



AMERICAN EXCHANGE

EMPLOYEE HANDBOOK

Revised 5.31.19

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Welcome to American Exchange!

We are excited you have decided to join our company on a mission to provide our customers with guidance, valuable information, and access to quality health insurance. Most importantly, our commitment extends to you, our trusted partner. We know your experience here will be both challenging and enjoyable.

The Fine Print...we really want you to read this

The policies outlined in this handbook should be regarded as management guidelines, which in a fast developing business will require changes from time to time. In addition, this handbook also describes the current benefit plans maintained by American Exchange. Refer to the actual plan documents and summary plan description (SPDs) if you have specific questions regarding a benefit plan. The plan documents and SPDs are the controlling documents.

This handbook is not contractual in nature and does not guarantee any specific policies, rights or continuation of benefits. This handbook, effective August 1, 2013 applies to all exempt and non-exempt employees of American Exchange. This handbook supersedes and replaces all prior handbooks, policies, procedures and practices of the company.

SECTION 1: INTRODUCTION

This Handbook is designed to acquaint you with American Exchange and provide you with information about working conditions, benefits, and policies affecting your employment.

1.1 EMPLOYMENT APPLICATIONS

The Company expects employees and applicants for employment to provide complete and accurate information regarding their employment history, credentials and qualifications for employment. If the company learns that an employee provided false or misleading information, or omitted information requested (at any stage of the application process or during employment), the company may discipline the employee, up to and including termination, regardless of the time elapsed before the discovery.

1.2 EMPLOYMENT RELATIONSHIP

You enter into employment voluntarily, and you are free to resign at any time for any reason or no reason. Similarly, American Exchange is free to end the relationship with any employee at any time for any reason or no reason.

SECTION 2: DEFINITIONS OF EMPLOYEE STATUS

2.1 "EMPLOYEE" DEFINED

An "employee" of American Exchange is a person who regularly works for American Exchange on a wage or salary basis. "Employees" may include exempt, non-exempt, regular full-time, regular part-time, and temporary persons, and others employed with the Company who are subject to the control and direction of American Exchange in the performance of their duties.

EXEMPT (SALARIED): Employees whose positions meet specific criteria established by the Fair Labor Standards Act (FLSA) and who are exempt from overtime pay requirements.

NON-EXEMPT (HOURLY EMPLOYEES): Employees whose positions do not meet FLSA criteria and who are paid one and one-half their regular rate of pay for hours worked in excess of 40 hours per week.

REGULAR FULL-TIME: Employees who have completed the 90-day probationary period and who are regularly scheduled to work 30 or more hours per week. Generally, they are eligible for the Company's benefit package, subject to the terms, conditions, and limitations of each benefit program.

REGULAR PART-TIME: Employees who have completed the 90-day probationary period and who are regularly scheduled to work less than 30 hours per week. Regular part-time employees are eligible for some benefits sponsored by the Company, subject to the terms, conditions, and limitations of each benefit program.

TEMPORARY/SEASONAL (FULL-TIME or PART-TIME): Those whose performance is being evaluated to determine whether further employment in a specific position or with the Company is appropriate or individuals who are hired as interim replacements to assist in the completion of a specific project or for vacation relief. Temporary employees retain that status until they are notified of a change.

SECTION 3: EMPLOYMENT POLICIES

3.1 EQUAL EMPLOYMENT OPPORTUNITY

American Exchange provides equal employment opportunity without regard to race, color, sex, age, qualified disability, religion, national origin, marital status, genetic information, ancestry, status as a veteran, sexual orientation, or any protected status under applicable laws.

If an employee needs a reasonable accommodation for a disability or a religious belief, please contact the Human Resources Department.

3.2 NON-DISCLOSURE/CONFIDENTIALITY

The protection of confidential business information and trade secrets is vital to the interests and success of American Exchange. Such confidential information includes, but is not limited to, the following examples: compensation data, financial information, marketing strategies, pending projects and proposals, proprietary production processes, personnel/payroll records, and conversations between any persons associated with the company.

3.3 NEW EMPLOYEE ORIENTATION

Orientation is a welcoming and training process that is designed to inform the employee about the company, and prepare them for their new position. New employee orientation is conducted by a Management representative and includes an overview of the company history, values, goals, benefits, legal issues, job responsibilities, and compliance training.

3.4 PROBATIONARY PERIOD FOR NEW EMPLOYEES

The first 90-days of employment are an introductory period for both the employee and the Company. This introductory period allows you to determine if you have made the right career decision and for the Company to determine whether your initial work performance meets our needs.

The probationary period for employees lasts 90-days from date of hire. Upon satisfactory completion of the probationary period, a 90-day review will be given.

