



**MID-ATLANTIC BUSINESS
COMMUNICATIONS**

EMPLOYEE HANDBOOK

CORPORATE OFFICE

***701 PORTCENTRE PARKWAY
PORTSMOUTH, VIRGINIA 23704-5909
Tel. (757) 673-2200 • Fax (757) 673-2299***

COMPANY INFORMATION

Quality communications is the key ingredient in any organization. We have prepared this handbook as a guide to most of your questions. We hope you will find the booklet a handy and useful source of information. In the event you have any questions, please consult with your supervisor, Manager, or Human Resources Representative.

The subjects covered in this handbook are, in most cases, summary statements of company policy and/or procedure. However, neither this handbook nor any other company communications or practices create an expressed or implied contract. These company statements may be changed or modified from time to time when appropriate. Mid-Atlantic Business Communications (MABC) reserves the right to change these policies and also to deviate and make exceptions to the policy as circumstances may warrant without prior notice. Nothing in this handbook or any other policy or communication changes the fact that employment is at-will for an indefinite period and the employee or the company may terminate employment at anytime for any reason or no reason with or without advance notice.

The contents of this handbook are intended to be a general overview of information and policies for all the employees of MABC. Plan documents and corporate policies and procedures will serve as the final authority on any matters contained in this handbook.

However, when differences occur, we ask that you verify this with your supervisor, Manager, or Human Resources Representative before assuming one to be correct.

Company Profile

Mid-Atlantic Business Communications (MABC) is a full-service business technology solutions company. The company was founded in 1991 and has grown to over eighty-five (85) team members.

MABC provides sales, installation, training, service and maintenance of business telecommunications, security systems, audio and video, and computer network services. These include Key, Hybrid and Private Branch Exchange (PBX) telephone systems, Premise Distribution Systems (copper and fiber), Local and Wide Area Networks (LAN/WAN), Commercial and Home Security Systems and Audio/Video Systems.

MABC is an authorized AVAYA (formerly Lucent Technologies) Business Partner, a Value Added Reseller of AMP Netconnect Open Wiring Systems and is certified as a NetConnect Design and Installation (NDI) contractor. MABC is an authorized Value Added Reseller of AVAYA Systemax Premises Distribution Systems (PDS). MABC provides systems administration and user training on supported equipment and Call Accounting Software (CAS) administration on supported equipment. We are a member of the Building Industry Consulting Service International (BICSI) and have a number of employees that are Registered Communications Distribution Designers (RCDD).

We are comprised of skilled and experienced craftspeople that subscribe to the philosophy of providing our customers with extraordinary service at a fair price. MABC employees are specifically selected and trained to provide the highest quality of service, and to do the job right the first visit.

MABC is a fully insured, Class A Contractor, registered and licensed by the Commonwealth of Virginia, Department of Commerce, and is classified under the Telecommunications Specialty (ESC SVC). We were named the “1998 Small Business of the Year” for Portsmouth, Virginia.

MABC is totally committed to providing customer satisfaction. Customer service is giving a customer what they expect. Customer satisfaction is giving a customer what they expect “and then some”. Those three little words “and then some” drive everything that we do!

Mission Statement

Mid-Atlantic Business Communications (MABC) is dedicated to being the premier solution provider of quality business communication services by exceeding customer expectations.

Vision Statement

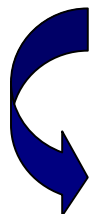
MABC is committed to...



... exceeding the expectations of our customers and employees.



... providing a workplace based on the principles of teamwork, trust, integrity, and caring.



... promoting personal and professional growth.

MABC LOCATIONS

Corporate Headquarters

MID-ATLANTIC BUSINESS COMMUNICATIONS (MABC)

701 PortCentre Parkway
Portsmouth, Virginia 23704
(757) 673-2200
FAX (757) 673-2299
(P.O. Box 548, Portsmouth, Virginia 23705-0548)
Email: corporate@mabc.com

Virginia - Class A Contractor's License (#2705 012922A)
Federal ID - #54-1609294
Cage Code - #0ZJH9
Dun & Bradstreet - #78-606-7660

Branch Locations

MABC
9830 Mayland Drive
Suite F
Richmond, Virginia 23233
Tel. (804) 273-6500
Fax (804) 273-9888
Email: jcrist@mabc.com

Employment Policies

Equal Opportunity Employer

Equal employment opportunity is our moral as well as legal responsibility. While the law explicitly defines employment regulations and prohibits all forms of employment discrimination, MABC's operating policy is that discrimination practices are economically wasteful in addition to being unjust.

It is the policy of this company that we will not unlawfully discriminate against or permit harassment of any employee or applicant for employment because of race, color, age, sex, national origin, marital status, religion, handicap, or any other reason. We will take affirmative action to ensure that all applicants are considered without bias and that all employees are treated equally. Such action shall include, but not limited to, the following: recruitment advertising and/or practices, employment, training, benefits, promotion, transfer, layoff, and termination.

It is the policy of MABC not to unlawfully discriminate against qualified mentally and physically handicapped persons and qualified disabled veterans. Affirmative action will be taken in support of this policy as required by the Rehabilitation Act.

In furtherance of this basic principal, it is also the established policy of this company to:

- A. Treat all employees and applicants with courtesy, dignity, and respect.
- B. Select and promote employees on the basis of ability, experience, education, training, intelligence, performance, character and physical ability, without regard to race, color, age, sex, national origin, marital status, religion, or status as a disabled veteran.
- C. Communicate its policy of equal opportunity to all managers and employees through printed media and other appropriate channels such as bulletin boards, employee handbooks, and orientation sessions.
- D. Prevent harassment of employees on the basis of minority status, sex or any other protected category by communication of its disapproval of such acts, timely investigation of instances of alleged harassment through an internal procedure, and the taking of prompt corrective action as necessary.
- E. Encourage physically and mentally qualified handicapped persons, disabled veterans and veterans of the Vietnam Era to seek employment with MABC.
- F. Make reasonable adjustments in job requirements and working conditions to accommodate physically and mentally handicapped persons and disabled veterans who are qualified for employment or promotion.
- G. List job opportunity information with handicapped and veterans employment sources and seeks to recruit competent personnel from these type institutions.

Maintaining the effectiveness of this policy is a responsibility of MABC. However, in a broader sense, it is the responsibility of each of us to treat each other with the courtesy and dignity to which we are all entitled. We consider it a serious responsibility. Any questions or concerns you have regarding the equal employment opportunity should be brought to the attention of your supervisor or the Human Resources Representative.

