



# Retail/Support Staff Employee Benefits

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# Welcome!

*Goodwill is pleased to offer a comprehensive and competitive benefit package for you and your family. We strive to provide high quality benefit options and take pride in what we have been able to accomplish towards this goal.*

*The benefit package includes: medical, dental, disability, Life and supplemental insurance plans. We also offer a 401(k) Savings Plan with an agency match up to 3% of your salary to help you save for your retirement.*

*We are proud of the benefits offered to enhance the quality of your life. More importantly, we are proud to have you as part of the Goodwill family.*

*Thank you for your service and commitment.*

*Human Resources*



## Insurance Benefits

On the first day of the month, after sixty (60) days of active employment, **full-time** regular employees will be given the option to participate in the following insurance programs. Eligible employees will receive a Summary Plan Description (SPD) and rate information prior to their enrollment date. Once you receive the information, please go online to review and enroll in the benefit plan(s) that you choose. If you choose not to enroll in the benefit(s) plan, you still must go online and decline coverage.

If you have any questions, concerns, or need assistance with the online process, please contact Human Resources for assistance.

**Major Medical and Dental** care coverage is available. In addition, dependent health and dental care coverage is available. Eligible employees that participate in the health insurance and/or dental plans are subject to the terms and conditions of the agreement between Goodwill and the insurance carriers.

All eligible full-time regular employees receive a 25k Life policy paid for by Goodwill the first of the month following sixty (60) days of active employment.

*Additional Life and disability* group benefits plans are available and offered at the employee's expense.

*Supplemental Benefits:* Several supplemental benefits are available to full-time and part-time regular employees at the employee's expense. The enrollment period for coverage for full-time regular employees is the first day of the month following sixty (60) days of active employment. Part-time employees may enroll in supplemental benefits any time after six (6) months of continuous active employment.



## Savings Plan

Goodwill sponsors a 401(k) savings plan to provide employees with financial security for retirement. Employees are eligible to enroll in the 401(k) plan after six (6) months of continuous active employment, on either Jan 1 or July 1 of each year. Goodwill Industries will match your contributions up to 3% of your salary. Employees participating in the 401(k) plan are subject to all terms and conditions of the plan.

Contributions to the 401(k) plan are deducted from your pay before federal and state tax withholdings are calculated.

Employees who have a 401K account, may borrow up to 50% of their vested balance (minimum \$1000.). Employee loans are paid back through payroll deductions. The repayment, including any interest, will be credited back to the employee's account. All requests for 401K loans must be processed through Mass Mutual at [retiresmart.com](http://retiresmart.com) or by calling 800-743-5274. Complete details of the 401(k) savings plan are outlined in the Summary Plan Description. Contact the Benefits Specialist for more information about the 401(k) plan or any of the insurance benefits.



## Holidays



### Holidays—Non-Ability-One

**Regular, Support and Staff employees will observe the following holidays:**

New Year's Day (Retail stores are open)

Martin Luther King Day (Retail stores are open)

Good Friday (Retail stores are open)

Memorial Day (Retail stores are open)

Independence Day (Retail stores are open)

Labor Day (Retail stores are open)

Thanksgiving Day

Christmas Day

### Holiday Pay - Full Time & Part Time Employees

Depending on workload, business requirements, and the day and date of holidays, other full or partial days may be declared or scheduled as holidays at the discretion of the President/CEO. Holidays falling on Saturday are normally observed on the preceding Friday. Holidays falling on Sunday are normally observed on the following Monday.

**Full time employees are eligible for holiday pay.** To receive holiday pay, a Full time regular employee must have worked on the **scheduled** workday immediately before and after the day on which the holiday is observed. If an employee does not work the full scheduled workday immediately before and after the day, on which the holiday is observed, and the absence is not approved leave and/or the employee is in an unpaid status, the employee will not receive holiday pay. If an employee is absent on one or both of these days because of illness or injury, Goodwill may request medical documentation of the illness or injury.

**Full time hourly** employees who do not work on the holiday will be automatically paid their holiday pay based upon the average hours worked in the prior pay period (includes any approved paid leave, EXCLUDES OVERTIME).

**Full time and Part time** hourly employees, who work on a designated holiday, will be paid double time for all hours worked up to 8 hours.

It is IMPERATIVE that managers submit the properly coded leave slips and time sheets to ensure the integrity of our Holiday Pay Program.

**Note: Salaried** employees who worked the holiday will receive straight pay. Salaried employees, who work any of the holidays or days celebrated in lieu thereof, are expected to take another day off **during** the same pay period in which the holiday was observed.