3.5 OFFICE HOURS

American Exchange has office hours from 8am – 11:59pm EST (Monday – Saturday) during open enrollment except for company Holidays (See Section 6.7, Holidays). The standard workweek is 40 scheduled hours (see Section 5.3, Overtime). In the computation of employee payroll and benefits, the employee workweek is considered to begin on Sunday (starting at 12:00 a.m. EST) through Saturday (ending at 11:59 a.m. EST).

3.6 LUNCH PERIODS

Hourly employees are allowed a one-hour unpaid lunch break. Lunch breaks generally are taken on a staggered schedule. Lunch break times are determined at the discretion of Management and will vary.

3.7 BREAK PERIODS

Employees receive (2) 15 minute paid breaks during each standard shift in addition to the allowed lunch period. Breaks are not scheduled, but are expected to be taken responsibly. Employees who smoke should do so on their breaks, and may split their breaks up however they choose, but total break time in a day is not to exceed the 30 minutes allotment. Employees who choose to use e-cigarettes in the office should take care to insure it is fragrant free so as not to disturb other coworkers. Management reserves the right to make changes to this policy at any time.

3.9 PERSONNEL FILES

Employee personnel files may include the following: job application, job description, résumé, records of participation in training events, salary history, records of disciplinary action and documents related to employee performance reviews, coaching, and mentoring. Personnel files are the property of American Exchange, and access to the information is restricted. With reasonable advance notice, the employee may review his/her personnel file in the Company's offices and in the presence of Management.

3.10 PERSONNEL DATA CHANGES

It is the responsibility of each employee to promptly notify their supervisor or Management of any changes in personnel data such as: mailing address, telephone numbers, name and number of dependents, and individuals to be contacted in the event of an emergency.

3.11 INCLEMENT WEATHER/EMERGENCY CLOSINGS

The decision to close the office will be made by Management in the timeliest manner possible. When the decision is made to close the office, employees will receive official notification from their supervisors. Time off from scheduled work due to emergency closings will be unpaid for all non-exempt employees. However, employees are permitted to use Paid Time Off if it is available to them.

3.12 EMPLOYEE PERFORMANCE REVIEW AND PLANNING SESSIONS

Supervisors will conduct performance reviews and planning sessions with all employees after 90 days of employment. Management may conduct reviews and planning sessions more often if needed.

3.13 OUTSIDE EMPLOYMENT

Employees may hold outside jobs in non-related businesses or professions as long as outside employment does not interfere with the employee's performance. American Exchange office space, equipment, and materials are not to be used for outside employment or personal use.

3.14 CORRECTIVE ACTION

American Exchange holds each of its employees to certain work standards of conduct (see Section 4). Corrective action includes: an oral warning, a written warning, probation, suspension, and termination of employment. In deciding which initial corrective action would be appropriate, a supervisor will consider the seriousness of the infraction, the circumstances surrounding the matter, and the employee's previous record. American Exchange considers certain violations of standards as grounds for immediate termination of employment, regardless of prior disciplinary action.

- 1st Disciplinary Action:
Meeting with Supervisor on issue, mutually agree on next steps to further grow from experience.-Verbal Warning
- 2nd Disciplinary Action:
Meeting with Supervisor on issue, Formal Written Warning,Employee will write self action plan.
- 3rd Disciplinary Action:
Meeting with Supervisor on issue, a Final Written Warning, or may be discharged depending upon circumstance.

3.15 EMPLOYMENT TERMINATION

Below are a few examples of some of the most common circumstances under which employment is terminated:

- Resignation – voluntary employment termination initiated by an employee.
- Termination – involuntary employment termination initiated by American Exchange.
- Layoff – involuntary employment termination initiated by American Exchange for non-disciplinary reasons.

Any employee who terminates employment shall return all files, records, keys, and any other materials that are property of American Exchange. No final settlement of an employee's pay will be made until all items are returned in appropriate condition. The cost of replacing non-returned items will be deducted from the employee's final paycheck. Any outstanding financial obligations owed to American Exchange will also be deducted from the employee's final check.

Employee's benefits will be affected by employment termination in the following manner: all accrued vested benefits that are due and payable at termination will be paid, with the exception of Paid Time Off. Some benefits may be continued at the employee's expense (See Section 5, Benefits) if the employee elects to do so. The employee will be notified of the benefits that may be continued and of the terms, conditions, and limitations.

3.16 SAFETY

Employees must immediately report any unsafe conditions to their supervisor. In the case of an accident that results in injury, regardless of how insignificant the injury may appear, employees should notify their supervisor (See Section 3, Employee Requiring Medical Attention).

3.17 HEALTH-RELATED ISSUES

Employees who become aware of any health-related issue should notify their supervisor or member of Management of health status. A written "permission to work" from the employee's doctor may be required at the time or shortly after notice has been given. The doctor's note should specify whether the employee is able to perform regular duties as outlined in his/her job description. A leave of absence may be granted on a case-by-case basis. If the need arises for a leave of absence, employees should notify their supervisor or member of Management immediately.

