered to covered active duty in the armed forces (including the National Guard or Reserves), you may take family leave under this policy. (See “Definitions” for a definition of qualifying exigency)

Time Away From Work

- *Noncontinuous leave*— Family leave for any qualifying exigency arising out of the covered active duty of a family member may be taken all at once, intermittently or on a reduced leave schedule (see below).
- *Certification process*—The need for leave must be documented through our certification process (see below).

Service member family leave: If, as an eligible employee, you need family leave to care for a covered service member who is your spouse, child, parent or next of kin and who is undergoing medical treatment, recuperation or therapy, is otherwise in outpatient status or is otherwise on the temporary disability retired list for a serious injury or illness, you may take up to 26 weeks of unpaid leave during a single 12-month period under this policy. (See “Definitions” for a definition of covered service member and serious injury or illness)

Effective March 8, 2013, an eligible employee may take service member family leave to care for a covered veteran who is the employee’s spouse, child, parent or next of kin and who is undergoing medical treatment, recuperation or therapy for a serious injury or illness. (See “Definitions” for a definition of covered veteran)

- *Noncontinuous leave*—Service member family leave may be taken all at once or, when medically necessary, intermittently or on a reduced leave schedule (see below).
- *Certification process*—The need for leave must be documented by the family member’s treating health care provider through our medical certification process (see below).

Notifying the Company of the Need for Family or Medical Leave

Generally, an application for leave must be completed for all leave taken under this policy. A nonemergency leave should generally be requested from Human Resources at least 30 days, or as soon as practical, in advance of the date the leave is expected to begin. In cases of emergency, you (or your representative, if you are incapacitated) should give verbal notice as soon as possible, and the application form should be completed as soon as practical. Failure to provide adequate notice may, in the case of foreseeable leave, result in a delay or denial of leave. It is your responsibility to notify your manager and Human Resources of absences that may be covered by the FMLA.

You must provide sufficient information regarding the reason for an absence for the Company to know that protection may exist under this policy. Failure to provide this information will result in delay or forfeiture of rights under this policy. This means the absence may then be counted against your record for purposes of discipline for attendance or similar matters.

Medical Certification Process

In addition to an application for leave, you will be required to complete a medical certification form when leave is for a family member’s or your own serious health condition. The certification form needs to be signed by the health care provider. The short-term disability certification may be sufficient where the information required is duplicative. These forms are available from Human Resources. Second or third certifications from health care providers and periodic recertification at the Company’s or your expense may be required under certain circumstances.

Time Away From Work

We may also require periodic reports during federal FMLA leave regarding your status and intent to return to work.

Military Family Leave Certifications

In addition to an application for leave, you will be required to complete a Certification of Qualifying Exigency for Military Family Leave form when leave is for a qualifying exigency. A copy of the military member's active duty orders or other military documentation may also be required to substantiate your need for FMLA leave.

If you request leave to care for a covered service member with a serious injury or illness, you will be required to complete a medical certification form, which must be signed by the service member's health care provider. The certification form will request additional information, such as information regarding the relationship between you and the covered service member, to substantiate your need for FMLA leave.

Substituting Paid Leave for Unpaid Leave

Federal FMLA leave is unpaid. The Company requires you to substitute vacation days according to the schedule below. You may also choose to substitute additional paid or unpaid leave that you have accrued.

When you substitute vacation days or other paid leave, the absence will be counted against your entitlement to FMLA leave under this policy and will not extend your leave. In other words, you are using your paid leave concurrently with your FMLA leave.

Eligible Vacation Remaining	Required Substitution
Less than 5 days	None
5-8 days	3 days
9-12 days	5 days
13-16 days	7 days
17-20 days	9 days

When an employee is absent due to a work-related illness or injury that meets the definition of a serious health condition, the absence will be counted against the employee's entitlement under this policy. In other words, the employee is using FMLA leave concurrently with the workers' compensation absence. An employee is not required to substitute paid time off for an absence covered under workers' compensation.

You may be paid for all or part of a medical leave to the extent you are eligible for benefits such as short-term disability. An employee is not required to substitute paid time off for an absence covered under a disability benefit plan.

Noncontinuous Leave

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Intermittent or reduced leave will be permitted only when it is medically necessary or for a qualifying exigency, as explained above. In all cases, the total amount of leave taken in a calendar year should not exceed your total allotment as defined earlier in this policy.

