



FIVE STAR
SOLUTIONS

Powered by people. Elevated by innovation.

Employee Handbook

Table of Contents

INTRODUCTORY STATEMENTS.....	4
EMPLOYMENT	7
EMPLOYMENT AT WILL.....	7
EQUAL EMPLOYMENT OPPORTUNITY.....	7
DISABILITY ACCOMODATION.....	7
EMPLOYMENT ELIGIBILITY DOCUMENTS	8
CONFLICTS OF INTEREST	8
OUTSIDE EMPLOYMENT	9
LEADERSHIP RESPONSIBILITY TO HANDBOOK	10
EMPLOYMENT STATUS & RECORDS.....	11
EMPLOYMENT CATEGORIES & CLASSIFICATIONS	11
EMPLOYMENT TERMINATION.....	12
EMPLOYMENT RECORDS, ACCESS, AND VERIFICATIONS	13
TIMEKEEPING/PAYROLL & HOURS.....	15
TIMEKEEPING.....	15
PAYDAYS	15
WORK SCHEDULES.....	15
BREAK AND MEAL PERIODS	16
ATTENDANCE AND PUNCTUALITY.....	17
PERKS	20
STATUS QUO	21
OVERTIME.....	21
INCLEMENT WEATHER / NATURAL DISASTERS	21
EMPLOYEE CONDUCT & DISCIPLINARY ACTION	23
EMPLOYEE RELATIONS.....	23
OPEN-DOOR/COMMUNICATION POLICY.....	23
BUSINESS ETHICS AND CONDUCT	24
EMPLOYEE CONDUCT AND WORK RULES	25
RESPECTFUL WORKPLACE	26
PRIDE OF OWNERSHIP	27
NON-FRATERNIZATION.....	27
HARASSMENT AND DISCRIMINATION.....	28
UNLAWFUL RETALIATION	30
DRUG AND ALCOHOL USE	30
PERSONAL APPEARANCE.....	31
SOCIAL MEDIA	32
CUSTOMER RELATIONS.....	34
WORK AVOIDANCE	35
VIOLENCE IN THE WORKPLACE.....	35
WEAPONS	36
CORRECTIVE ACTION	37
EMPLOYEE BENEFIT PROGRAMS	38
SUMMARY OF BENEFITS	38
TOBACCO USE STATUS / TOBACCO FREE WORKPLACE.....	39
COBRA.....	39
PAID-TIME-OFF PTO PLAN	40
REQUESTING/SCHEDULING TIME OFF	41
HOLIDAYS	43
WORK AT HOME.....	44
TUITION REIMBURSEMENT.....	45

LICENSING, CERTIFICATION, AND MEMBERSHIP REIMBURSEMENT	45
BEREAVEMENT LEAVE	46
JURY DUTY	46
FAMILY AND MEDICAL LEAVE (FMLA)	47
PERSONAL LEAVE OF ABSENCE	48
MILITARY / RESERVE LEAVE	49
PREGNANCY/PARENTAL LEAVE	50
CRISIS/PANDEMIC ILLNESS	51
WORKERS' COMPENSATION INSURANCE	51
BONUSES AND INCENTIVES	52
GENERAL INFORMATION.....	53
USE OF FSS PROPERTY AND MATERIALS	53
ELECTRIC APPLIANCES	53
PERSONAL PROPERTY	53
SAFETY	54
IDENTIFICATION BADGES AND BUILDING ACCESS	54
PARKING	55
SOLICITATION	55
BULLETIN BOARDS	56
BUSINESS TRAVEL EXPENSES	56
VEHICLES	56
CONFIDENTIAL AND PROPRIETARY INFORMATION	58
NON-DISCLOSURE/CONFIDENTIALITY	58
IMAGE AND LIKENESS USE	59
CONTACT WITH THE NEWS MEDIA	60
SECURITY POLICY	61
SEARCH	61
PAYMENT CARD INDUSTRY (PCI)	61
CLEAN DESK POLICY	62
COMPUTER, SOFTWARE, AND INTERNET USAGE AND ACCESS	63
INSTANT MESSAGING	64
USE OF TELEPHONES, CELL PHONES, AND ELECTRONIC DEVICES	65
WORKPLACE MONITORING	65
CUSTOMER INTERACTION MONITORING AND QUALITY	66
CLOSING	67
ACKNOWLEDGEMENT	67

INTRODUCTORY STATEMENTS

FROM THE CHIEF OPERATING OFFICER

On behalf of the Leadership Team, welcome to Five Star Solutions. We wish you every success as part of our organization.