3.18 EMPLOYEE REQUIRING MEDICAL ATTENTION

In the event an employee requires medical attention, whether injured or becoming ill while at work, a family member or Emergency Medical Services will be called to transport the employee to the appropriate facility. If an emergency requiring Emergency Medical Services to evaluate the injury/illness of an employee on-site, the employee will be responsible for any transportation charges. Furthermore, American Exchange will not be responsible for transportation of an employee. A physician's "return to work" notice may be required.

3.19 BUILDING SECURITY

To protect employees and property, all employees are responsible for alerting Management to any issue or individual that may place employees or property in danger. Employees are not allowed on Company property after-hours without authorization from Management.

3.20 INSURANCE ON PERSONAL EFFECTS

American Exchange assumes no risk for any loss or damage to personal property.

3.21 SUPPLIES; EXPENDITURES; OBLIGATING THE COMPANY

Only authorized persons may purchase supplies in the name of American Exchange.

3.22 EXPENSE REIMBURSEMENT

Expenses incurred by an employee must have prior approval by Management. An example of such an expense would include mileage. Reimbursement will be processed like an invoice. All completed reimbursement request forms should be turned in to Management within 5 days of the employee incurring the expense.

Per Day Meal Reimbursement (\$45)

Employees will be reimbursed up to the schedule listed below. Any amounts incurred above that amount will not be reimbursed by American Exchange. The amounts listed below are per day and only while on official company approved business. The per day meal expense ends when the employee returns to Chattanooga/Home from their trip. Exceptions to this would only be made with approval from Management prior to trip.

- \$7.50 - Breakfast
- \$12.50 - Lunch
- \$25.00 - Dinner

Air Travel

Any air travel should primarily be booked through the company. On occasion, air travel may be approved by the company, paid for by the employee and then reimbursed. Airport parking expenses will be reimbursed, but rideshare to and from airport should be utilized, if cheaper than airport parking expense.

Hotel

Any hotel arrangements for a conference will be booked by the company at the appropriate hotel that is hosting the conference. Hotel reservations for non-conference travel will be booked by the employee and reimbursed up to the maximum allowed schedule below. Any amount above the schedule below will be at the cost of the employee.

- \$125.00 per night- Anything above approved rate requires approval from Management

Uber/Lyft

Approved rideshare expenses are:

- To and from airport
- To and from official meetings, presentations or trainings

The company will not reimburse rideshares to meals or entertainment, while on company business. Exceptions to this would only be made with approval from Management prior to trip.

Receipts

Employees must provide receipts for all expenses that are being submitted for reimbursement. The only exception is for cash tips to bellhops, or to tolls.

Mileage

American Exchange will reimburse mileage while using a personal car at a rate of \$.50 cents per mile on approved company business trips.

3.23 PARKING

Employees are provided a parking benefit of \$15 per month and are responsible for all fees associated with improper use. Any amount due over \$15 will be deducted from the Employees payroll. American Exchange assumes no risk for any loss or damage to personal property within the parking facilities.

3.24 VISITORS IN THE WORKPLACE

Only authorized visitors are allowed in the workplace. All visitors must enter through the main entrance, sign-in, and sign-out with Management, and be accompanied by an employee at all times.

3.25 PROTECTED HEALTH INFORMATION

The Company will safeguard employee and client protected health information in accordance with all applicable laws. In order to comply with HIPAA's Privacy Rule, the Company has:

Put physical, administrative, and technical safeguards in place to ensure the integrity of Protected Health Information (PHI), such as:

- Keeping all records in secure location
- Limiting access to records to only those with a need to know
- Written material will only be transported in a sealed envelope

The Company will also take reasonable steps to limit incidental uses and disclosure of PHI made according to an otherwise permitted or required use or disclosure such as:

- Discouraging staff from discussing PHI except when necessary
- Training staff and supervisors on importance of confidentiality when dealing with PHI
- Encouraging employees and our customers to follow up with the health insurance carrier if they have questions about claims data and activity.

3.26 WORKERS COMPENSATION

Workers' compensation insurance is intended to provide medical care and pay for lost time resulting from injuries arising out of the job and those illnesses caused by an employee's work. If an employee is injured on the job, the injury must be reported in writing to the supervisor immediately, no matter how minor the injury is, in order for the proper reports to be completed.

3.27 NON-VIOLENCE AND WEAPONS POLICY

Acts or threats of violence made by an employee will not be tolerated. The company prohibits any of the following acts or threats of violence:

- Made by an employee against another person's life, health, wellbeing, family or property.
- Including, but not limited to, intimidation, harassment, or coercion.
- That endangers the safety of employees, customers, vendors, contractors, or the general public.
- Made directly or indirectly by words, gestures, or symbols.
- Any use or possession of weapons, defined at the Company's discretion, on American Exchange premises or equipment, except where such policy is expressly prohibited by law.