Intermittent and reduced schedule leave must be scheduled with minimal disruption to an employee's job. To the extent possible, medical appointments and treatments related to an employee's or family member's serious health condition should be scheduled outside of working hours or at such times that allow for a minimal amount of time away from work.

If you request non-continuous federal FMLA leave which is foreseeable based on planned medical treatment for yourself, a family member or a covered service member, you may be required to transfer temporarily to an available alternative position offered by the Company for which you are qualified and which better accommodates recurring periods of leave than your regular employment position. You will be entitled to equivalent pay and benefits, but will not necessarily be assigned the same duties in the alternative position. This provision may also apply if the Company approves a noncontinuous leave for the birth of a child or the placement of a child for adoption or foster care.

Benefit Continuation During Leave

The Company will maintain your group health plan coverage and certain other employment benefits (such as group life insurance, AD&D insurance, and health and dependent flexible spending accounts) during your FMLA leave on the same terms as if you had continued to work, if these benefits were provided to you before the leave was taken. You will be required to pay your regular portion of premiums. Contact Human Resources for an explanation of your options.

Benefits that are accumulated based upon hours worked will not accumulate during the period of FMLA leave.

In some instances, the Company may recover premiums it paid to maintain health plan coverage for an employee who fails to return to work from FMLA leave.

Returning to Work

If the reason for FMLA leave is for your own serious health condition, you will be required to present a fitness-for-duty certification immediately upon return to work.

If you wish to return to work before the scheduled expiration of FMLA leave, you must notify the Company of the change in circumstances as soon as possible, but no later than two working days prior to your desired return date.

If you exhaust all leave under this policy and are still unable to return to work, you must notify the Company as soon as possible. Your situation will be reviewed to determine what rights and protections might exist under other Company policies.

Rights upon Return from Leave

Upon return from family or medical leave, you will be returned to the position you held immediately prior to the leave, if the position is vacant. Certain exceptions exist for key employees, as defined by

Time Away From Work

law. If the position is not vacant, you will be placed in an equivalent employment position with equivalent pay, benefits, and other terms and conditions of employment.

The law provides that an employee on leave has no greater rights than the employee would have had if the employee had continued to work. Therefore, you may be affected by a layoff, termination or other job change if the action would have occurred had you remained actively at work.

Other Types of Leave

If you do not qualify for the types of leave described in this policy, the Company may approve a personal leave of absence, depending on your circumstances. Except where mandated by law, we cannot guarantee that benefits will continue or that your position will remain open in your absence.

Definitions

Spouse— A husband or wife as defined or recognized under state law for purposes of marriage in the state in which the marriage was entered into. This definition also includes an individual in a same-sex or common law marriage that was entered into in a state that recognizes these marriages. An opposite-sex, same-sex or common law marriage that was entered into outside of any state will be recognized if the marriage is valid in the place where it was entered into and the marriage could have been entered into in at least one state.

Parent—A biological parent, adoptive parent, stepparent, foster parent or an individual who provides or provided day-to-day care or financial support to the child. Parent does not include a parent-in-law under this law.

Child—A biological, adopted or foster child, stepchild, legal ward or a child who is receiving day-to-day care or financial support from the employee and is under the age of 18. Child also includes a person 18 years of age or older who is incapable of self-care because of a mental or physical disability. For military family leave, the child does not have to be a minor (under the age of 18) and can be of any age.

- **Incapable of self-care**—The child requires active assistance or supervision to provide daily self-care in three or more “activities of daily living,” or “instrumental activities of daily living,” including adaptive activities such as caring appropriately for one’s grooming and hygiene, bathing, dressing, eating or instrumental activities such as shopping, taking public transportation or maintaining a residence.
- **Physical or mental disability**—A physical or mental impairment that substantially limits one or more major life activity of the individual.

Covered service member— A member of the armed forces, including a member of the National Guard or Reserves, who is undergoing medical treatment, recuperation or therapy, is otherwise in outpatient status or is otherwise on the temporary disability retired list for a serious injury or illness.

Covered veteran—An individual who is undergoing medical treatment, recuperation or therapy for a serious injury or illness and who was a member of the Armed Forces (including a member of the National Guard or Reserves), and was discharged or released under conditions other than

Time Away From Work

dishonorable at any time during the five-year period prior to the first date the eligible employee takes FMLA leave to care for the covered veteran.