We believe that each employee contributes directly to our growth and success, and we hope you take pride in being a member of our team.

This handbook outlines the policies, programs, and benefits available to eligible employees, as well as the expectations we have for our team members. It will answer many common questions about employment with Five Star Solutions, so we encourage you to become familiar with its contents as soon as possible.

We hope your experience here will be enjoyable, challenging, and rewarding. Again, welcome to our team.

Troy Holt
Chief Operating Officer

FORWARD

This Employee Handbook provides important information about Issues Management, Inc., Doing Business As Five Star Solutions (FSS). It is intended to acquaint employees with working conditions, employment policies, benefits, and general guidelines applicable to all employees, divisions, and subsidiaries.

FSS is committed to maintaining professional standards, fair and equitable treatment, competitive compensation and benefits, and a positive, productive work environment that supports both personal and professional growth.

This handbook outlines employee responsibilities and serves as a framework for consistent and effective workplace practices. Employees are expected to read, understand, and comply with all policies and procedures. Managers are responsible for communicating these policies and ensuring compliance.

This handbook does not address every possible situation and may be interpreted and applied at FSS's discretion. Questions regarding any policy should be directed to your Manger or Human Resources.

FSS reserves the right to modify, suspend, or revoke any policy, procedure, or practice at



any time, with or without notice. We will attempt to make timely notification of any changes to the handbook as they occur.

Nothing in this handbook creates a contract of employment or alters the at-will employment relationship.

THE ORGANIZATION

Five Star Solutions is a leading outsourced customer contact company, delivering strategic, impactful solutions. Through continued growth, innovation, and investment in people and technology, FSS has become a premier customer care center in the Midwest and beyond.

Founded in 1986 as Lawrence & Schiller TeleServices, FSS grew from selling nationwide insurance products into a full-service contact center offering inbound customer service, outbound marketing, fulfillment, research, and database services—complementing a wide range of marketing and creative solutions.

FSS had expanded steadily over the years, with locations in Sioux Falls, SD, North Sioux City, SD, Wichita, KS, Fargo, ND, and Guatemala City, Guatemala. In May 2016, FSS acquired Midco Connections, followed by the acquisition of Dakota Performance Solutions in July 2025.

Today, FSS employs more than 700 team members in two physical locations and remotely across 27 states and remains privately owned by Troy Holt, Joel Sylvester, and Ray Peterson.



VISION STATEMENT

To provide world-class customer contact solutions to our partners.

MISSION STATEMENT

To deliver total customer satisfaction in a passionate, relentless, and impactful manner.

FIVE PRINCIPLES

PASSIONATE| RESULTS| RESPONSIVE| TRUSTED| CUSTOM

FIVE VALUES

INTEGRITY

Doing what is right in an honest and ethical manner.

RESPECT

Treating each other, our customers, and our business partners with consideration and dignity.

ATTITUDE

Embracing life with a passionate and relentless pursuit of excellence. Taking ownership and being accountable for solutions.

TEAM

Dedicated to working together to accomplish goals through selfless commitment to work and community.

APPRECIATION

Celebrating a culture of fun, achievement, and gratitude.



EMPLOYMENT

EMPLOYMENT AT WILL

Employment with Five Star Solutions is at-will. This means employees may resign at any time, for any reason, and FSS may terminate employment at any time, with or without cause or notice, as permitted by law.

No oral or written statements, policies, or practices—either before or during employment—create a contract of employment or alter at-will status.

EQUAL EMPLOYMENT OPPORTUNITY

Five Star Solutions is an equal opportunity employer committed to maintaining a diverse and inclusive workforce. Employment decisions are based on qualifications, merits, and business needs.

FSS prohibits discrimination in all terms and conditions of employment, including recruitment, hiring, training, promotion, compensation, benefits, discipline, and termination.