Employees are strictly prohibited from bringing any weapons, including knives, pistols, rifles, stun guns, Mace, etc., to the worksite or office, except where such policies are expressly prohibited by law. Employees, who observe suspicious workplace behavior, threats or acts of violence, aggressive behavior, offensive acts or threatening comments, and the like, are required to immediately report such conduct to a member of management.

3.28 NO SOLICITATION POLICY

You may not solicit other employees or distribute materials. Examples of solicitation are: religious, charitable, commercial, political or other types of verbal and written solicitations or distributions. Under no circumstances shall you use the Company's name, its offices or grounds, its facilities, or its resources, including local mail service and telephones, to solicit in any manner.

3.29 DRESS CODE POLICY

American Exchange has adopted a casual dress code. All employees must exercise good judgment and professionalism when dressing for work. Any attire that is revealing such as: crop tops, tank tops, bare midriffs, or items of sheer material are inappropriate. Also, wearing clothing with profanity, nudity, political, or religious slogans/icons, is also deemed to be inappropriate. Where certain dress or

grooming is required due to established, sincerely held religious beliefs, the Company will consider reasonable accommodations. In addition, the wearing of strong fragrances and scents is prohibited.

SECTION 4: STANDARDS OF CONDUCT

Employees are expected to follow the Standards Of Conduct in doing their own jobs and conducting the Company's business. Deviation from these rules and standards will be subject to corrective action, up to and including termination of employment (see Section 3.12, Corrective Action).

While not intended to list all the forms of behavior that are considered unacceptable in the workplace, the following are examples of infractions or misconduct that may result in disciplinary action, including termination of employment:

- Inappropriate removal or possession of property
- Falsification of timekeeping records (See Section 5.2, Timekeeping)
- Working under the influence of alcohol or illegal drugs (See Section 4.6, Substance Abuse)
- Violation of safety or health rules
- Sexual, or other unlawful or unwelcome harassment (See Section 4.3, Harassment, Including Sexual Harassment)
- Unauthorized use of company-owned property (See Section 4.4, Telephone Use)
- Unauthorized disclosure of business "secrets" or confidential information
- Unsatisfactory performance or insubordination or other disrespectful/disruptive conduct

4.1 ATTENDANCE/PUNCTUALITY

The Company expects that every employee will be regular and punctual in attendance. If you are unable to report for work for any reason, notify your supervisor before your regular starting time. You are responsible for speaking directly with a member of management about your absence. The company phone number for tardiness or absenteeism is 423.605.9890 (Rachel) or 423.544.5424 (Mallory). You can text or leave a voicemail if calling in for an 8am shift. You are required to call at least 1 hour prior to your shift.

You are hired to perform an important function at American Exchange. As with any group effort, it takes cooperation and commitment from everyone to operate effectively.

Therefore, your attendance and punctuality are very important. Absences cause a slow-down in the work and added burdens for your fellow employees. Good attendance is something that is expected from all employees. You should be at your workstation by the start of each workday at the time designated by the department.

Customer Service: (Enrollment Specialists, Account Managers)-

- During OE- assigned time (either 8am,9am,10am or 11am)
- Permanent Full-Time after OE- 8am or 9am based on assigned time

Sales Team:

- EXEMPT from specific time, based on needs of business- performance monitored

Management Team- (CEO,COO,SR VP)

- EXEMPT

Excessive absenteeism or tardiness will not be tolerated and will be cause for disciplinary action up to and including discharge.

Employees at American Exchange are hired as salary employees unless otherwise stated. As such, a points system will not be used. American Exchange has set forth job performance expectations that are clearly defined for each employee. If performance expectations are not met, employees will have a step system that will be put in place.

Regardless of the reason for your absence, you are expected to properly notify your supervisor on duty at least one hour in advance of your scheduled work time. Leaving a message does not qualify as notifying your supervisor. You must personally contact your supervisor. Lack of a telephone or absence from town is not an excuse for failing to notify your supervisor of absence or tardiness. You should call every day that you are absent unless you are on an approved leave of absence. Unreported and unexcused absences of two consecutive work days will be considered a voluntary resignation of employment with the Company.

Each employee's absenteeism and tardiness records are kept on file with the Human Resources Department. If your absence is due to illness or injury, you may be required to provide a doctor's report supporting the necessity of your absence, as well as your ability to return to your work, within 15 calendar days after the absence or tardiness. A Drs note will be required if missing more than 2 days of work consecutively. If your absence is the result of personal emergency other than illness or injury, documentation supporting your absence may be required.

- 1st Disciplinary Action:
Meeting with Supervisor on issue, mutually agree on next steps to further grow from experience.-Verbal Warning
- 2nd Disciplinary Action:
Meeting with Supervisor on issue, Formal Written Warning, Employee will write self action plan.
- 3rd Disciplinary Action:
Meeting with Supervisor on issue, a Final Written Warning, or may be discharged depending upon circumstance.