Next of kin—Used with respect to an individual, this means the nearest blood relative of that individual, other than the spouse, parent or child.

Serious health condition—Illness, injury, impairment, or physical or mental condition that involves:

- Inpatient care in a hospital, hospice or residential medical care facility.
- A period of incapacity of more than three consecutive calendar days (including any subsequent treatment or period of incapacity relating to the same condition) that also involves: 1) treatment two or more times within 30 days of the first day of incapacity, unless extenuating circumstances exist, by or under the orders of a health care provider; or 2) treatment by a health care provider on at least one occasion which results in a regimen of continuing treatment under the supervision of a health care provider. The first (or only) visit must occur in person within seven days of the first day of incapacity.
- Any incapacity due to pregnancy or for prenatal care.
- Chronic conditions requiring periodic treatment by or under the supervision of a health care provider, which continue over an extended period of time and may cause an episodic rather than a continuing period of incapacity (for example, asthma, diabetes and epilepsy).
- Permanent or long-term conditions requiring supervision for which treatment may not be effective (for example, Alzheimer's, a severe stroke or the terminal stages of a disease).
- Multiple treatments by or under the supervision of a health care provider either for restorative surgery after an accident or other injury or for a condition that would likely result in a period of incapacity of more than three calendar days in the absence of medical intervention or treatment, such as cancer (chemotherapy), severe arthritis (physical therapy) or kidney disease (dialysis).

Serious Injury or Illness—can be:

- In the case of a member of the Armed Forces, including a member of the National Guard or Reserves, an injury or illness incurred by the member in the line of duty on active duty in the Armed Forces (or existed before the beginning of the member's active duty and was aggravated by service in the line of duty on active duty in the Armed Forces) and that may render the member medically unfit to perform the duties of the member's office, grade, rank or rating.
- In the case of a veteran who was a member of the Armed Forces, including a member of the National Guard or Reserves, an injury or illness incurred by the member in the line of duty on active duty in the Armed Forces (or existed before the beginning of the member's active duty and was aggravated by service in the line of duty on active duty in the Armed Forces) and that manifested itself before or after the member became a veteran and is:

Time Away From Work

- A continuation of a serious injury or illness that was incurred or aggravated when the covered veteran was a member of the Armed Forces and rendered the servicemember unable to perform the duties of the servicemember's office, grade, rank or rating;
- A physical or mental condition for which the covered veteran has received a U.S. Department of Veterans Affairs Service-Related Disability Rating (VASRD) of 50 percent or greater, and such VASRD rating is based, in whole or in part, on the condition precipitating the need for servicemember family leave;
- A physical or mental condition that substantially impairs the covered veteran's ability to secure or follow a substantially gainful occupation by reason of a disability or disabilities related to military service, or would do so absent treatment; or
- An injury, including a psychological injury, on the basis of which the covered veteran has been enrolled in the Department of Veterans Affairs Program of Comprehensive Assistance for Family Caregivers.

Qualifying Exigency—includes:

- Short-notice deployment (seven days or less)
- Military events and related activities
- Child care and school activities
- Financial and legal arrangements
- Counseling
- Rest and recuperation (up to 15 days)
- Post-deployment activities
- Parental care
- Additional activities agreed to by the Company and the employee

More Information

Please contact Human Resources for additional information.

EMPLOYEE RIGHTS AND RESPONSIBILITIES UNDER THE FAMILY AND MEDICAL LEAVE ACT

Basic Leave Entitlement

FMLA requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for any of the following reasons:

- Incapacity due to pregnancy, prenatal medical care or child birth;
- To care for the employee's child after birth, or placement for adoption or foster care;
- To care for the employee's spouse, son, daughter or parent, who has a serious health condition; or
- A serious health condition that makes the employee unable to perform the employee's job.

Military Family Leave Entitlements

Eligible employees whose spouse, son, daughter or parent is on covered active duty or call to covered active duty status may use their 12-week leave entitlement to address certain qualifying exigencies. Qualifying exigencies may include attending certain military events, arranging for alternative child care, addressing certain financial and legal arrangements, attending certain counseling sessions and attending post-deployment reintegration briefings.