FSS does not discriminate on the basis of race, color, religion, national origin, citizenship, sex, gender, gender identity or expression, sexual orientation, age, disability, genetic information, marital status, pregnancy, military or veteran status, or any other status protected by applicable federal, state, or local law.

DISABILITY ACCOMODATION

Five Star Solutions is committed to providing equal employment opportunities to qualified individuals with disabilities in accordance with the Americans with Disabilities Act (ADA) and all applicable laws.

- **Non-Discriminatory Practices:** All employment decisions including hiring, promotions, assignments, and compensation are based on job-related criteria, not disability. Pre-employment inquiries focus only on the applicant's ability to perform essential job functions.
- **Reasonable Accommodations:** Employees with disabilities that affect job performance may request reasonable accommodations. FSS works with employees to provide accommodations unless doing so would create undue hardship or a safety risk.



- **Equal Benefits and Opportunities:** Qualified individuals with disabilities are entitled to equal pay, benefits, job assignments, promotions, and other employment-related opportunities. Leave policies and other programs are applied fairly to all employees.
- **Protection by Association:** No employee or applicant will be discriminated against for being associated with a person with a disability.
- **Compliance with Laws:** FSS follows all federal, state, and local laws providing protection for individuals with disabilities, including any that provide greater protection than the ADA.

This policy is not exhaustive. FSS is committed to taking all necessary actions to ensure equal employment opportunities for people with disabilities.

EMPLOYMENT ELIGIBILITY DOCUMENTS

In compliance with the Immigration Reform and Control Act of 1986, all new employees of Five Star Solutions must complete an I-9 Form and provide documentation that verifies their identity and eligibility to work in the United States.

- Employees are required to complete the I-9 Form during orientation on their first day of work. The Human Resources Department will complete the Employer Section and verify eligibility documentation.
- Employees must provide the necessary documents within three business days of their hire date. If documentation is not available, proof of application for the required documents must be provided. Failure to do so will result in termination of employment.
- FSS participates in E-Verify to confirm employment eligibility for all new hires.
- If a manager is notified by any government agency of an I-9 inspection, they must immediately contact Human Resources.

Compliance with these requirements ensures that FSS meets federal regulations and maintains a lawful and safe workplace.

CONFLICTS OF INTEREST

Employees of Five Star Solutions must conduct business in a way that avoids actual or



potential conflicts of interest. This policy provides general guidelines. If you have questions, contact your manager or Human Resources.

- What is a conflict of interest?
 - Occurs when you are in a position to influence a decision that could result in personal gain for you or a relative.
 - A relative includes anyone related by blood, marriage, or a relationship similar to family.
- Disclosure is required:
 - Having a relationship with an outside firm does not automatically create a conflict.
 - If you influence purchases, contracts, or leases, disclose the relationship immediately to a FSS officer.
 - Disclosure allows FSS to implement safeguards to protect all parties.
- Examples of personal gain:
 - Ownership interest in a company doing business with FSS
 - Receiving kickbacks, bribes, substantial gifts, or special considerations
 - Any benefit resulting from your position with FSS
- Examples of conflicts include situations that:
 - Interfere with your duties to FSS
 - Compromise your ability to exercise sound judgment in FSS's best interest
 - Provide an improper benefit to you or a family member
 - Encroach on the time you should devote to your work
 - Involve direct competition with FSS
 - Create the appearance of impropriety
- Reporting conflicts:
 - If you become aware of an actual or potential conflict, report it immediately to Human Resources or any member of the Executive Management Team.

Following this policy helps protect you, your colleagues, and FSS while maintaining transparency and trust in all business dealings.

OUTSIDE EMPLOYMENT

Five Star Solutions does not prohibit employees from holding a second job; however, such employment must not: affect the employee's work hours or duties, create a conflict or raise any ethical concerns, necessitate long hours that could affect your effectiveness at FSS.



Employees considering secondary employment should discuss it with their direct Manager before accepting another position. The discussion should include the name of the secondary employer, the nature of the duties to be performed, and the anticipated hours of work.

Working a second job is prohibited while on any kind of leave of absence from FSS and could result in revocation of the leave of absence and/or termination of employment.

Due to the terms and conditions of contractual obligations with our clients, before you apply for a position with an FSS client, you will need to reach out to your manager for approval.