If you need to work hours other than those that make up your usual work week, notify your supervisor. Each request for special work hours will be considered separately, in light of the employee's needs and the needs of the Company. Such requests may or may not be granted.

Salaried Employees:

Expectations during OE

- Employee must enroll 20 clients a day, equivalent to 100 applications a week.
- Assigned phone lines will be answered with no more than 3 rolled calls in 1 shift unless approved by supervisor.
- Assigned tasks will be completed in shift, if tasks is not completed in 8 hr shift, there will be a 24 hours grace period to complete assigned tasks. This may require staying outside of assigned 8hr shift.

4.2 ABSENT WITHOUT NOTICE

When you are unable to work owing to illness or an accident, please notify your supervisor. If you do not report for work and the Company is not notified appropriately of your status, it will be assumed that you have resigned, and you may be terminated and removed from the payroll.

4.3 HARASSMENT, INCLUDING SEXUAL HARASSMENT

American Exchange is committed to providing a work environment that is free of discrimination and unlawful harassment. Actions, words, jokes...yes, even jokes, or comments based on an individual's sex, race, ethnicity, age, religion, sexual orientation, or any other legally protected characteristic will not be tolerated. If you believe you have been the victim of harassment, or know of another employee who has, you are required to report it immediately.

4.4 TELEPHONE USE

Personal telephone calls are limited to emergencies (personal cell phone use included).

4.6 DRUG-FREE WORKPLACE AND DRUG TESTING

American Exchange is committed to providing a safe, quality-oriented and productive work environment consistent with the standards of the community in which we operate. American Exchange prohibits drug and/or alcohol use and abuse in the workplace. American Exchange prohibits any employee to perform their duties while taking prescribed drugs that are adversely affecting the employee's ability to safely and effectively perform their job duties. Employees taking a prescribed medication must carry it in the container labeled by a licensed pharmacist or be prepared to produce this if asked.

4.8 ELECTRONIC COMMUNICATIONS USAGE

I. GENERAL

The Company provides some, if not all, employees with electronic access, consisting of an email system, a Network connection and Internet/Intranet access. This policy governs all use of the Company's network, Internet/Intranet access, telephone and emails systems at all Company locations and offices. This policy includes, but is not limited to, electronic mail, chat rooms, the Internet, news groups, electronic bulletin boards, the Company's Intranet and all other Company electronic messaging systems as well as company phones, company issued phones or electronic devices.

II. EMAIL POLICIES AND PROCEDURES

Employees using the Company's email system must adhere to the following policies and procedures:

- The Company's email system, network, and Internet/Intranet access are intended for business-use only.
- All information created, sent, or received via the Company's email system, network, Internet, or Intranet, including all email messages and electronic files, is the property of the Company. Employees should have no expectation of privacy regarding this information.
- Use of personal email accounts are not permitted unless expressly authorized in advance by the Company.
- Alternate Internet Service Provider connections to the Company's internal network are not permitted unless expressly authorized by the Company and properly protected by a firewall or other appropriate security device(s) and/or software.
- Only authorized management personnel are permitted to access another person's email without permission by Management.
- Employees should exercise sound judgment when distributing messages or posting content on third party sites like LinkedIn, Twitter, Facebook, MySpace, Flickr, and more. Personal content that is not appropriate for colleagues, employers, customers or partners to view should not be posted.
- Client-related messages should not be created or posted with regards to social media.
- Misuse and/or abuse of electronic access, including but not limited to, personal use during working hours, copying or downloading copyrighted or confidential materials, visiting or sending abusive email messages will result in disciplinary action, up to and including termination.

III. PERSONAL RESPONSIBILITY

By accepting an account password, related information, and accessing the Company's Network or Internet System, an employee agrees to adhere to the Company policies regarding their use. You also agree to report any misuse or policy violation(s) to your supervisor.

IV. PERMITTED USE AND TERM

Use of the Network and the Internet is a privilege, not a right. Use of Network and Internet access extends throughout an employee's term of employment, provided the employee does not violate the Company's policies regarding Network, Internet or Intranet use.

V. AVAILABILITY AND ACCESS

The Company reserves the right to suspend access at any time, without notice, for technical reasons, possible policy violations, security or other concerns.

VI. CONTENT AND COMMUNICATIONS

The Company, at its sole discretion, will determine what materials, files, information, software, communications, and other content and/or activity will be permitted or prohibited.

VII. PRIVACY

The Company reserves the right to monitor, inspect, copy, review, and store at any time, without prior notice, any and all usage of the Network, Internet and telephones, as well as any and all materials, files, information, software, communications, and other content transmitted, received or stored in connection with this usage. All such information, content, and files are the property of the Company. An employee should have no expectation of privacy regarding them.