## Bereavement Leave

In the event of the death of an immediate family member, all eligible employees will be granted a maximum of three (3) days off with pay to attend the funeral and to handle affairs immediately associated with the death. Paid time off is determined by average hours worked for part-time employees. If extra time is required to handle these affairs, it may be granted and charged to vacation time. If no vacation time is available, a personal leave of absence may be requested. The following are defined as immediate family:

- Spouse or Children
- Parents
- Children-in-Law
- Parents-in-Law
- Grandparents
- Siblings

Employees are expected to notify their supervisor in advance of the absence when possible. If not possible, the supervisor should be notified on the morning of the absence by 8:15 A.M. Employees may be required to provide documentation from the funeral home.



## Sick Leave

Sick leave with pay will be granted to eligible Non- Ability One full-time, regular employees according to the following guidelines:

All eligible employees accrue sick leave for a maximum of five (5) days per calendar year.

Sick leave for all employees is based upon hours worked during the pay period.

Employees may use sick leave to cover their own illness or to care for a sick dependent.

While we encourage good attendance, no employee should report to work if he or she is too ill or highly contagious. Employees who report to work ill may be sent home. For sick leave, which may be covered under FMLA, refer to the FMLA policy and/or contact Human Resources for further assistance.

A doctor's certificate of treatment may be required for sick leave of three (3) or more consecutive workdays. Goodwill reserves the right to request documentation of illness at any time. If it is established that an employee is not actually suffering from an illness or injury, compensation will be stopped immediately and employment may be terminated. Unused sick leave will not be paid upon termination of employment.



## Vacation Leave



### Eligible Full Time Employees

Annual vacation with pay will be granted to eligible full-time, regular employees, as defined in the “Classifications of Employees” section of the Employee Handbook, according to the following guidelines. Vacation is a benefit awarded to full-time employees on their anniversary date, with the exception of temporary employees and program participants. Eligible employees are awarded vacation, according to the schedule listed below, as established by their years of service with Goodwill. Vacation days may be used for personal reasons if scheduled and approved in advance. Vacation pay shall be at the employee’s base pay rate at the time of the vacation which does not include overtime.

Vacation for employees does not carry over each year. Therefore, an employee who has unused vacation upon his or her anniversary date will lose it. Exceptions to this rule will only be made if the employee has been unable to take vacation due to Goodwill demands. Approval for this exception from the President/CEO is required. If an employee terminates employment with Goodwill Industries of LSC Inc with a written two-week notice, any remaining leave balance will be paid. If an employee leaves employment without a two-week notice or is terminated for cause, any remaining leave balance will be forfeited.

All Eligible Hourly and Salaried Retail, Support and Staff employees vacation hours will be based upon average hours paid, up to 40 per week, in the twelve months prior to their anniversary:

#### Upon completion of:

One year	Up to 80 hours of vacation per year
Five years	Up to 120 hours of vacation per year
Fifteen years	Up to 160 hours of vacation per year



## Birthday Leave



Once an employee reaches their tenth employment anniversary date, they will be awarded one additional day of leave per year for their birthday. Employees will be required to use their birthday leave in the month of their actual date of birth.



## Family Care Leave (FCL)



Family Care Leave (FCL) will be granted to all **eligible full-time employees**, as defined in the “Classifications of Employees” section of the Employee Handbook and based upon the following guidelines:

It is Goodwill’s desire that every eligible employee be afforded up to 16 hours each year to take care of family needs. FCL is a benefit awarded to all full-time employees with at least one year of employment as of January 1<sup>st</sup>. The hours awarded, up to sixteen, will be based upon hours paid in the previous calendar year. **The calculation does not include overtime.** FCL days may be used for family time only if scheduled and approved in advance. Examples of family time may include:

- Direct care of a family member
- Funerals for individuals not covered in the bereavement policy
- Any special circumstance involving a family member

FCL pay shall be at the employee’s base pay rate at the time the FCL is redeemed. FCL for employees will not carry over each year. Therefore, any FCL not redeemed by the last day of the last pay period in the year will be lost. The leave will be available on the first day of the first pay period of each year. If an employee terminates employment with Goodwill Industries of LSC Inc for any reason, any remaining FCL leave balance will be forfeited.



## Special Needs Loan



Goodwill Industries has partnered with Heritage Trust Federal Credit Union to offer our employees a “special needs” loan. Goodwill has actually set aside money to cover the loans and along with Heritage Trust will determine if the employee’s circumstances substantiate a “special need”. Examples are: medical expenses, car repairs, car purchase, etc.