Employees with Disabilities

It is the policy of MABC to comply with all relevant and applicable provisions of the American with Disabilities Act (ADA). We will not discriminate against any qualified employee or job applicant with respect to any terms, privileges, or conditions of employment because of a person's physical or mental disability. We will make reasonable accommodation wherever necessary for all employees and applicants with disabilities, provided that the individual is otherwise qualified to safely and properly perform the duties and assignments connected with the job and also provided that the accommodations would not impose an undue hardship on company operations. Subject to our obligation of reasonable accommodation, employees with disabilities will be required to meet the performance standards and exceptions required of all other company employees.

Any employee or job applicant who believes they have been subjected to discrimination because of a disability or who needs an accommodation should bring this matter promptly to the attention of his/her supervisor or the Human Resources Representative (757-673-2225). No applicant or employee will be subject to discrimination or retaliation for discussing this matter with the company.

Sexual Harassment

Sexual harassment in *any form, at any time*, of an employee or visitor to MABC's premises by an employee, supervisor, manager, or officer of the company is strictly prohibited. Further, MABC will not tolerate sexual harassment of its employees by outside visitors, clients, or customers.

Definition of Sexual Harassment: unwelcome sexual advances; requests for sexual favors; and other verbal or physical conduct of a sexual nature when:

1. Submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment.
2. Submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual; or
3. Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment.

The following complaint and investigation procedures will apply in complaints of harassment, including sexual harassment:

1. Complaints about harassment should be reported to your immediate supervisor or other members of management. Because the subject is particularly sensitive and potentially damaging, any allegation or complaint may be reported directly to your Manager or to the Human Resources Representative (757-673-2225).
2. Complaints will be thoroughly investigated. MABC will maintain the complaint and information obtained during the investigation with as much confidentiality as is possible under the circumstances.

3. On completion of the investigation, a determination will be made regarding the resolution of the complaint. If warranted, corrective action will be taken.

Employees are expected to communicate any concerns in this area to either of the above company representatives and cooperate in an investigation so that the situation can be understood and resolved. Information regarding any allegation or complaint may be released only on a "need-to-know" basis. MABC will ensure that employees accurately alleging sexual harassment will not be subject to retaliation by any member of management. It is also the policy of MABC that accusations of sexual harassment, which are made without full truth or actual fact, will not be condoned. It should be remembered that accusations of sexual harassment are indeed grievous and can far-reaching effects on careers and lives of individuals.

Any employee, supervisor, or manager who becomes aware of possible sexual harassment or other unlawful harassment must promptly advise top management or the employee handling Human Resources of the concern. They should not take action to investigate or confront the harasser.

Customer Relations

MABC is a rapidly growing service organization. In order to continue to be successful, our first responsibility must be to respond to the individual needs of our customers in an expedient, professional, efficient and courteous manner. Everyone should recognize that their actions are a direct reflection of the company. MABC is built on honesty, integrity and trust. We make a practice of doing whatever it takes to get the job done right the first time and to help our customers resolve whatever conflict occurs. As a service organization, our very livelihood depends upon completely satisfying our customers' daily needs and requests. No one is more important than you are when it comes to interacting with customer decision makers on a daily basis.

MABC relies on the effectiveness and efficiency that you bring to the job. You are required to provide prompt and courteous service. Therefore, if a situation ever arises where you are unable to work with a customer or its representative, you are to turn the matter over to your supervisor. Customer satisfaction is giving a customer what they expect... "and then some." Make sure those three words "and then some" drive everything that you do!

This company is successful because of the how we treat people, and that begins with the manner in which we treat each other.

Employment Categories/Classifications

To assist you in better understanding the policies of MABC, a few definitions have been summarized. However, each job is unique. Please consult your supervisor or the Human Resources Representative if further explanation is needed.

Hourly Employee

This is an employee that is paid an hourly wage for hours worked. These employees will be

paid for all hours actually worked and are entitled to overtime as provided by the company, local, and federal guidelines.

Non-Exempt Employee

This is a classification for employees whose duties and responsibilities are covered under the Fair Labor Standards Act and are eligible to receive overtime payment (1 1/2 x) all hours worked in excess of 40 hours as per local and federal guidelines.

Exempt Employee

This is an employee who is paid on a salary and/or commission basis and is not entitled to overtime pay.

Full-time Regular

This classification is of an employee whose work schedule corresponds to the daily schedule of the facility, generally 40 hours.

Part-time Regular

This is an employee who, on a regularly scheduled basis, works less than 40 hours per week.

Temporary

An employee hired or retained only for a short or limited time (may be either full-time or part-time). If the temporary employee is subsequently hired, the company service date is counted from the date the temporary employee begins on MABC's payroll as a full-time or part-time regular employee.

Proof of Eligibility to Work in the United States

In accordance with applicable Federal laws and regulations it is the policy of MABC to hire only those individuals who are qualified to work in the United States. To comply with this law, all individuals who are offered employment with the company will be required to submit documented proof of their identity and employment authorization at the time of hiring. You will be required to complete and sign an I-9 Employment Eligibility Verification Form.

Training Period

This introductory period is intended to give new employees the opportunity to demonstrate their ability to achieve a satisfactory level of performance and to determine whether the new position meets their expectations. MABC uses this period to evaluate employee capabilities, work habits, and overall performance. Either the employee or the company may end the employment relationship at-will at any time during or after the introductory period, with or without cause or advance notice.

All new and rehired full-time regular employees work on an introductory basis for the first ninety (90) calendar days after their date of hire. During this training period, new employees

are eligible for those benefits that are required by law, such as Worker's Compensation and Social Security. Upon successful completion of the ninety (90) calendar day training period, employees will become eligible for insurance benefits which will take effect on the first day of the next calendar month. All additional benefits will take immediate effect.

Part-time regular employees are also entitled to participate in some of MABC's benefit programs on a prorated basis. In most instances ninety (90) calendar days from the date of employment must be completed before part-time employees are entitled to make use of these benefits.

Benefit programs are explained later in the handbook. Please contact the Human Resources Representative (757-673-2225) if further clarification is needed.

Salary/Performance Review

All employees of MABC will participate in performance reviews with their managers during the month of January, or as employee's performance warrants. The review process is a participatory process and is initiated by each employee completing a self-evaluation. The supervisor will use the completed self-evaluation as a tool in completing his/her evaluation of the employee. The supervisor and employee will go over the review and develop an action plan together to take advantage of strengths and improve on growth areas. Our goal as a company is to always strive to improve. The review process is a tool to help us accomplish this goal.