LEADERSHIP RESPONSIBILITY TO HANDBOOK

As a Five Star Solutions manager or member of the executive management team, you are additionally accountable for the following:

- To be thoroughly familiar with the requirements of and the procedures established by the handbook and to exemplify the highest standards of ethical behavior.
- To ensure that team members understand that business results are never more important than ethical conduct and compliance with applicable law and FSS' policies.
- To ingrain the principles of the handbook and compliance with applicable laws, regulations, and FSS' policies into your team's practices.
- To create a culture in which team members feel comfortable asking questions and raising ethical concerns without fear of retaliation.
- To contact your manager, Human Resources, or a member of the executive management team when you have questions or need assistance with interpretation or application of the handbook.



EMPLOYMENT STATUS & RECORDS

EMPLOYMENT CATEGORIES & CLASSIFICATIONS

Understanding employment categories at Five Star Solutions is important because your category and classification determine your employment status and eligibility for certain benefits. These classifications do not guarantee employment for any specific length of time.

Depending on the duties of your position, employees are classified as either Non-Exempt or Exempt under federal and state wage and hour laws.

- Non-Exempt Employees are entitled to overtime pay in accordance with federal and state wage and hour laws.
- Exempt Employees are not eligible for overtime pay and are excluded from certain wage and hour provisions under applicable laws.

Your Exempt or Non-Exempt classification may be changed only through notification from FSS management, which may be delivered in person, by email, or via phone confirmation.

In addition to wage classification, employees are also assigned to one of the following employment classifications:

REGULAR FULL-TIME employees are employees who are not in a temporary or internship status AND who are regularly scheduled to work the full-time, 30+ hours per week, schedule. Regular full-time employees are eligible for FSS benefits, subject to the terms, conditions, and limitations of each program.

REGULAR PART-TIME employees are those who are not in a temporary or internship status AND who are regularly scheduled to work less than 30 hours per week. Part-time positions require a minimum of 20 hours per week. Part-time employees receive all legally mandated benefits (such as Social Security and workers' compensation) but are not eligible for most FSS benefits, except for the 401(k) plan.

TEMPORARY/ SEASONAL employees are hired as interim replacements, to temporarily supplement the work force, or to assist with specific projects. These positions are intended to be of limited duration. Employment beyond the initially stated period does not imply a change in employment status. Temporary employees will remain in this classification unless formally notified of a change. Temporary employees receive legally mandated benefits (such as Social Security and workers' compensation) but are not eligible for other FSS benefit programs, except for the 401(k) plan.



PERFORMANCE EVALUATION

Open and ongoing communication between employees and managers is encouraged at Five Star Solutions. Employees and Managers are expected to discuss job performance, expectations, and feedback on a regular basis.

Your Manager may conduct formal performance evaluations. These discussions provide an opportunity to review job responsibilities, performance expectations, accomplishments, areas for improvement, and professional development. However, FSS does not guarantee that evaluations will occur on a specific schedule. The timing and frequency of evaluations are determined at the discretion of management.

Wage increases may be considered during a performance evaluation or at other times during employment. However, performance evaluations do not guarantee a wage increase, promotion, or continued employment, and any wage adjustments are made at the sole discretion of FSS based on factors such as individual performance, business conditions, and operational needs.

Employees may contact their Manager for additional information regarding performance expectations and feedback.

EMPLOYMENT TERMINATION

Separation from Five Star Solutions employment is a normal part of personnel management, some common circumstances under which employment may end:

- Resignation – Voluntary separation initiated by the employee.
- Termination – Involuntary separation initiated by FSS for performance, conduct, or other reasons.
- Layoff – Involuntary separation initiated by FSS for non-disciplinary reasons, such as business needs.
- Retirement – Voluntary separation initiated by the employee upon meeting age, service, or other retirement criteria.

Employees may resign employment with FSS at any time. The following guidelines apply:

- A minimum of two (2) weeks' written notice is requested but not required.
- Employees are expected to continue performing their duties professionally through their final day.
- FSS may accept the resignation immediately or shorten the notice period.
- All FSS property must be returned.
- Final wages will be issued in accordance with applicable law.