FMLA also includes a special leave entitlement that permits eligible employees to take up to 26 weeks of leave to care for a covered servicemember during a single 12-month period. A covered servicemember is: (1) a current member of the armed forces, including a member of the National Guard or Reserves, who is undergoing medical treatment, recuperation or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness*; or (2) a veteran who was discharged or released under conditions other than dishonorable at any time during the five-year period prior to the first date the eligible employee takes FMLA leave to care for the covered veteran, and who is undergoing medical treatment, recuperation, or therapy for a serious injury or illness.*

***The FMLA definitions of "serious injury or illness" for current servicemembers and veterans are distinct from the FMLA definition of "serious health condition."**

Benefits and Protections

During FMLA leave, the employer must maintain the employee's health coverage under any group health plan on the same terms as if the employee had continued to work. Upon return from FMLA leave, most employees must be restored to their original or equivalent positions with equivalent pay, benefits, and other employment terms.

Use of FMLA leave cannot result in the loss of any employment benefit that accrued prior to the start of an employee's leave.

Eligibility Requirements

Employees are eligible if they have worked for a covered employer for at least 12 months, have 1,250 hours of service in the previous 12 months* and if at least 50 employees are employed by the employer within 75 miles.

***Special hours of service eligibility requirements apply to airline flight crew employees.**

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Definition of Serious Health Condition

A serious health condition is an illness, injury, impairment, or physical or mental condition that involves either an overnight stay in a medical care facility, or continuing treatment by a health care provider for a condition that either prevents the employee from performing the functions of the employee's job, or prevents the qualified family member from participating in school or other daily activities.

Subject to certain conditions, the continuing treatment requirement may be met by a period of incapacity of more than 3 consecutive calendar days combined with at least two visits to a health care provider or one visit and a regimen of continuing treatment, or incapacity due to pregnancy, or incapacity due to a chronic condition. Other conditions may meet the definition of continuing treatment.

Use of Leave

An employee does not need to use this leave entitlement in one block. Leave can be taken intermittently or on a reduced leave schedule when medically necessary. Employees must make reasonable efforts to schedule leave for planned medical treatment so as not to unduly disrupt the employer's operations. Leave due to qualifying exigencies may also be taken on an intermittent basis.

Substitution of Paid Leave for Unpaid Leave

Employees may choose or employers may require use of accrued paid leave while taking FMLA leave. In order to use paid leave for FMLA leave, employees must comply with the employer's normal paid leave policies.

Employee Responsibilities

Employees must provide 30 days advance notice of the need to take FMLA leave when the need is foreseeable. When 30 days notice is not possible, the employee must provide notice as soon as practicable and generally must comply with an employer's normal call-in procedures.

Employees must provide sufficient information for the employer to determine if the leave may qualify for FMLA protection and the anticipated timing and duration of the leave. Sufficient information may include that the employee is unable to perform job functions, the family member is unable to perform daily activities, the need for hospitalization or continuing treatment by a health care provider, or circumstances supporting the need for military family leave. Employees also must inform the employer if the requested leave is for a reason for which FMLA leave was previously taken or certified. Employees also may be required to provide a certification and periodic recertification supporting the need for leave.

Employer Responsibilities

Covered employers must inform employees requesting leave whether they are eligible under FMLA. If they are, the notice must specify any additional information required as well as the employees' rights and responsibilities. If they are not eligible, the employer must provide a reason for the ineligibility.

Covered employers must inform employees if leave will be designated as FMLA-protected and the amount of leave counted against the employee's leave entitlement. If the employer determines that the leave is not

FMLA-protected, the employer must notify the employee.

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Time Away From Work

Unlawful Acts by Employers

FMLA makes it unlawful for any employer to:

- Interfere with, restrain, or deny the exercise of any right provided under FMLA; and
- Discharge or discriminate against any person for opposing any practice made unlawful by FMLA or for involvement in any proceeding under or relating to FMLA.

Enforcement

An employee may file a complaint with the U.S. Department of Labor or may bring a private lawsuit against an employer.

FMLA does not affect any federal or state law prohibiting discrimination, or supersede any state or local law or collective bargaining agreement which provides greater family or medical leave rights.

FMLA Section 109 (29 U.S.C. § 2619) requires FMLA covered employers to post the text of this notice. Regulation 29 C.F.R. § 825.300(a) may require additional disclosures.

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Employee Request Form for FMLA Leave

Employee Name

Today's Date

--	--

Employee Street Address

--

City

State

Zip Code

--	--	--

Does your spouse work for this company?