Employee Identification Badges

All employees will be issued a MABC Company identification badge. This identification badge should be worn in a prominent fashion to allow customers to easily recognize that you are a MABC employee.

Please report any lost or stolen company identification badges to the Human Resources Department. The badge is to be submitted to your immediate supervisor upon employment termination.

Personnel Records

Personnel changes should be reported promptly to the Human Resources. These include changes in:

- Address
- Telephone number
- Dependents
- Emergency notification
- Marital status/name change
- Educational status
- Citizenship status
- Direct Deposit

Working Hours

MABC's normal workweek is eight (8) hours per day, five (5) days a week, Monday through Friday. Normal business hours are from 8:00 A.M. to 5:00 P.M.

Attendance

If for any reason you are unable to report to work, notify your supervisor as far in advance of your scheduled start time as possible. Give the reason for your absence and, if possible, the time and or date you expect to return to work. Telephone your supervisor each day you are absent. Following an absence for illness of three (3) or more consecutive working days, a doctor's release is required.

Everyone is expected to be punctual in reporting to work. You must personally notify your supervisor/manager in advance if you are going to be late or absent from work. Failure to report to work without notifying your supervisor/manager may result in disciplinary action. If an employee misses three (3) consecutive days of work without contacting their manager (no show, no call) the employee may be considered to have voluntarily resigned.

Lunch Break

Each Full-time employee is given an unpaid one (1) hour lunch break. This is normally from 12:00 to 1:00 or as assigned by your supervisor.

Breaks and other leaves are at the discretion of management and the needs of the business. Short periods away from your work area, (i.e.. restroom visits, getting a beverage, etc.) are for your comfort, therefore, please do not distract other employees during this time.

Inclement Weather Policy or Suspension of Normal Operations

In the event that senior management (President or Vice President) elects to suspend or limit normal operations due to inclement weather, it will be considered **liberal leave time**. Employees have the option of using a *floating holiday or vacation time* for the missed time. *All reasonable means* should be made by the employee to arrive at work.

Senior management will determine suspension of normal operations, as needed, or if possible, by 7 AM. All supervisors will be notified by telephone no later than this said time. Each employee will hold the responsibility for contacting his or her supervisor to determine MABC's operational status.

This policy is not intended to encourage any employee to attempt travel during a City or State declared emergency, or hazardous road conditions.

Dress Code and Personal Hygiene

Conservative and professional attire is required to be in adherence with company dress code policy. This includes, but is not limited to, dress, jewelry, hair (neat facial hair required), and other aspects of physical appearance suitable for a non-social work environment. Revealing clothing, piercing of the body (other than the earlobe), unusual hair color, or other non-professional choices is prohibited. An acceptable level of personal odor, cleanliness, and neat appearance must be maintained at all times.

Technicians will wear uniforms where provided. Those technicians not in uniform will wear a sport shirt with collar, slacks (blue, gray, black, tan, or other conservative colors), and appropriate shoes (dependent upon job requirements).

Those employees performing work on customer sites are *not* to wear exposed jewelry out of safety/shock concerns. Exposed jewelry includes, but is not limited to, watches, rings, earrings, and necklaces.

Employee Purchases

Employees may purchase products through MABC at a price of cost + 5%. All employee purchases are COD. The purchase of tools, computers, and/or any items in direct support of your job performance at MABC must be paid in full. *All sales not COD must be pre-approved by Senior Management.*

Controlled Substance/Alcohol Use

MABC requires all employees report to work and perform their duties without alcohol or illegal mind altering substances (drugs) in their system. This company will not tolerate employee using, possessing, manufacturing, or making arrangements to distribute illegal drugs or unauthorized alcohol while at work or on company property. Further, outside conduct, which is unlawful or otherwise affects your work, company relations with customers and all levels of government, or reflects badly on the company, is prohibited. Although using medication is not prohibited, you must consult your supervisor when you are legitimately taking medication which may affect your work so that you may avoid creating safety problems and violating the Controlled Substance and Alcohol Policy.

Smoke Free Environment

With the current evidence that smoking is dangerous and injurious to a person's health, employees are encouraged not to smoke. Although the decision to smoke is a personal one, MABC's policy is that, NO SMOKING will be allowed in MABC's buildings, vehicles, or property and in customer facilities.

As always, MABC is concerned about the health and welfare of all employees, and will consider helping fund any preventative health programs to assist employees to quit smoking. If interested, please, contact the Human Resources Department.

Offensive Items

Items of an offensive nature such as pictures, posters, and other similar materials which are offensive and derogatory to persons of a religious, racial, ethnic, or gender group are prohibited.

Weapons of any sort which are manufactured for the expressed purpose of inflicting injury and are capable of causing bodily harm, such as firearms, knives, or bludgeons are prohibited on company property. Even though you may possess a license to carry the weapon by statute, its presence must be personally authorized by Senior Management and be for a specific, expressed purpose. It is your responsibility to ensure compliance. Violations of this policy will result in corrective action which may include employment termination.

Computer Security

Employees must receive prior authorization before downloading or installing computer programs or software. Employees with Internet access may only access sites appropriate as work-related topics or viewing. Downloading of information from Internet sites should be carefully protected from virus or other security exposure.

Electronic Mail

Regular mail, electronic mail, and voice mail are the property of MABC. As an employee, there are no personal privacy rights in any matter created, received, or sent from or to the company's regular mail, electronic mail, and voice mail. The company reserves the right to monitor or delete all electronic or voice mail without notice.

Confidentiality

It is our policy that the operations of MABC should not be discussed with outsiders, and particularly not with competitors. Information concerning pricing, profits, financial statements, sales techniques, and similar subjects should be regarded as trade secrets, and the disclosure to unauthorized persons may be harmful to the company.

MABC employees maintain the responsibility to safeguard all company and customer confidential materials. To ensure proper control each employee must be alert to those circumstances that may lead to potential violations.

Whenever called away from your workspace for prolonged periods and at the close of each business day all office staff is required to exercise good judgment in:

- Maintaining control over all lockable files and/or cabinets;
- Logging all computer terminals off the Network and power down each computer and office machine in your personal work space;
- Clearing your own work area and make certain that your immediate personal work space is properly secured at the close of business before going home;
- Never discussing or allowing anyone to learn Network or customer passwords.

In addition to confidentiality, most employees feel that their employment compensation is of a personal nature, employees are expected to keep this information private. Just as you would not want your wages discussed with someone else, the company would like it that you discuss your wages ONLY with members of management.