VIII. DOWNLOADED FILES

Any files authorized for download from the Internet must be scanned with virus detection software before being opened.

IX. CONFIDENTIAL INFORMATION

Employees may have access to confidential information about the Company, other employees and clients.

With the approval of management, employees may use email to communicate confidential information internally to those with a need to know. For purposes of this policy, confidential information includes, but is not limited to:

- Procedures for computer access and passwords of the Company's clients and customers, program manuals, user manuals, or other documentation, run books, screen, file, or database layouts, systems flowcharts, and all documentation normally related to the design or implementation of any computer programs developed by the Company relating to computer programs or systems installed either for customers or for internal use;
- Lists of present clients and customers and the names of individuals at each client or customer location with whom the Company deals, the type of equipment or computer software they purchase or use, and
- information relating to those clients and customers which has been given to the Company by them or developed by the Company, relating to computer programs or systems installed;
- Prospect lists for actual or potential clients and customers of the Company and contact persons at such actual or potential clients and customers;
- Any other information relating to the Company's research, development, inventions, purchasing, engineering, marketing, merchandising, and selling.

X. PROHIBITED ACTIVITIES

Employees are prohibited from using the Company's email system, network, or Internet/Intranet access for the following activities:

- Downloading software without the prior written approval of IT Support.

- Sending, printing, or otherwise disseminating the Company's proprietary data or any other information deemed confidential by the Company, to unauthorized persons.
- Operating a business, soliciting money for personal gain or otherwise engaging in commercial activity outside the scope of employment.
- Searching for outside employment.
- Sending or forwarding a message that discloses personal information without Company authorization. This shall also include accessing, transmitting, receiving, or seeking confidential information about clients or fellow employees without authorization.
- Terrorism, espionage, theft, or drugs.
- Accessing or using personal email accounts and social networking sites during company time, for non-business purposes or engaging in unethical activities or content.

SECTION 5: WAGE AND SALARY POLICIES

5.1 WAGE OR SALARY INCREASES

Performance is the key to wage increases in the Company. Increases are determined on the basis of performance, adherence to company policies and procedures, and ability to meet or exceed duties per job description and achieve performance goals (See Section 3.10, Performance Review/Planning Sessions). The discussion of personal wages and compensation is strictly prohibited. **Violation of this policy is subject to disciplinary action up to and including immediate termination.**

5.2 TIMEKEEPING

Accurately recording time worked is the responsibility of every non-exempt employee. Time worked is the time actually spent on a job(s) performing assigned duties. Altering, falsifying, tampering with time records, or recording time on another team member's time record will result in disciplinary action, including termination of employment. Any changes to an employee's time record must be approved by his/her supervisor. American Exchange does not pay for extended breaks, lunch, or time spent on personal matters.

5.3 OVERTIME

Overtime compensation is paid to non-exempt employees in accordance with federal and state wage and hour restrictions. Overtime is payable for all hours worked over 40 per week at a rate of one and one-half times the non-exempt employee's regular hourly rate. All overtime work performed by an hourly employee must receive Management's prior authorization.

Expectation for Job:

Enrollment Specialist, Medicare Specialist, and Account Managers are expected to complete enrollments in a timely fashion, as well as all other job functions within their allotted 40 hour work week. If a task takes requires you to stay outside of those hours, or the needs of the business require additional time, the expectation is that as a team deadlines are met.

The success of American Exchange depends on the team working together to meet deadlines and complete all enrollments prior to December 15th. Being as such, please expect to work until 12am on December 15th to ensure all enrollments have been completed.

Paid Time Off, holidays, or any leave of absence will not be considered hours worked when calculating overtime.

5.4 PAYDAYS

Wages are disbursed biweekly by direct deposit for hourly employees and for salaried employees. Changes to direct deposit accounts should be given to Management and may take up to 30 days to process.

SECTION 6: BENEFITS

6.1 HEALTH INSURANCE (Regular full-time hourly and salaried employees, Exempt employees)

MEDICAL AND PRESCRIPTION DRUG: American Exchange offers medical and prescription drug insurance contributions for Full-Time employees. The amount of employer contribution is subject to change.

6.2 COBRA BENEFITS/STATE CONTINUATION

COBRA is the legislation that provides employees and their covered dependents the right to continue their group health care coverage after a qualifying event. COBRA legislation applies to employers with 20 or more employees. STATE CONTINUATION applies to Employees of employers with less than 20 Full Time Employees. American Exchange provides each eligible employee with a written notice describing rights granted under COBRA/STATE CONTINUATION when the employee becomes eligible for coverage under the health insurance plan. The notice contains important information about the employee's rights and obligations.

6.3 SOCIAL SECURITY/MEDICARE

American Exchange withholds income tax from all employees' earnings and participates in FICA (Social Security) and Medicare withholding and other programs as required by law.