Yes No

Reason for taking leave (check one):

- The birth and care of my newborn child or placement of a child with me for adoption or foster care.
- To care for my spouse, child or parent who has a serious health condition.
- My own serious health condition that makes me unable to perform at least one of the essential functions of my job.
- To care for my spouse, child, parent or next of kin who is a covered service member with a serious injury or illness.
- A qualifying exigency because my spouse, child or parent is a military member on covered active duty or call to covered active duty status.

Please complete the following section if leave will be taken continually or for the entire period.

Date Leave Will Begin:

Date of Return to Work:

--	--

Please complete the following section if leave will be taken intermittently.

Schedule of needed time off:

--

Employee Signature

Date

--	--

Supervisor Signature

Date

--	--

Note: You must seek approval from the Company for intermittent or reduced schedule leave for the birth or placement of a child for adoption or foster care.

Alternative Working Schedules Form

Employee Name	Date
---------------	------

Department	Employee ID Number
------------	--------------------

Email Address	Phone Number
---------------	--------------

I hereby request the alternative working schedule selected below for the reasons listed.
 Flex-time Ten-hour day, four-day workweek Nine-hour day, one day off every other week

I am interested in an alternative working schedule because:

If possible, I would like to work the following schedule:

Employee Signature	Date
--------------------	------

Request for Flex-Time

Date:

Employee Name:

Job Title:

I am requesting the following flex-time work schedule:

Day	Start Time	End Time
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

Comments (optional):

FOR SUPERVISOR'S USE ONLY

Approved Schedule:

Day	Start Time	End Time
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

Recommend Alternative Schedule:

Day	Start Time	End Time
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

Request Denied

Supervisor's Signature

Request for Disability Accommodation Form

provides reasonable accommodation to individuals with disabilities as required by the Americans with Disabilities Act (ADA), upon request of the individual.

Please complete this form to request any type of accommodation for a physical or mental disability. Attach applicable medical documentation.

considers the following requests:

- For accommodations required to ensure equal opportunity in the hiring process.
- For accommodations that enable employees with disabilities to perform the essential functions of their job.
- For accommodations that enable employees with disabilities equal benefits and privileges of employment.

All information relating to requests for disability accommodation will be maintained by Human Resources, and are considered confidential medical records. As such, they will only be accessible to supervisors or managers, first aid personnel and government officials (regarding compliance with ADA, FMLA or other applicable laws) on a need-to-know basis.

NOTE: may require additional medical certification or information.

Employee Name

Date of Request

--	--

Employment Status: Applicant Employee

Current Position and Department OR Position(s) Applied For

--

Name of Direct Supervisor (for current employees only)

--

Describe your disability (attach any available medical documentation):

--

Describe the aspect of your disability that requires accommodation:

--

Explain the accommodation you are requesting (actions, changes, equipment, etc.):

--

Detail any resources you have, can access, or are aware of which would provide the requested accommodation:

--

If medical documentation is not attached, please complete the following:

Name, Phone or Address of Primary Medical Practitioner or Physician

--

Name, Phone or Address of Medical Specialist (if applicable)

--

My signature constitutes permission for to contact the medical practitioner(s) listed above to release information applicable to my request for accommodation. I agree to complete any additional authorization forms required by the medical practitioner(s) for release of information. I certify that the information provided in this document is true to the best of my knowledge.

Employee Signature

Date

--	--

Please attach additional pages if necessary. Please contact Human Resources with questions, and return this form to Human Resources upon completion.

5 Steps to Everyday

Health and Wellness

These days, you may feel overwhelmed with all the health information available to you. However, there are really only a few basic tips to keep in mind for your optimal health. Follow these five simple suggestions to get started on your way to living a happy and healthy life!

1

Eat healthy.

A healthy diet can protect you from heart disease, bone loss, Type 2 diabetes, high blood pressure and some cancers, such as colorectal cancer. Making small changes in your eating habits can make a big difference in your life.

Exercise regularly.

Exercise can help control your blood pressure, blood sugar and weight, raise your “good” cholesterol, and prevent diseases, such as colorectal cancer, heart disease and Type 2 diabetes. Aim to get at least 150 minutes of moderate-intensity aerobic activity (briskly walking) or 75 minutes of vigorous-intensity aerobic activity (running) and at least two days of strength training every week.

3

Watch your weight.