Conflict of Interest

MABC employees are expected to disclose any possible conflicts of interest they have which may interfere with their proper independent judgment in making decisions in the best interest in the company.

Problem Resolution Process

MABC recognizes the need for good employee relations. If you have a problem either large or small, it is important that it be resolved within an atmosphere of trust and respect. The relationship between employee - supervisor is the basic element in the company's process of problem resolution.

- Discuss the problems, concerns, complaints, ideas, questions, or suggestions forthright with your supervisor.
- If the issue cannot be satisfactorily resolved with your supervisor, the employee is to take the issue to each successive level of management until the issue is resolved.
- If an employee has a problem with their supervisor, the employee may request a meeting with the supervisor's immediate. Both the employee and supervisor will be present at this meeting.
- Any employee may seek the advice and counsel from the Human Resources Representative.

It is the policy of MABC that all employees should expect good treatment; to be treated with dignity; to receive an unbiased hearing of any work related problems; and to receive sound resolution of those problems.

Corrective Action

When a situation merits disciplinary action the level of corrective action will be at the sole discretion of management at whatever level they deem appropriate. This may include verbal counseling, written reprimand, suspension, or termination.

Terminations

Although we hope you will remain with MABC for a long time, sometimes personal affairs force a change of jobs. If you plan to resign, please discuss it over with your supervisor first. Should you find it necessary to resign your position with our company, we request that you provide at least ten (10) working days advance notice. We ask that you also provide the reason for leaving in the form of a letter stating the effective date of leave.

All keys, documents, credit cards, identification cards (badge), and other Company property must be returned to your immediate supervisor.

Just as you may resign from employment at any time for any reason, the company also reserves the right to separate you from employment at any time for any reason or no reason. We do not expect to exercise this right, but may do so. If your performance is unsatisfactory due to lack of ability or failure to fulfill the requirements of the job, your supervisor will notify you of this and try to help you remedy the situation. If this does not succeed, it may result in your termination of employment. Another type of termination of employment may result if your services are no

longer needed due to business or other situation. If you disagree with your termination, please follow the problem resolution process. If you are terminated for misconduct or violation of very serious company rules, you will not be given notice in advance.

MABC reserves the authority to terminate without advance notice any employee at its discretion when such action is in furtherance of MABC business interests.

All employees terminated (voluntarily or involuntarily) from MABC will be paid any wages due for hours worked on the next regularly scheduled payday. Accrued vacation benefits or any other moneys due the employee will also be paid in accordance with MABC policies.

COMPENSATION POLICIES

Pay Day and Time Sheets

Paychecks are issued on a biweekly basis -- usually every other Friday. These checks are for the work performed two weeks prior to the week in which the checks are issued.

Non-exempt employees are required to complete a time sheet and submit it to your supervisor for signed approval. Your supervisor will forward the timesheet to the Human Resources office.

MABC satellite offices and off-site personnel on job related business will also submit timesheets to their supervisor's attention for signed approval and forward them via facsimile/email communication to the corporate office.

Payroll Deductions

Employee paycheck stubs will identify the legally required and voluntary deductions made from your pay. You must authorize and be notified of all non-tax deductions from your paycheck, with the exception of court ordered child support or garnishment deductions.

Overtime Pay

Non-exempt employees will be paid at one and one-half (1 1/2 X's) times their normal hourly rate for all work performed in excess of 40 hours worked per week. Overtime is not paid for work performed in excess of eight (8) hours per day or for work performed on listed Company holidays. To receive over-time pay during a workweek in which a listed Company holiday is observed, *the employee must physically perform work in excess of 40 hours*. Employees that perform work on a listed Company holiday will receive normal pay for the holiday observed in addition to their normal hourly rate for the actual physical hours worked.

****All Over-time Must Be Pre-Approved By Senior Management****

Direct Deposit

MABC employees are encouraged to take advantage of the direct deposit service.

Benefits to utilizing direct deposit is:

- Time saving
- Timely deposits
- Unable to lose or damage paycheck
- Pay can be divided between checking/savings/multiple accounts
- Saves money for the company

Please see the Human Resources Representative for more information and forms.

Worker's Compensation

MABC provides its employees with Worker's Compensation insurance in compliance with the provisions of the laws of the Commonwealth of Virginia. Should you suffer from a work related injury or illness, this benefit will pay medical, hospital, and surgical expenses as well as appropriate compensation if disability from work is required. MABC pays the entire cost of this benefit.

Injuries that occur on the job, regardless of severity, *must be reported to your immediate supervisor and/or to the Human Resources Representative (757-673-2225) as soon as they occur*, but no later than twenty-four (24) hours. The injured employee must also complete an accident form within twenty-four (24) hours of the accident.

It is necessary to report all work related injuries and illnesses within a timely fashion, failure to do so may result in a loss of benefits.

Social Security

As required by law, MABC matches employee contributions to the Social Security Administration.

Unemployment Insurance

MABC provides money to the Federal and state unemployment insurance funds as provided by tax legislation.

BENEFIT POLICIES

Holiday

MABC observes the following holidays:

New Year's Day (January)	Labor Day (September)
President's Day (February)	Thanksgiving Day (November)
Memorial Day (May)	Day after Thanksgiving
Independence Day (July)	Christmas Day (December)

(2) Floating Holidays

During the calendar year, full-time regular employees are eligible to receive ten (10) paid holidays. To be eligible for holiday pay, employees must work both the day before and the day following the holiday unless the employee has previously been granted vacation or excused medical leave.

Floating holidays are employee selectable and may be requested with at least three (3) days advance notice. Advanced notice is required and the day(s) requested must not conflict with established company business obligations. Floating holidays must be used within the calendar year or they will be lost to the employee.

Due to the nature of MABC's business obligations all normally scheduled holidays that conflict with customer work schedules will be adjusted to meet the company's business obligations and remain consistent with our customer's requirements. Should an employee be required to work a scheduled holiday, the employee will be allowed another day off in lieu of the actual holiday missed or shall be compensated for the hours actually worked on a straight-time basis over and above the normal holiday pay.

Generally, those holidays that fall on Saturday are observed on the preceding Friday, and those holidays that fall on Sunday are observed on the following Monday.

Part-time regular employees will also receive holiday pay, on a prorated basis, (not to exceed eight (8) hours pay per holiday) i.e.:

$$\frac{\text{\# of hours worked}}{40} \times \frac{8 \text{ hours per holiday}}{\text{the holiday week}} = \text{amount of hours paid in the holiday week}$$

Vacation

Vacation is constructive for both the employee and the Company; therefore, every effort will be made to schedule vacation at the desire of the employee. A minimum of five (5) working days advance notice is required to request vacation scheduling. Final approval for vacation must be obtained from your supervisor with as much advance notice as possible.