Below is a brief overview of the Special Needs Loan option:

- Each loan can be between \$500.00 and \$1,000 and must be repaid in one year or less through payroll deduction.
- Each applicant must become a member with HTFCU. The one time membership fee will be paid for by Goodwill after the individual has successfully completed a budgeting/counseling session with Accel and the committee has approved the loan.
- The minimum balance requirement for Share Account will be included in loan funds.
- Loans will be made on first come, first serve basis.
- Final loan approval is required by Heritage Trust.

To apply for a Special Needs Loan, request the paperwork from your manager.

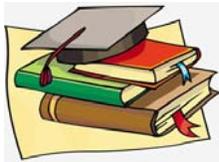


## Employee Assistance Program



Goodwill knows that personal problems can cost Goodwill in the form of reduced morale, decreased productivity, inefficiency, and increased absenteeism, turnover, accidents and benefits costs. The purpose of the EAP program is to provide employees the ability to receive confidential help in resolving personal problems. For more information on this benefit, refer to the Employee Resources page on the HR website (<http://www.gwisc-hr.com>).

Employees wishing to take advantage of this benefit, can call 1-866-248-4096 or log on to [liveandworkwell.com](http://liveandworkwell.com) and enter the Access code: Goodwill. You must identify yourself as a Goodwill employee.



## Educational Reimbursement



To assist with your educational goals, Goodwill will provide employees the opportunity to attend GED prep classes at their local Adult Education program free of cost. Ask your supervisor for more information!

Ongoing in-service training will be provided within the organization. Goodwill will pay for in-service training and workshops provided they relate directly to the employee's job duties and have prior approval of the President/CEO.

### **Individuals Eligibility**

An employee working a minimum of 30 hours per week in an established position and who has completed one full continuous year of employment at Goodwill Industries of Lower South Carolina, Inc.

### **Tuition Reimbursement Program Eligibility**

Courses that are part of an approved degree program at an accredited technical institution or an accredited four-year college/university will be eligible for reimbursement; provided that the degree program in which the employee enrolls is job-related.

### **Program Application Process**

The employee must complete the required Tuition Reimbursement form including all approvals from the President/CEO that the course meets Program Eligibility criteria prior to the start of the course to be eligible for reimbursement. Applications not approved in writing and received by Finance prior to the date the course begins shall not be eligible for reimbursement.

To apply for this program, contact your manager for the complete policy and application!

**Employee Benefits Chart**

The following benefit programs may be available to eligible employees depending on employee classification:

Benefit	Non-Ability-One Employees
Accident Cancer Critical Illness Life Short/ Long-term disability Other Supplemental as set forth by Agency	Eligible Full- time: effective 1 <sup>st</sup> of month after 60 days of employment  Part- time: After six months of active, continuous, employment. Available at the employee's expense
Bereavement Leave	Eligible - Full- time Part-time (based on average hours worked) Three (3) days with pay for immediate family member(s)
COBRA/HIPAA	Eligible - Full-time
Group Health/Dental Disability	Eligible - Full-time Available at the employee's expense
Group Life	Eligible – Full-time \$25, 000. policy paid by Goodwill **Additional coverage available at employee's expense
EAP	Eligible Employees and Dependents Four (4) <b>company paid</b> visits per calendar year
FMLA	Eligible-upon completion of eligibility requirements
Holidays	Eligible Full-time See schedule - Eight days
Holiday Pay	Eligible Full-time/Part-time Hourly Employees

### ***Employee Benefits Chart***

The following benefit programs may be available to eligible employees depending on employee classification:

<b>Benefit</b>	<b>Non-Ability-One Employees</b>
In-Service Training & Tuition Reimbursement	Eligible after one (1) year under guidelines set forth in policy.
Jury Duty and Witness Duty Leave	Eligible Exempt employees – with pay Non-exempt – without pay
Liability Insurance	Eligible
Military Leave	Eligible
Savings Plan	Eligible
Sick Leave	Eligible Full-time Based upon average hours worked during the pay period
Vacation Leave	Eligible Full-time <u>Available upon completion of:</u> One year      Up to 80 hours per year Five years     Up to 120 hours per year Fifteen years   Up to 160 hours per year
Family Care Leave	Eligible Full-time Up to 16 hours Per calendar year based upon eligibility requirements
Workers' Compensation	Eligible