6.4 TIME OFF

Time off begins accruing day one of employment and is available to regular full-time and regular part-time employees. Employees may not use the PTO accrued until after their 90 day probationary period. Accrual is based on the following calculations:

Regular Full-Time Employee

Paid Time Off (PTO) will be earned at the rate of 3.7 hours per pay period of work. Hours may be taken at any time with the approval of Management. Earned Paid Time Off may be carried over at 36 hours from one calendar year to the next but no employee will be allowed to accrue more than 72 hours of PTO at one time. If an Employee reached 72 hours of PTO in their PTO bank, then PTO time will no longer be added for their use.

Paid Time Off may not be taken During Open Enrollment, during October 15th to December 15th. No Exceptions.

All paid time off must be approved by Management no later than one week in advance of the first day of time taken off. All Paid Time Off must be reflected in Tsheets, our payroll software, prior to taking the Paid Time Off. The software does not account for retroactive Paid Time Off.

Blackout & Brownout Periods for Requesting Time Off:

From August 1st to October 14th and December 16th to January 31st, there is a brownout period for requesting time off. This is American Exchange's busiest time of year, and therefore we must ensure there is adequate coverage in the office and on the phone lines at all times. Management will have to approve any PTO during the brownout period. Management will approve PTO during this time, if there is still adequate staffing during the requested days/time. American Exchange wants each and every employee to feel equally valued and appreciated. This being said, we are a team that relies on teamwork. There cannot be exceptions to the rule on blackout periods. Groups exempt from this rule: Any employee not assigned to a phone schedule.

Requesting Time Off:

Beginning Oct 1st 2018- Any employee requesting time off should send a Google Calendar invite to the Office Manager. Requesting time off does not guarantee time will be approved. Approval for time off will be based on the needs of American Exchange. There must be at least a 1 week notice to request time off.

If time requested is needed and 1 week notice cannot be given, it is at the discretion of the Office Manager, and may require additional documentation.

6.5 HOLIDAYS

American Exchange will close for operations on the following paid holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve and Christmas Day. Holidays may be added or removed at the discretion of Management.

6.6 JURY DUTY/MILITARY LEAVE

Employees will be granted time off to serve on a jury or military leave without pay. However, all regular employees both full-time and part-time will be kept on the active payroll until their civic duties have been completed. A copy of all associated paperwork is required.

6.7 BEREAVEMENT

American Exchange has adopted the following policy regarding time off for bereavement. If more time is needed, PTO days can be taken once the bereavement allowance below is used.

Immediate family - (Spouse, child) - 5 days Minimum

Semi-Immediate family (grandparent, sibling, parent) - 2 days Maximum

Non-immediate family (aunt, uncle, cousin) - 1 day Maximum

Non-family - time off to attend funeral

Pets - 1 day Maximum

We do recognize that certain situations may need different arrangements. Employees should discuss their needs with a member of management to reach an agreeable arrangement.

6.8 SICK DAYS

Employees are given 5 sick days per Calendar year. These days are to be used when you will be out a full day of work due to personal illness, illness of a dependent, illness of a spouse or partner. Once sick days are gone, you will need to use PTO time if you are unable to attend work due to personal illness, illness of a dependent, illness of a spouse or partner. Sick days will not be deducted unless full days are missed. Unused sick days will not roll over to the next year.

If an employee notifies a manager about the use of a sick day, but the employee is able to work on a task during that day, from home, then they will not be charged with having used a sick day. This type of time must be approved by a manager and work performed at home will be reviewed at the end of that business day. If approved, this time will not be considered a sick day or use of PTO time, but it must be approved by a manager.

If needing to use two or more days in a row, a doctor's note must be brought in.

SECTION 7: EMPLOYEE COMMUNICATIONS

7.0 STAFF MEETINGS

Staff meetings will be held on a regular basis and may require you to be in attendance during a normally scheduled day off. Any employee required to attend a Staff meeting will be paid the wage associated with that day/time shift.

7.1 PROCEDURE FOR HANDLING COMPLAINTS

All concerns about work conditions, employment practices or fellow employees except those relating to any form of illegal harassment, discrimination, retaliation or wage and hour issues should be voiced openly and directly to an immediate supervisor. Employees are expected to make an honest effort to assist in working out a solution. It is the desire of the Company to see that every problem is handled promptly.

If for any reason an employee is reluctant to report an issue to his/her manager or the manager's response is not to their satisfaction, then they should report their concerns immediately to Human Resources. The Company agrees to protect any such employees from reprisals as a result of good faith reporting and to respect confidentiality where reasonable under the circumstances. Any retaliation toward employees who report ethical violations or other serious misconduct, or any attempt to deter employees from raising such a concern will be treated as a serious disciplinary offense.

7.2 APPROPRIATE CONVERSATION

Employees should limit their conversation about non work related issues to a minimal amount. If you need to have a personal conversation that lasts more than 5 minutes, then employees are required to clock out. Failure to do so may result in management adjusting your time sheet.