Paid vacation hours are accrued according to your length of continuous employment with

MABC. The schedule is as follows:

<u>Years of Employment</u>	<u>Hours of Vacation Accrued Per Pay Period</u>	<u>Total Vacation Days Per Year</u>
First year	1.54	5 (max.)
More than 1	3.08	10
More than 5	4.62	15
More than 15	6.16	20

Yearly vacation time will be credited on January 1st each year. In order to qualify for credited vacation the employee must continue full time employment for the full year. In the event that an employee leaves the company for any reason prior to December 31st of that current year, credited vacation will be adjusted in accordance with the formula above.

Per pay period vacation hours for part-time employees will be computed as follows:

$$.01925 \times \text{the regular hours worked by the part-time employee}$$

Vacation hours accrued during the current calendar year may be used as accrued or carried over into the next calendar year. However, vacation hours in excess of eighty (80) hours must be used by March of the new calendar year. Vacation hours will be accrued during an employee's ninety (90) day training period however; they may not be used during that time.

The balance of your vacation hours will appear each payday in the Vacation Leave Earnings and Deductions portion of your paycheck stub. In the event of employee termination, any unused vacation accrued will be paid.

Family Medical Leave Act (FMLA)

Please see Appendix A.

Sick Leave

While good attendance is required of all employees, MABC recognizes that employees may occasionally become ill and/or unable to work. Sick leave should not be regarded as "earned" time off with pay, but instead offers protection for an employee by enabling him/her to be paid while remaining at home to recover from a legitimate illness and/or injury. Any employee who exceeds his/her leave balance may be notified by their immediate supervisor, and if any additional leave time is needed, it must be drawn from the employee's vacation paid leave. Should vacation leave become exhausted and leave time is granted by the supervisor, time off will be considered unpaid Administrative Leave.

Sick leave is intended to aid the employee during periods of personal illness, injury or to cover absences required by doctors and other medical appointments. Sick leave may also be used in the event of illness or injury to a dependent child, spouse, or parent residing within the

same household as the employee.

Paid sick leave accrues at the rate of 5/12 day per month of employment and may be accumulated from year-to-year. Sick leave hours accrue during the ninety (90) day training period but may not be used prior to completing the training period. Sick leave accrual will not be credited for time not worked and may not exceed thirty (30) days.

Absence due to illness may not exceed three (3) or more consecutive working days, without a doctor's written release. (Full-time, regular employees that have successfully completed their 90 day training period are eligible to use sick time accrued).

Sick leave balances appear each payday on your paycheck stub in the Sick Leave Earnings and Deductions portion of your paycheck stub.

Administrative Leave

Administrative leave is classified as excused time off, with or without pay, which may be requested by the employee and may be granted at the discretion of the employee's immediate supervisor and/or Senior Management based upon individual circumstances and the demands of the business (generally, not to exceed one (1) month).

Funeral Leave

In the event of death in an employee's immediate family, up to three (3) days of administrative leave (paid leave if ninety (90) training period has been completed) may be granted by the President or Senior Management as for purpose of attending the funeral. Immediate family members are considered to be spouse, child, parent, brother, sister.

Jury Duty

Employees who are required to serve on jury duty will be paid the difference between the jury pay they receive from the courts and their daily base rate of pay. A document from the clerk of the court (or other appropriate authority) stating the hours served on the jury and the amount of compensation paid by the court must be submitted by the employee in order to qualify for Company compensation.

Employees will receive their full paychecks during jury duty, but must sign over their payment to the Company for all compensation received from the court. If the appropriate documentation and check from the court are not submitted to the Human Resources Office on a timely basis, wages already paid to the employee for time spent on jury duty will be deducted from the employee's next paycheck.

When only partial days are served on jury duty, employees are expected to report to work for the remainder of the day in order to receive Company compensation for that day.

Military Leave Policy

MABC employees who are members of military reserve units and are required to attend annual training (or are called to active duty) will be granted leave with differential pay or sign over their payment for up to fifteen (15) days during a 12-month period. Differential pay is the difference between military pay and the employee's base salary.

Health Insurance Plan

MABC sponsors three (3) health benefit packages that full-time(32 hrs) regular employees* (and their dependants) may choose from by Optima Health.

Optima Health PPO is the Preferred Provider Organization (PPO) package that allows the qualified member the accessibility to In-Network and Out-of –Network Providers. (Copayment plus a percentage of **all performed services** required at time of service).

Optima Health HMO or Vantage are the Home Maintenance Organization (HMO) packages that allow the employee to choose from a list of participating Primary Care Physicians (PCP). By choosing this plan the PCP orchestrates the care of the covered member(s) health needs. (Copay required at time of service).

HMO and Vantage benefits vary between the two plans and may pay for Inpatient and Outpatient hospital expenses, surgical or medical expenses incurred in or out of the hospital, prescription drugs, x-rays, lab tests, doctors office visits, etc. depending upon which plan the employee chooses for coverage. Please contact the Human Resources Representative (757-673-2241) for a detailed description of benefits and restrictions for both plans.

Enrollment of Health Benefits

Your coverage begins after Optima receives your enrollment application, but not sooner than ninety (90) calendar days after employment. Therefore, employees are encouraged to enroll at time of employment. The Human Resources Department provides enrollment forms and booklets.

MABC presently contributes 100% of the monthly HMO employee premium. Employees choosing only the PPO will have this amount credited to their monthly PPO premium, with the remainder paid by the employee. Dependant coverage with the HMO and PPO is paid 100% by the employee.

Please, remember that *health benefits take effect on the first day of the next calendar month after successfully completing the training period.* One full month of benefit payment is expected upon eligibility. Employee contributions, if any, are made through payroll deductions beginning two (2) pay periods in advance of the effective date of coverage.

COBRA

Please see Appendix B.

AFLAC (American Family Life Assurance)

All full-time regular employees are eligible to take advantage of this supplemental (cafeteria style) insurance. AFLAC insurance is a *100% employee paid* independent resource that employees may have deducted from their pay on a BI-weekly basis. Among the plans available are, the Cancer Protector; Accident Insurance; Hospital Indemnity; and Life Insurance. Please contact the Human Resources Department for more information.