Any outstanding obligations, such as unpaid premiums, may be deducted from the final paycheck as permitted by law. Please see page 38.

FSS-provided benefits will continue only as required by law or the terms of the benefit plan.

When employees leave FSS, they may be asked to participate in an exit interview. The purpose of the exit interview is to gather valuable feedback about the employee's work experiences and suggestions for improvement. Participation in an exit interview is voluntary, and choosing not to participate will not affect final pay, benefits, or rehire eligibility.

Eligibility for rehire is determined at the discretion of management and is based on the employee's overall performance and conduct. Factors considered may include, but are not limited to:

- Achievement of performance standards
- Attendance and punctuality
- Conduct and adherence to FSS policies
- Adequacy of notice provided at the time of separation

EMPLOYMENT RECORDS, ACCESS, AND VERIFICATIONS

Five Star Solutions maintains accurate and up-to-date employment records for all employees to comply with state and federal regulations, to ensure benefits are current, and to facilitate important communications. Records may include job applications, hiring documents, training records, performance evaluations, salary history, and other employment-related information. These records are the property of FSS and are considered confidential. Access is limited to individuals with a legitimate business reason. Medical files are kept separately and accessed only on a need-to-know basis.

To keep your employment records accurate and up to date, please notify Human Resources and your Manager of any changes in the following:

- Address or phone number
- Emergency contact information
- Marital status, number of dependents, or military status
- Completion of outside training, professional certifications, or education

Employees may request to review their personnel file by contacting Human Resources with reasonable advance notice.

- Reviews must take place on-site with an authorized HR representative.



- Employees may not remove documents but may submit a written response to any document; the response will be attached to the original.
- Employees may request copies of documents in writing through their manager or Human Resources.

Offers of employment may be contingent upon background and/or reference checks.

- Background checks may include criminal history and verification of education, credentials, or licensing.
- Human Resources will respond in writing to any written request for a reference check, providing factual information substantiated by FSS records.
- Unless required by law, reference checks will not be shared with the potential employee.

Employment and Wage Verifications regarding current or former employees should be referred to Human Resources.

- Information regarding character or abilities is considered confidential and will not be released.
- FSS will verify employment dates and job titles to outside agencies. No other information will be shared without written authorization, **except when required by a state or federal agency (for example, SNAP, unemployment, or other government programs).**
- Salary information may be released to credit institutions only with the employee's written authorization.



TIMEKEEPING/PAYROLL & HOURS

TIMEKEEPING

All non-exempt (hourly) employees of Five Star Solutions are required to clock in and out to record their daily hours worked in Creative. Timecards are used to calculate earnings and are maintained as permanent electronic records. Employees are responsible for ensuring their time is recorded accurately.

Clocking in or out for another employee or falsifying or altering your own or another employee's time record, is a violation of FSS policy and may result in disciplinary action up to and including termination.

PAYDAYS

Five Star Solutions hourly employees are paid weekly, with payday occurring every Friday. The payroll period for hourly employees runs from Sunday through Saturday. Each paycheck includes compensation for all hours worked through the end of the previous payroll week.

If a regularly scheduled payday falls on a federal holiday, employees will be paid on the workday closest to the regularly scheduled payday. Black Friday is not a federal holiday and will remain a regular payday.

Employees are strongly encouraged to enroll in direct deposit by completing the required authorization form so that pay may be deposited directly into their bank account(s). Employees who do not have a bank account available for direct deposit will be issued a rapid! PayCard in place of a paper paycheck.

Five Star Solutions does not provide pay advances on earned or unearned wages. Employees experiencing personal hardship are encouraged to contact their manager or Human Resources to explore available community resources.

Questions regarding pay or deposits can be answered after 9am Central Time on Fridays.

WORK SCHEDULES

Work schedules at Five Star Solutions may vary by department and role. Your Manager will provide your specific schedule, **or it will be available through Verint**. Operational needs may require adjustments to start and end times, as well as changes to the total hours scheduled each day or week.



Shifts are limited to a maximum of 12.5 hours, including a 30-minute lunch break, to support a healthy work/life balance. Any shift exceeding 12.5 hours must be approved by a Director or higher and will only be allowed in exceptional business-need situations.

