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March 6, 2015

FROM: Robert L. Eskridge
SUBJECT: Health & Welfare Reserve Account Policy
TO: All Employees
PURPOSE: To ensure adequate funds are available to pay for the employees' health & welfare benefits without interruption.

Currently employees covered by the Service Contract Act earn an additional sum of money for each regular hour worked to be utilized specifically for health & welfare benefits. Our policy is to have a reserve account of two months of health & welfare funds for each employee. This is to be able to cover the cost of benefits if the employee is out for a number of days and not able to earn the health & welfare funds. Once the reserve goal of two months have accrued, any amount over that, after all health & welfare benefits are paid up to date, will be paid to the employee at the end of the following month.

If the employee leaves or is terminated, then the employee will receive any excess funds including what is left in the reserve account after all insurance is paid for the time they are working. The employee will receive those funds at the end of the following month.

If the employee has a negative balance at the end of the month, we will contact the employee and those funds will be pulled from their paycheck to cover the insurance.

If you have any questions regarding this policy, call Accounting in the corporate office.

A handwritten signature in black ink, appearing to read "Robert L. Eskridge".

Robert L Eskridge
President