Dental Insurance

MABC full-time (32 hrs) regular employees and their dependants have accessibility to the MetLife Insurance Plan. Please contact the Human Resources Representative for the Group Benefits booklet for the detailed coverage, deductions, and exclusions that pertain to this benefit. MABC pays 100% of employee premium cost. Additional coverage is available for dependants at an additional cost to the employee.

Standard Life Insurance

Once a full-time regular employee has successfully completed the ninety (90) calendar day training period, they are automatically enrolled *in the next calendar* month in the Standard Life Insurance Policy. This is a 100% company paid benefit. In the event that an eligible employee would expire during their employment with MABC, Standard Life (following proof of loss and /or per insurance company requirements) will pay the beneficiary (employee chosen) one times the employee's annual salary – up to \$50,000.00. Please see the Human Resources Representative for clarifications and to complete the beneficiary form.

Profit Sharing 401K Pension Plan

Once full-time regular employees have completed one (1) year of service and have worked a minimum of 1,000 hours during the period, they are eligible to enroll in MABC's 401(k)-salary deferral plan. Salary deferral means you contribute to the plan monies, which have not been taxed with the idea of spending them, after you retire when your tax rate will likely be lower. You may contribute up to a maximum of 15% of your total MABC compensation or up to \$10,000, whichever comes first. Open enrollment for qualified employees is in January and July. MABC will make an annual lump sum contribution, the amount to be determined by the Board of Directors.

While you will always be 100% vested in the contributions you make to the plan, you will become vested in MABC's contributions according to the following vesting schedule.

<u>Years of Service</u>	<u>Vested Percentage</u>
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Please contact the Human Resources Representative for further details and to review the summary plan description.

Legal Resources

The Legal Resources Plan is available to all, full-time regular employees following the successful completion of their ninety-day training period. This plan provides courtroom representation, consultation, legal advice, correspondence and negotiations for many legal needs. (Coverage includes spouse and dependent(s) children 19 years of age and under, or 23 year of age if a full-time student). The payment for this service is taken through payroll deductions.

Employee Incentive Program

While all employees are expected to perform their tasks in a thoroughly professional and competent manner, the Company recognizes that there are occasions when a particularly significant contribution warrants special recognition and tangible reward.

Supervisors monitor employee performance in accordance with the incentive award guidelines in order to select those who are truly deserving of recognition. Their recommendations are then forwarded to the incentive awards committee.

Awards may be, but not limited to, cash, certificate of achievement, or a letter of commendation to the employee's personnel file.

The committee normally meets semi-annually during the months of May and November. Types of awards and award amounts are at the discretion of the committee.

EXPENSE POLICIES

Company Vehicles

MABC vehicles, in most cases, are a necessity to complete the needs of this profession. We anticipate that each employee will use the utmost care and practice good, sound judgement when authorized as a driver and/or a passenger in company vehicles.

Company vehicles are strictly for business purposes and no personal mileage other than commuting mileage is authorized without the approval of Senior Management. No unauthorized employees or non-employees will be allowed to drive these vehicles. Assigned employees will be responsible for any damages to the vehicle as a result of flagrant carelessness or misuse. As a vehicle operator, you will be responsible for any violations received while driving the vehicle.

Employees should always keep in mind, that while driving company vehicles, whether during or after hours, they remain a representative of MABC, and should conduct themselves accordingly. Vehicles are to be locked at all times when parked or left unattended.

Use of alcohol, illegal drugs, or over the counter medications which affect the employee's ability to drive safely and appropriately are strictly prohibited.

Corporate Credit Card Usage

MABC has arranged to provide key employees with various Corporate Credit Cards that may be utilized to purchase goods and services in direct support of MABC business.

Employees are empowered to use these Corporate Credit Cards to manage cash requirements for hotels, meals, gasoline, etc. while out of town on business. Any purchases of job related materials *over* \$50.00, (i.e. drills, tools or other equipment) require prior approval from the President, Vice President or Senior Management.

There are guidelines for credit card cash advances or air travel expenses. The process is the same as buying any materials. Call purchasing and a Purchase Order will be assigned to the request. A work order number will be required to request the expense. All cash advances/air travel expenses will require pre-approval by Senior Management.

Each employee must account for all purchases made with any Corporate Credit Card in his/her possession by submitting a completed and signed Business Expense Report (BER) detailing the expenses incurred and receipts must be included.

Personal use of Corporate Credit Cards is strictly prohibited and the use of any Corporate Credit Card shall bind the employee as the responsible party of any purchases made.

Unauthorized use or failure to settle any of these accounts within a reasonable time period will subject the employee to corrective action.

Should a Corporate Credit Card become lost or stolen, it is the employee's responsibility to immediately report the loss or theft to the issuing company and to MABC management.

Business Expense Reimbursements

MABC will pay all actual, factual, and reasonable business related expenses incurred by employees in the performance of their job responsibilities. Senior Management must approve all such expenses before payment will be made. Generally, this approval should be obtained even before the expense is incurred. All items purchased or charged by the employee are to be itemized on the approved Business Expense Report (BER). Any expense over \$25 must have a receipt. All items charged on a company credit card must be reported on an expense report and a copy of the itemized receipt must be included with the report. BER's are to be submitted and supported by evidence of proof of purchase (e.g. receipts) and the necessity and purpose of the expenditure must be explained in sufficient detail. If any of the material is in support of a work order, then the work order number must be referenced. BER's must be signed and dated by the employee and initialed by the manager showing approval. Reimbursements will be made within two weeks of approval. Expense reports should be submitted in an expeditious manner – any report submitted later than the 10th of the month following the month in which the expense was incurred will be considered delinquent and subject to a delay in payment.

Mileage Reimbursements

Employees of MABC who use their personal vehicles for company purposes will be reimbursed at 30 cents a mile. This reimbursement rate is intended to compensate the employee for all costs related to the operation of his or her personal vehicle on company business. The employee assumes liability for his or her personal vehicle in work-related travel expenses between home and your work location are not reimbursable. Most company-related travel will originate from our company location. For those cases where it is advantageous (time and distance considered) to leave directly from your place of residence, the request for reimbursement should be based upon total miles traveled from the company less normal daily mileage to and/or from your work location. **Use of a company pool vehicle is the first option.**

Mileage reimbursement must be submitted on a BER and approved by Senior Management.

Professional Memberships & Conferences

Employees are encouraged to participate in and continue their professional development while employed by our company. Approval of a company-sponsored membership in an appropriate professional organization will be the responsibility of the employee's department manager and Senior Management.