Achieving and maintaining a healthy weight is important to your overall health. Being overweight can lead to serious health problems, affecting both your well-being and health care costs.

4

Manage your stress.

It’s important to manage stress in order to sleep better, improve concentration, get along better with family and friends, lessen neck and back pain, and have an overall feeling of calmness.

5

Avoid tobacco and limit alcohol consumption.

Alcohol and tobacco use are linked to an increased chance of developing chronic conditions. Quitting or refraining from smoking and limiting or avoiding alcohol consumption are the best ways to combat such risks.

Please speak with your doctor if you have questions about other steps you can take to improve your health.

This infographic is to be used for informational purposes only and is not intended to replace the advice of a legal or medical professional. Readers should contact a health professional for appropriate advice.

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HAVE YOU BEEN SCREENED?

Early detection can save lives. These cancer screenings are available at no cost to you!

Breast Cancer

- Breast cancer is the second-most common cause of cancer deaths in adult women.
- Women over age 40 should talk to their doctors about mammography screening.

Cervical Cancer

- Thousands of women die of cervical cancer each year, but it is the easiest female cancer to prevent.
- Women who are sexually active or over age 21 should receive a PAP test at least every three years.

Colorectal Cancer

- If caught early, colorectal cancer can be successfully treated.
- Men and women should begin colorectal cancer screening at age 50.

Provided by: Horst Insurance

320 Granite Run Drive, P.O. Box 3320

Lancaster, PA 17604-3320

Tel: 800.533.2011

Cancer

According to the American Cancer Society, more than 1.8 million people—or **39.5%** of adults—in the United States will be diagnosed with some form of cancer in their lifetime.

The direct medical costs for cancer in the United States in 2015 were **\$82.2 billion**.



52% of this cost was for hospital outpatient or doctor's office visits.



38% of this cost was for inpatient hospital stays.

There are over 100 kinds of cancer. Some of the most common ones are:



Skin
(e.g., carcinoma and melanoma)



Lung



Breast



Colorectal



Prostate



Stomach

The most common risk factors of cancer may include:



Age



Unhealthy diet



Weight and obesity



Environmental exposures and infectious agents



Alcohol consumption



Family history



Immune disorders and immunosuppression

While there is no guarantee that you can fully prevent cancer, there are steps you can take to lower your risk:



Be safe in the sun. Always apply sunscreen when you go outside.



Stay away from tobacco products.



Limit alcohol consumption.



Eat healthy and be active.



Take common screening tests that can help detect breast, cervical, colon and lung cancers early.

Source: American Cancer Society, National Cancer Institute

This infographic is intended for informational use only. Please consult a medical professional for medical advice.

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Cancer



According to The American Cancer Society, more than 1.8 million people in the United States will be diagnosed with some form of cancer in their lifetime. Of that, more than 500,000 Americans die of cancer each year—making it the second-most common cause of death in the United States.

What Is Cancer?

Cancer is used as a broad term to refer to diseases in which abnormal cells divide without control. There are over 100 types of cancer, and cancer cells can spread to all parts of the body through tumors, the blood and lymphatic systems.

Types of Cancer

While there are over 100 kinds of cancer, some of the most common ones are:

- Carcinoma
- Sarcoma
- Leukemia
- Lymphoma
- Multiple myeloma
- Melanoma
- Brain and spinal cord tumors

What Are the Risk Factors?

Unfortunately, you may not have control over some of the risk factors of developing cancer. That being said, having knowledge of possible risk factors can lead to prevention or early diagnosis. The most common risk factors include:

- **Age**—The median age for a cancer diagnosis is 66. The older you are, the higher your risk for cancer.
- **Unhealthy diet and obesity**—Eating a balanced diet and maintaining a healthy weight may help lower your risk of cancer.
- **Environmental exposure and infectious agents**—External elements such as tobacco, chemicals,

radiation and infectious organisms can increase your risk of cancer.

- **Alcohol**—Excessive alcohol consumption increases your risk for cancers of the mouth, throat, larynx, esophagus, colon, rectum, liver and breasts.
- **Family history**—If a family member has been previously diagnosed with certain cancers, you may be at a higher risk of developing it yourself.

How Can I Prevent Cancer?