7.3 COMMUNICATIONS FROM SUPERVISORS

Employees must respond to supervisors, when contacted in any format, as soon as possible. If an employee receives a communication with a question or statement that they cannot respond to immediately, then a response confirming that the message received is required. If an employee fails to respond with either an answer or confirmation of receipt, it may result in termination. Alternately, it is the supervisor's responsibility to always be fair and respect the employees' life outside of employment. However, with that being said the supervisor is asking you a question because you know the answer or should know the answer due to being part of your role within the company – please respond as soon as possible.

American Exchange prefers to keep to a strict line of communication for intra-discussion within employees: please keep all communication to work related topics

Chat for urgent matters or response that is needed within a few minutes

Email for matters that can be responded to in an hour or more.

Phone or in person communication for issues or needs that are immediate. If the employee can respond immediately to chat or email, that is preferred.

This helps the entire office work more effective and not be distracted for non-work related discussion. If you need a break or want to discuss something on a personal level, please leave your desk, so that you do not distract employees from their task at hand. We value discussion and life outside of work, but also like to keep topics directed towards work flow.

**ACKNOWLEDGMENT OF ANTI-HARASSMENT/DISCRIMINATION POLICY
AND OTHER POLICIES AND COMPLAINT PROCEDURES**

I hereby acknowledge that I have received and read the Anti-Harassment/Discrimination Policy and the Wage and Hour Policies of American Exchange, and the specific Complaint Procedures for each of those policies as most recently revised through 7-1-2013, and hereby confirm that I understand such policies. I agree to be bound by such policies while I am an employee of the Company.

I understand that complaints of harassment, discrimination and retaliation are not personal matters and all employees are responsible for helping to assure that we avoid harassment and discrimination. An employee who has a complaint or concern relating to sexual harassment, or any other form of harassment, discrimination, retaliation or demeaning behavior must immediately report such conduct to Human Resources at 423.821.8044 or in person. An employee must report the behavior or concern even if the behavior complained of is not directed toward the employee who reports it.

I understand that if an employee believes that his or her wages do not accurately reflect his or her actual hours worked or if an employee believes that his or her salary has been subject to improper deductions, the employee must immediately report any discrepancies to Human Resources. The Company shall investigate the matter promptly and thoroughly by taking statements and interviewing witnesses where appropriate. In certain circumstances, the investigation may be assisted by, or conducted at the direction of, our legal counsel or an outside investigator. In the event the employee is not satisfied with the action taken by Human Resources, the employee must report the discrepancies to the President in writing.

I further agree and acknowledge that if I have any questions regarding how or when to report any issues I may have or witness during my employment I should consult my handbook and/or speak to Human Resources.

DocuSigned by:

Jamie Forthman

Employee (signature)

Jamie Forthman

Employee (print name)

11/30/2020

Date

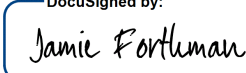
RECEIPT OF EMPLOYEE HANDBOOK & ACKNOWLEDGEMENT

I have received the current company employee handbook and have read and understand the material covered. I have had the opportunity to ask questions about the policies in this handbook, and I understand that any future questions that I may have about the handbook or its contents will be answered by Human Resources. I agree to and will comply with the policies, procedures, and other guidelines set forth in the handbook. I understand that the company reserves the right to change, modify, or abolish any or all of the policies, benefits, rules, and regulations contained or described in the handbook as it deems appropriate at any time, with or without notice. I acknowledge that neither the handbook nor its contents are an express or implied contract regarding my employment.

I further understand that all employees of the company, regardless of their classification or position, are employed on an at-will basis, and their employment is terminable at the will of the employee or the company at any time, with or without cause, and with or without notice. I have also been informed and understand that no officer, agent, representative, or employee of the company has any authority to enter into any agreement with any applicant for employment or employee for an employment arrangement or relationship other than on an at-will basis and nothing contained in the policies, procedures, handbooks, or any other documents of the company shall in any way create an express or implied contract of employment or an employment relationship other than one on an at-will basis.

I understand that the information I come into contact with during my employment is proprietary to the Company and accordingly, I agree to keep it confidential, which means I will not use it other than in the performance of my duties or disclose it to any person or entity outside the Company. I understand that I must comply with all of the provisions of the Handbook to have access to and use Company resources. I also understand that if I do not comply with all provisions of the Handbook, my access to Company resources may be revoked, and I may be subject to disciplinary action up to and including discharge.

I understand that I am obligated to familiarize myself with the Company's Anti-Harassment, Discrimination, Discipline, Complaint and other listed policies and procedures as outlined in this Handbook or in other documents.

DocuSigned by:

286E256E4B0B4A8...
Signature

11/30/2020

Date

Jamie Forthman

Employee Name (Printed)