Conferences & Meetings: Employees may request time off or company financial support to attend conferences, meetings sponsored by institutions, and participate in professional organizations. The subject matter to be presented must relate directly to the employee's position or provide beneficial information to be shared in the employee's department. Upon approval by Management/Senior Management, the company will pay for the following expenses tuition or registration fees; travel costs; lodging; and meal expenses not covered by registration. Standard regular working hours will be paid at the normal rate of pay while the employee is participating in the conference/meeting.

Continuing Training/Education Commitment

MABC is committed to improving the capabilities of our employees and associates. We also believe that an investment in training should provide a return on the company's investment. When the company pays for training the return on that investment is through increased billing for that associate's time. Therefore, MABC's investment security is that the associate remains with the company for a period of time to balance the training and cost.

Once MABC agrees to commit to a training investment, the following will apply:

- The employee is required to pass the class and/or certification requirements.
- Upon successful completion of the course, the employee agrees to remain with MABC for a period of at least two (2) years.

In the event that the employee fails to meet the criteria:

- Reimbursement will be expected for the full amount of the training expenses.
- Failure of passing marks and/or certification requirements will result in payroll deductions for a period of time not to exceed two (2) years.
- Departure from MABC within one (1) year of training date completion will result in the employee providing full financial compensation to the company.
- Departure from MABC before the second year of training date completion will result in Pro-rated amount of the expense – due immediately.

SAFETY POLICIES

Office Entry Safety

It is no secret that employees today are subjected to more violence in the work place than in the years past. Therefore, we must all do our part in maintaining a safe, secured facility. Upon being hired, each employee will be provided with a four (4)- digit access code for the electronic keypad at each main door entry. Please, do not share this code with anyone. Because this code is personalized, all entries will be logged electronically. See your supervisor for your access code.

If, you are expecting a visitor or customer throughout the day, notify the receptionist of the time and person(s) you are expecting. This will assist in alerting the receptionist on possible problematic situations.

Safety Program

It is the policy of MABC that the overall safety to our employees is considered the most vital aspect of our operations. A considerable number of our work force is required to perform vigorous work activities; therefore, each specific task must be conducted as safely as possible.

Listed are a few safety requirements that employees will need to adhere to.

Cable installers must wear protective headgear (hardhats) when working in any area where there is danger:

- ◆ Falling or flying objects
- ◆ Electric shock

Generally, hardhats provided for telecommunications workers afford both physical and electrical protection. Cable installers should ensure that their hardhats provide electrical protection before working around power lines or equipment.

The hardhat must fit securely enough to ensure that it will not slip and block the cable installer's vision or fall onto the equipment he or she is working on.

Before putting headgear on, inspect it for cracks, weakness of the internal support structure or other defects.

Cable installers must wear eye protection (goggles or glasses) whenever there is a potential hazard to the eyes. A wide variety of work situations require eye protection, including:

- ◆ Working with batteries
- ◆ Using power fastening tools
- ◆ Working with optical fibers
- ◆ Any situation in which the cable installer is working above eye level and looking up at the work.

Wear protective goggles or glasses, which provide side protection as well as front protection when the hazards involve flying objects. Cable installers who wear prescription lenses must have eye protection that either fits over the prescription lenses or includes the prescription in the protective lenses.

Telecommunications cabling often runs over suspended ceilings, below raised floors, and in other spaces where cable installers cannot stand upright. These areas are called “crawl spaces.”

It is good practice to wear protective headgear (hardhat) when working in crawl spaces, especially when electrical wiring is present. The hardhat will also protect the cable installer’s head from the hard surfaces and sharp edges that may be found on the supporting hardware for the floor or ceiling system.

Ensure that lighting is adequate to see the work clearly, if not; use a flashlight or other work light for extra light.

Before beginning work in any crawl space, take the time to locate and identify any other facilities that are routed through the crawl space (electrical power wiring, pipes, HVAC ducts, etc.) Identifying surrounding hazards can keep the cable installer from accidentally damaging another system or endangering himself/herself.

A filter mask or other breathing protection may be required if dust, fibrous insulation, or other breathing hazards is present in the crawl space. Check with employers and the building management to determine the nature of the hazard and the protection required.

When moving through a crawl space, walk or crawl only on surfaces designated to support walking or crawling. The cable installer should never put weight on ceiling support hardware that is not designed to support crawling or walking. Before putting full weight on a walk or crawl surface, the cable installer should ensure that the surface is strong enough to bear weight. Never put weight on cable support devices (cable trays, etc.).

Never intentionally drop or throw anything (tools, excess wire, scraps, etc.) from a crawl space above a suspended ceiling. Do not drop, place, or throw anything on top of the ceiling tiles.

Working in overhead ceilings will require the use of a stepladder. When working from a stepladder, make sure that the ladder used is of a sufficient height to ensure that you can work in the ceiling area without standing on the top step or the second step from the top. Those areas that are not designated as a step area should not be used as steps. Never extend your reach, while working from a stepladder, more than 12 inches from left to right beyond the side rails. Ensure that you have the proper stepladder before starting the installation.

Stepladders shall be inspected before use to ensure that they do not have bent or loose steps and that the sides are not twisted. Ensure that the surface supporting the ladder is solid and even, to prevent the ladders from shifting during the work.

Defensive driving practices should always be exercised. Defensive driving takes into account the lack of skills of other drivers, and is a measure used to ensure that you aren't placed in a reactive situation in which you have to take extreme measures to avoid injury to the other driver or yourself. Always leave yourself an out.

Always inspect your vehicle prior to entering. The performance of an around the vehicle inspection will help ensure that you don't injury someone or damage something hidden in your vehicles blind spots. Weekly vehicle maintenance inspections should be made to check for tire wear, operation, headlights, taillights and turn signals.

If you become aware of a potential hazard, you should inform your supervisor immediately.

Special caution is required in all places where storage activities are located, equipment is being operated, and trucks are moving in close quarters.

Safety glasses, hard hats, safety boots and other protective equipment as required by OSHA, will be necessary in designated areas.

A well-planned safety program cannot succeed without your full cooperation. We welcome suggestions for improving working conditions and eliminating hazards.

APPENDIX

Appendix A - Family Medical Leave Act

Your rights under the Family Medical Leave Act.

FMLA requires covered employers to provide up to twelve (12) weeks of unpaid, job-protected leave to "eligible" employees for certain family and medical reasons. Employees are eligible if they have worked for MABC for at least one (1) year, and for 1,250 hours over the previous twelve (12) months, and if there are at least fifty (50) employees within a seventy-five (75) mile radius.