Employees who are not scheduled, arrive early, or have completed their shift should remain off the call floor **and out of Teams or email** to avoid disturbing colleagues who are working.

BREAK AND MEAL PERIODS

Five Star Solutions employees are provided with break periods according to the following schedule each workday, unless business needs require otherwise. Because break periods are counted as paid time, employees may not be absent from their workstation beyond the allotted break period.

Break periods are allotted in accordance with the length of your shift as follows, see below for special provisions*:

- 0 - 3.99-hour shift:** No break
- 4 - 5.99-hour shift:** One 15-minute break
- 6 - 7.49-hour shift:** Two 10-minute breaks or one 20-minute break
- 7.5-9.99-hour shift:** Two 15-minute breaks & one 30 or 60-minute meal break
- 10-12- hour shift:** Two 15-minute breaks, one 10-minute break, & one 30 or 60-minute meal break

Meal periods are unpaid. Employees must punch out when leaving for a meal period and punch in upon returning. During this time, employees are fully relieved of work duties and will not be compensated. Employees are expected to return on time; late returns may be recorded in the attendance system.

Occasionally, due to unexpected workflow increases, employees may be asked to return early, take breaks at a different time, or skip a break. Whenever possible, the opportunity to complete the break later in the shift will be provided.

1. Do not exceed the allotted break time (typically 10–15 minutes). Any excess time will be unpaid.
2. Break and meal periods should not be taken at your desk or on the call floor.
3. If you miss a scheduled break, notify your manager to arrange an alternative.
4. Employees scheduled for an unpaid meal period must take at least 30 minutes.
5. Requests to remove a lunch break require approval based on business needs and applicable state regulations.



*Special Provisions:

- **Nursing** employees will be provided a private room and reasonable break periods to express milk. Room use must be requested/reserved through Human Resources or your manager.
- ***Minnesota employees** wishing to skip a break or meal period must have workforce or management approval and send email confirmation that the skip is voluntary.
- ***New Mexico** employees are scheduled for a 45-minute unpaid meal period to ensure compliance with standard 8+ hour workdays.
- ***North Dakota** employees working more than 5 hours must receive a minimum 30-minute meal period. Meal periods are unpaid if employees are fully relieved of duties.
- ***Tennessee** employees scheduled to work 6 consecutive hours must be given a 30-minute unpaid meal period.

ATTENDANCE AND PUNCTUALITY

Five Star Solutions expects employees to be reliable and punctual, reporting to work on time and as scheduled. Absences, late arrivals, or early departures can disrupt productivity, affect team performance, and place additional burdens on coworkers.

An absence is any unexcused time away from the workplace. Employees are expected to work their full scheduled shift. Unplanned absences are disruptive, and corrective action may result after any occurrence, up to and including termination. Please see page 37 for corrective action. Depending on the situation, one or more steps may be bypassed.

If you cannot avoid being late or are unable to work as scheduled, you must submit an attendance notice via the online agent portal: <https://agentportal.fivestarcallcenters.com>.

The following methods are not valid for reporting absences:

- Leaving a voicemail.
- Using social media.
- Emailing or texting your manager, co-workers, or other employee groups (Workforce, Training, HR, etc.).

If you reach someone other than your manager, you will be transferred, or they will return your call. While you do not need to provide personal details, it is necessary to track the type of absence (personal or sick). Failure to properly notify FSS may result in deactivation of FSS hardware and access **until contact is established.**

Documentation or Notes from Providers: A general doctor's note is not required for a



single full day or partial-day absence and should not be provided to your Manager or Supervisor.

A doctor's note or medical documentation is required in the following situations and must be submitted to Human Resources directly by the provider:

1. Absences that last 3 or more consecutive days.
2. Hospitalizations or emergency room visits, prior to returning to work.
3. Returning to work earlier than 6 weeks following a standard birth or 8 weeks following a Cesarean section
4. When an employee requests medical accommodation
 - a. FMLA or ADA paperwork may be sent directly to the medical provider by HR
 - b. A Leave of Absence (LOA) may apply lasting less than 2 weeks. Longer absences may require FMLA or ADA for medical issues. This will be determined case by case.