Focusing on prevention may help lower the number of new cancer cases, reduce the financial and personal burden of cancer and lower the number of cancer-related deaths. Here are prevention strategies to consider:

- Be safe in the sun. Always apply sunscreen when you go outside, even if it's a cloudy day.
- Stay away from tobacco products.
- Limit alcohol consumption.
- Eat healthy and be active.
- Get screened. Having screening tests done throughout your lifetime can help detect breast, cervical, colon and lung cancers early.

Where Can I Learn More?

Approximately 39.5% of men and women will be diagnosed with cancer at some point during their life. Don't wait too long to talk to your doctor about risk factors, screening tests and other prevention tactics.



Know Your Benefits

Cancer Insurance: Types of Policies

Cancer can have a devastating impact on the lives of diagnosed individuals as well as on their families and friends. On top of that, treating cancer is extremely expensive, and without proper treatment, survival is often not a viable option. To help offset these costs, many employers offer voluntary cancer insurance to their employees. These policies go beyond traditional health plans, since many of them do not provide sufficient coverage for cancer treatment.

Most cancer insurance policies offer benefits that are paid directly to policyholders regardless of any other insurance policies they hold. The insured can then use those benefits to pay for the costs associated with treatment, such as deductibles and copayments.

What Does a Typical Cancer Insurance Policy Cover?

There are currently two types of cancer policies available. One provides the insured with a lump sum payment immediately after a cancer diagnosis—similar to critical illness coverage. The other provides the insured with a smaller sum at the time of diagnosis and then pays benefits, such as the ones listed below, based on the needs of the insured throughout treatment.

- First occurrence payment – pays a flat dollar amount starting immediately after the insured is diagnosed

- Hospital confinement – pays a set dollar amount for each day the insured must be in the hospital
- Diagnosis testing and medications – pays the additional costs of testing and medications related to cancer treatment while the insured is in the hospital
- Surgeon or physician – pays a daily dollar amount for services provided by the attending doctor or surgeon while in the hospital
- Private nursing – pays a daily dollar amount for a private nurse (if needed) while in the hospital
- Patient transportation – pays for transportation by plane, train or bus, if the insured must travel far away from home to receive treatment
- Family transportation and lodging – pays for a family member to accompany the insured for treatment, if he or she must travel a long distance for treatment
- Nursing facility or hospice care – pays a daily dollar amount for staying at a nursing or hospice care facility
- Surgical procedures – pays a specific dollar amount for surgical procedures related to the diagnosis and treatment of cancer
- Cancer therapies – pays a daily dollar amount for radiation, chemotherapy, bone marrow transplants, blood products and anti-nausea medication

Who Should Purchase a Cancer Insurance Policy?

The following employees would benefit most from this voluntary benefit:

- Those with a family history of cancer



Know Your Benefits

- Those who do not have enough in savings to pay for medical treatment not covered by traditional health insurance policies
- Those who are their family's sole wage earner



Know Your Benefits

Voluntary Benefits: Cancer Insurance Overview

Cancer is scary. You might know someone who has had cancer, and you understand the worry that goes along with this disease. If you are diagnosed with cancer, the last thing you want to do is add financial problems to your concerns. Cancer insurance is designed to relieve your financial burden if you get cancer so you can focus on recovering your health.

What Is Cancer Insurance?

Your employer may offer cancer insurance as a voluntary benefit to help protect you financially in the case of a cancer diagnosis. Cancer insurance can supplement your regular medical and disability insurance as you incur various medical and related expenses during cancer treatment.

What Do Cancer Insurance Benefits Provide?

Cancer insurance benefits may be used to cover various expenses associated with cancer and may help pay for the following:

- Out-of-pocket medical expenses
- Out-of-network services
- Experimental cancer treatment
- Travel and lodging costs
- Home health care
- Child care and household help

- Routine living expenses, such as rent or mortgage payments, utility bills and groceries

How Does Cancer Insurance Work?

When you purchase a cancer insurance policy, you can typically choose a benefit amount, often between \$10,000 and \$50,000, and your premiums will be based on the chosen benefit amount. You can pay your monthly premium through automatic payroll deductions. Cancer insurance will generally only pay benefits for the first occurrence of a cancer and will not provide benefits if you have already been diagnosed before purchasing the insurance.

When you are diagnosed with cancer, most plans will send a lump-sum payment directly to you or your designated recipient. You then choose how to spend the benefit money—whether it's for out-of-pocket medical expenses or replacing lost income as you buy groceries and pay the utility bill. Make sure you read your policy benefits carefully for any listed exclusions; for example, many plans do not cover most skin cancers.