Reasons for Taking Leave:

Unpaid leave must be granted for any of the following reasons:

- To care for the employee's child after birth;
- Placement with the employee of a son or daughter for adoption or foster care;
- To care for the employee's spouse, son, daughter, or parent who has had a serious health condition; or
- For a serious health condition that makes the employee unable to perform the employee's job.

Any available paid leave will be substituted for the equivalent portion of unpaid leave.

Advance Notice and Medical Certification:

The employee may be required to provide advanced leave notice and medical certification.

Taking of leave may be denied if requirements are not met.

- The employee ordinarily must provide thirty (30) days advance notice when the leave is "foreseeable".
- MABC requires medical certification to support a request for leave because of a serious health condition, and may require second or third opinions (at company expense) and a fitness for duty report to return to work.

Job Benefits and Protections:

- For the duration of FMLA leave, the company will maintain the employee's health coverage under our "group health plan". The employee must continue to pay the regular employee portion of the premium.
- Upon return from FMLA leave, most employees must be restored to their original or equivalent positions with equivalent pay, benefits, and other employment terms.
- The use of the FMLA leave cannot result in the loss of employment benefits that accrue prior to the start of an employee's leave.

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;
- Discharge or discriminate against any person for opposing any practice made unlawful by FMLA or for involvement in any proceedings under or relating to FMLA.

Enforcement:

- The U.S. Department of Labor is authorized to investigate and resolve complaints of violations.
- An eligible employee may bring civil action against an employer for violation.

FMLA does not affect and Federal or state law prohibiting discrimination, or supersede any state or local law or collective bargaining agreement with provided greater family or medical leave rights.

For Additional Information:

- Contact the Human Resources Representative

Appendix B - COBRA

This is a notice of employee's rights to continue group health coverage.

On April 7, 1986, a Federal law was enacted (Public Law 99-272, Title X) requiring that most employers sponsoring group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called "continuation coverage") at group rates in certain instances where coverage under the plan would otherwise end. This notice is intended to inform you, in a summary fashion, of your rights and obligations under the continuation coverage provisions of the new law. **(Both you and your spouse should take time to read this notice carefully).**

If you are an employee of MABC covered by MABC's Health Benefit Plan(s), you have the right to choose this continuation coverage if you lose your group health coverage under MABC's Health Benefit Plan(s) for any of the following four (4) reasons:

1. The death of your spouse;
2. A termination of your spouse employment (for reasons other than gross misconduct) or reduction in your spouse's hours of employment;
3. Divorce or legal separation;
4. Your spouse becomes entitled to Medicare.

In the case of a dependant child of an employee covered by MABC's Health Benefit Plan(s) he or she has the right to continuation coverage if group health coverage under MABC's Health Benefit Plan(s) is lost for any of the following five (5) reasons:

1. The death of a parent.
2. A termination of parent's employment (for reasons other than gross misconduct) or reduction in a parent's hours of employment with MABC.
3. Parent's divorce or legal separation.
4. A parent becomes entitled to Medicare; or
5. A dependent child ceases to be a "dependent child" under MABC's Health Benefit Plan(s).

Under the law, the employee or a family member has the responsibility to inform the MABC's Health Benefit Plan(s) Plan Administrator of a divorce, legal separation, or a child losing dependent status under MABC's Health Benefits Plan(s) within sixty (60) days of the date of the event, or the date in which coverage would end under the Plan because of the event, whichever is later. MABC has the responsibility to notify the Plan Administrator of the employee's death, termination, reduction of hours of employment or Medicare entitlement. Similar rights may apply to certain retirees, spouses, and dependent children if your employer commences a bankruptcy proceeding and these individuals lose coverage.

When the Plan Administrator is notified that one of these events has happened, the Plan Administrator will in turn notify you that you have the right to choose continuation coverage. Under the law, you have at least sixty (60) days from the date you would lose coverage because of one of the events described above, or the date notice of your election rights is sent to you, whichever is later, to inform the Plan Administrator that you want continuation coverage.

If you do not choose continuation coverage, your group health insurance will end.

If you choose continuation coverage, MABC is required to give you coverage which, as of the time coverage is provided, is identical to the coverage provided under the plan to similarly situated employees or family members. The new law requires that you be afforded the opportunity to maintain continuation coverage for three (3) years unless you lost group health coverage because of termination of employment or a reduction in hours. In that case, the required continuation coverage period is eighteen (18) months. These eighteen (18) months may be extended to thirty-six (36) months if other events (such as death, divorce, legal separation, or Medical entitlement) occur during that eighteen (18) month period.

The eighteen (18) months may be extended to twenty-nine (29) months if an individual is determined (under Title II or XVI of the Social Security Act) to be disabled and the Plan Administrator within thirty (30) days of any final determination that the individual is no longer disabled. In no event will continuation coverage last beyond three (3) years from the date of the event that originally made a qualifying beneficiary eligible to elect coverage.

However, the law also provided that your continuation might be terminated for any of the following five (5) reasons:

1. MABC no longer provides group health coverage to any of its employees;
2. The premium for your continuation coverage is not paid on time.
3. You become covered by another group plan, unless the plan contains any exclusions or limitation with respect to any pre-existing condition you or your covered dependents may have;
4. You become entitled to Medicare
5. You extend coverage for up to twenty-nine (29) months due to your disability and there has been a final determination that you are no longer disabled.

You do not have to show that you are insurable to choose continuation coverage. However, under the law, you may have to pay all or part of the premium for your continuation coverage. There is a grace period of at least thirty (30) days for payment of the regularly scheduled premium. **(The law also says that, at the end of the eighteen (18) month or three (3) year continuation coverage period, you must be allowed to enroll in an individual conversion health plan provided under the MABC's Medical Benefit Plan(s).)**

HANDBOOK RECEIPT

I have received and read carefully a copy of Mid-Atlantic Business Communication's Employee Handbook.

I understand that nothing in this handbook in any way creates an expressed or implied contract of employment; that the company reserves the right to make changes in content or application of its policies as it deems appropriate, that these changes may be implemented even if they have not been communicated, reprinted, or submitted in this or another handbook; that any employment that may be offered is of an indefinite duration; that either I or the company can terminate this employment at will at any time for any reason or no reason, with or without notice.

I shall comply with all policies and procedures outlined.

Date

Employee Signature

Name (please print)

Telephone Monitoring Employee Acknowledgment

I acknowledge receipt of this Notice, and understand that monitoring and/or recording of telephone calls may be conducted from time to time by supervisory employees of Mid-Atlantic Business Communications for training and quality control purposes.

Date

Employee Signature

Name (please print)