To be accepted, a doctor's note is required to be on professional letterhead and include the following:

1. The employee's name, or the patient's name, if the absence relates to a child or spouse.
2. The date of the visit.
3. A statement confirming the employee was seen by a licensed medical provider.
4. The dates the employee is excused from work.
5. Clear, work-related restrictions or accommodation, if applicable.
6. The signature of the licensed provider and phone # if not part of the letterhead.
7. Medical documentation and accommodation must be submitted directly to HR by
 - a. Fax: 605-978-1581, or
 - b. Encrypted email sent by the medical provider to hr@getfivestar.com

Documentation sent by the employee (including emails or screenshots) will NOT be accepted or will require contacting the provider for verification.

Exception Days: Exception days are defined as

1. Recognized holidays: New Year's Day, Easter, Memorial Day, July 4th, Labor Day, Thanksgiving, and Christmas.
2. Days immediately before or after recognized holidays.
3. Black Friday, Cyber Monday, and Super Bowl "Monday."
4. Other days designated by FSS or clients.

Employees scheduled on exception days who are late or absent will **not receive holiday pay**. Exception days may allow management to bypass one or more steps of corrective action based on business needs.



Holiday Pay: To receive Holiday Pay, employees **must work on the holiday** and their full scheduled shift before and after the holiday.

Training:

New Hire Orientation: Attendance is mandatory. Any absence or NCNS (No Call No Show) during training may result in termination.

Ongoing Training: Attendance is required for scheduled training. Absences may result in written warnings or higher disciplinary action, up to termination.

First 90 Days: Your first 90 Days are critical. Attendance issues during this period may result in termination.

Tardies: A tardy is any late arrival to work. Each tardy is considered an occurrence. Excessive tardies may result in corrective action under the Patterned Absences Policy.

Patterned Absences: Patterned absences (including late arrivals and early departures) may be indicative of abuse of the attendance policy. Examples include, but are not limited to:

- Consistent days before and after scheduled days off.
- Repeated absences surrounding holidays.
- Frequent absences on the same day(s) of the week.
- Missing work for major sporting events or similar activities.
- Signing up for overtime but not working your base shift to “create your own schedule.”

Management may impose mandatory schedule changes to address patterned absences.

No Call No Show (NCNS) is defined as:

- Not showing up for a shift within the first 2 hours.
- Failing to report for a shift entirely.
- Leaving a shift without notifying management.

Consequences:

- NCNS followed by returning to work: Final Written Warning; no PTO applied
- First NCNS: Your manager will attempt to call you and possibly your emergency contact.
- Second NCNS: Your manager may attempt to reach you via email and/or text and will contact your emergency contact.
- Third NCNS: Separation of employment.

If an employee is absent for three consecutive workdays without reporting, it will be



considered voluntary resignation due to job abandonment. Management reserves the right to restrict system access during periods of no communication.

PERKS

Shared Scheduled Start/End times: Due to call volume needs, shared associates at Five Star Solutions may be scheduled within a two-hour start/end window. To recognize service milestones:

- After **6 months of employment**, the start/end window will be reduced to **one hour**.
- After **3 years of service**, the schedule will move to a **set start and end time**.

All schedule adjustments will remain within your approved availability and are subject to business needs.

Shift Differential Pay: Because FSS operates **24/7/365**, certain shifts are eligible for differential pay.

Pay Rate	Shift Times
Base Pay	Monday–Friday, 6:00 a.m. – 4:59 p.m.
Base Pay + \$1.00/hour	Monday–Friday, 5:00 p.m. – 5:59 a.m.
Base Pay + \$1.00/hour	Saturday and Sunday (all day)

Flex Time: Employees may request up to 3 hours of Flex Time per month, subject to manager approval and business needs.

- Must be used for schedules not yet posted.
- Time must be made up within the same week/pay period.
- May be used for personal matters that require time during scheduled work hours.
- All requests are subject to approval based on operational needs.

Free Weekend: Employees with 6 months to 3 years of service are eligible for one (1) Free Weekend per calendar year and employees with 3+ years of service are eligible for two (2) Free Weekends per calendar year.

- PTO must be available and applied for the requested time off.
- No PTO available at the time of scheduling = no Free Weekend approval.
- Part-time employees are eligible but must have available PTO.
- Requests must be submitted before the schedule is posted.
- Approval is subject to business needs.