Dealing with cancer can be challenging, but cancer insurance can help ease your financial worries.



Know Your Benefits

Voluntary Benefits: Critical Illness Insurance

Heart attack, stroke, cancer and other illnesses can affect not only your health but also your bank account; medical expenses reportedly lead to more than half of all bankruptcies in the United States. When faced with a severe illness and the accompanying medical costs, critical illness insurance can help.

What Is Critical Illness Insurance?

Critical illness insurance is offered as a voluntary benefit by some employers to supplement your regular medical coverage. This insurance is designed to cover out-of-pocket expenses not covered by your health insurance, such as your deductible and copays as well as many out-of-network charges. Illness can often lead to extended time away from work, and critical illness benefits can offset some of those lost wages and help you pay routine living expenses such as child care, transportation and rent or mortgage payments. If you don't want to drain your savings because of medical bills and time away from work, critical illness insurance can protect you from financial loss.

What Does Critical Illness Insurance Cover?

Critical illness insurance provides coverage for acute illnesses that can be financially catastrophic. Plans specify a distinct list of conditions that will be covered. Although some plans only include a few of the most common critical illnesses, other plans provide benefits for as many as 20 or more. Some of the illnesses that may be covered include the following:

- Cancer

- Heart attack and stroke
- Kidney failure
- Major organ transplant
- Blindness and deafness
- Multiple sclerosis
- Coma

Many insurance plans will have a specific definition for each illness, so read your benefits carefully in order to understand what will be covered if you are diagnosed with a serious illness.

How Does Critical Illness Insurance Work?

Because this insurance is a voluntary benefit offered by your employer, you will likely receive a group discount, and your premium may be paid through an automatic payroll deduction. After submitting a claim, the insurance company will determine whether your illness is a qualifying event and will usually enforce a survival period, which is a pre-determined number of days you must live past the diagnosis in order to receive your benefit payment.

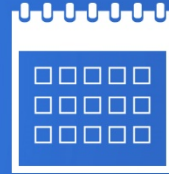
The insurance company will typically issue a lump sum payment directly to you regardless of any medical or disability insurance you might have. Plans are designed to have a specified benefit payout, usually for an amount between \$10,000 and \$50,000. With some insurance plans, you will receive the full amount for any of the covered conditions; other plans may feature several categories of illnesses, with some allotted the full benefit amount and other illnesses only leading to a 25% or 50% payment of the benefit amount. Also, age may affect your coverage, resulting in reduced benefits as you get older.

No one wants to deal with a serious or life-threatening illness, but critical illness insurance can help reduce your financial worries and give you peace of mind.



Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by the insurance professionals at Horst Insurance



SURVIVING CANCER

Life after cancer is a growing reality for a number of Americans who are now described as cancer survivors, rather than victims. However, there is significant emotional, physical and financial stress associated with fighting cancer, and survivors may have trouble coping with the aftermath of a cancer battle.

Cancer Survivors Are On the Rise

People are now surviving long after they have been diagnosed with cancer. Advances in early detection, better and more targeted drugs, and improved technologies are making remission a reality for millions. In addition, statistics show that those diagnosed with cancer have reasons now, more than ever before, to be hopeful.

Seek Out Support

Though you are undoubtedly grateful to have survived your battle with cancer, there is no shame in struggling to adjust to your life after cancer. You may have physical limitations, financial hardships or emotional stress. It is important to take care of your needs and seek out support when it is too much to handle on your own:

- Ask your doctor for a referral to a therapist, counselor or support group. A therapist can not only help you emotionally, but can also help you find financial resources for cancer patients and survivors.
- Share your concerns with family and close friends, and let them know that you need their support. This may include helping you overcome

a physical limitation in your daily life, or simply having someone to talk to.

- Utilize online resources such as <http://csn.cancer.org>, which offers online support groups and other valuable information for cancer survivors.
- Seek out local resources, such as community organizations, church groups or social services.

Live a Healthy Life!

If you beat your battle with cancer, ensure you live the healthiest life possible going forward. Get plenty of exercise on a daily basis; 30 minutes or more are encouraged. Eat whole grains, plenty of vegetables and fruits, lean sources of protein and drink lots of water. Stay away from excessive amounts of salt, fat, alcohol and sweets. Finally, follow up with your physician on a regular basis.