



# Source America Employee Benefits

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January 2013

# Welcome!

*Goodwill is pleased to offer you 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 as a group have been able to accomplish towards this goal.*

*The benefit package includes, but is not limited to: medical, dental, disability and supplemental insurance plans that are assets to you and your family. We also offer a 401(k) Savings Plan to help you save for your retirement.*

*Again, we are proud of what we can offer you and your family to enhance the quality of your life, but 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

### Health and Welfare Benefits

All eligible Full Time Source America employees currently receive health, dental, vision, short-term disability, and life insurance benefits. Part Time employees currently receive a limited supplemental plan, prescription, dental, short term disability, critical illness and life insurance benefits. Note that Part Time employees do not receive major medical benefits. The waiting period for coverage is the first day of the month following sixty days of continuous active employment. Employee benefits are paid by Health and Welfare dollars as set forth by the Wage Determination Rate (WDR).

Eligible Source America employees shall participate in the health insurance plan subject to the terms and conditions of the agreement between Goodwill and the insurance carrier.

Details of the health insurance plan are found in the Summary Plan Description (SPD). Source America employees will receive a Summary Plan Description and benefit information during New Hire Orientation.



## Savings Plan

Goodwill sponsors a 401(k) savings plan to provide employees with financial security for retirement. After six (6) months of continuous active employment, and on either Jan 1 or July 1 of each year, employees will be enrolled in a 401K plan. All eligible Source America employees will receive monies automatically deposited in their 401k account. The amount deposited is a predetermined amount which is paid for every hour paid during the pay period. The predetermined amount is derived from the Health & Welfare rate and set forth by Goodwill.

In addition to the automatic deposits, employees also have the option to contribute additional funds into their 401(k) account via salary deferral. Salary deferral contributions to the 401(k) plan are automatically deducted from your pay before federal and state tax withholdings are calculated. Employees participating in the 401(k) plan are subject to all terms and conditions of the plan.

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 credits 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—Source America

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

New Year's Day

Martin Luther King Day

Presidents Day

Memorial Day

Independence Day

Labor Day

Columbus Day

Veterans Day

Thanksgiving Day

Christmas Day

## Holiday Pay - Full Time & Part Time Employees

Depending on workload, business requirements, 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.

To receive holiday pay, an employee must have been at work on the **scheduled** workdays 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 unpaid and/or not scheduled in advance, the employee may not receive pay for the holiday. 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.

Holiday hours paid to hourly employees, who do not work on the holiday, are based upon the average daily hours worked in the prior pay period (includes any approved paid leave, EXCLUDES OVERTIME).

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.



### Sick Leave

The current Wage Determination will outline the policy for sick leave benefits, if any, for Source America employees. There are currently no sick leave pay provisions for the Source America employees.



## Vacation Leave



Eligible employees working under an Source America contract will be awarded vacation based on the Department of Labor Wage Determination Rate (WDR) in effect. The WDR is subject to change on an annual basis.

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 time is awarded and available on each employee's anniversary date. Vacation leave is earned based upon the average hours worked in the twelve months prior to the anniversary date.

Unused vacation will be paid to the Source America employee at their anniversary. At termination of employment, an employee will be paid for any unused vacation time that has been earned through the last day of work.

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

### **Eligible Source America employees:**

#### **Upon completion of:**

One year	Up to 80 hours of vacation per year
Eight 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 two days 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.
- 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.



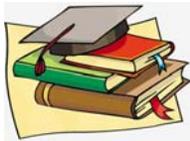
## Employee Assistance Program



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 1-800-248-4096 or log on to [liveandworkwell.com](http://liveandworkwell.com) and enter the Access code: Goodwill. You must identify yourself as a Goodwill employee.

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## 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.

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### **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	Source America Employees
COBRA/HIPAA	Eligible
Group Health	Full Time Employees
Dental	Eligible
Group Life/Disability	Eligible
EAP	Eligible Employees and Dependents Four (4) <b>company paid</b> visits per calendar year
FMLA	Eligible-upon completion of eligibility requirements
Holidays	Eligible See schedule - Ten days
Holiday Pay & Leave Credit	Eligible
In-Service Training & Tuition Reimbursement	Eligible after one (1) year
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	Not Eligible
Vacation Leave	Eligible <u>Available upon completion of:</u> One year      Two weeks per year Eight years    Three weeks per year Fifteen years   Four weeks per year
Family Care Leave	Eligible Full-time Two days per calendar year based upon eligibility requirements
Workers' Compensation	Eligible