- Free Weekends do not carry over to the next year and cannot be transferred to another employee.
- This benefit applies to associates only and is not available to Team Managers, Leads, Supervisors, or other Support Staff.
- Employees who work every Saturday or every Sunday may use two individual weekend days instead of a full weekend, and the days may be used separately if preferred.

STATUS QUO

Five Star Solutions management reserves the right to designate certain days as Mandatory Workdays. Employees who fail to report to work on a day where time off was requested but denied may be subject to disciplinary action, up to and including termination.

OVERTIME

Five Star Solutions employees may be required to work overtime when business needs arise. When possible, managers will provide advance notice; however, overtime assignments may be mandatory based on operational demands. All overtime must be approved by a manager in advance before it is worked. Working unauthorized overtime may result in disciplinary action; however, all overtime hours worked must still be reported and will be compensated in accordance with applicable law.

Non-exempt employees will be paid one and one-half times their base pay for all hours worked over 40 hours in a workweek, in accordance with applicable wage and hour laws.

For purposes of calculating overtime: hours worked on a holiday will be counted as hours worked. Paid time off (PTO), jury duty, and bereavement leave are not considered hours worked and will not be included in overtime calculations.

INCLEMENT WEATHER / NATURAL DISASTERS

Onsite Employees – Inclement Weather

Five Star Solutions operates during normal business hours whenever possible. Employees are expected to report to work unless a No Travel Advisory (NTA) is issued in their area (verified via <http://www.safetravelusa.com>) or the Site leaders have ordered a closure.

Plan ahead for winter weather: leave extra travel time, prepare vehicles, arrange backup childcare, and drive safely.



Attendance During Winter Weather

- No NTA or emergency closing: Absences are recorded.
- During NTA or emergency closing: No attendance occurrences will be assessed.
- After NTA is lifted: Employees must report within two hours, or the time missed counts as an absence.
- If NTA ends before scheduled start time: Employees must report as scheduled; failure to do so will be considered an absence.

All Employees – Natural Disasters

Natural disasters (hurricanes, tornadoes, wildfires, flooding, earthquakes) may affect work. Employees are responsible for monitoring conditions in their area and notifying their manager of any disruptions.

If directly impacted, contact your manager immediately to discuss potential Leave of Absence (LOA) arrangements. Documentation may be required to verify the impact.

Time missed due to natural disasters will be charged to accrued PTO, or unpaid if no PTO is available.

Emergency Closures

If FSS must close due to facility or operational issues, the time missed will not count as an absence. PTO may be applied at the employee's discretion.



EMPLOYEE CONDUCT & DISCIPLINARY ACTION

EMPLOYEE RELATIONS

Five Star Solutions strives to provide competitive work conditions, wages, and benefits that align with industry standards and aim for fair and honest treatment of all employees.

We encourage open and direct communication between employees and management. Clear communication is key to strong employee relations and helps maintain a positive work environment and strong team morale. Managers and employees are expected to treat each other with mutual respect and to provide constructive feedback.

OPEN-DOOR/COMMUNICATION POLICY

Five Star Solutions is committed to providing the best possible working conditions and fostering an open, respectful workplace. We encourage employees to share questions, suggestions, complaints, or concerns in a timely manner.

Employees may use the open-door policy to raise questions, suggestions, complaints, or concerns regarding workplace policies, rules of conduct, or other employment matters. Employees will not be penalized or retaliated against for voicing concerns in a professional, business-like manner.

If you believe a condition of employment or decision affecting you is unjust or inequitable, you may follow these steps (you may discontinue at any step):

1. Present the issue to your manager as soon as possible after the incident.
2. The manager will respond during discussion or after consulting appropriate leadership.
3. If unresolved, escalate to the Director or Vice President of your department.
4. The Director or Vice President will respond during discussion or after consulting appropriate leadership.
5. If it is still unresolved, present the issue to Human Resources.
6. Human Resources will investigate and respond as necessary.

While the desired outcome may not always be possible, Managers are expected to explain their decisions and attempt resolution.

Managers are expected to listen, encourage input, and schedule meetings promptly to address concerns. Employees should understand that issues may not be resolved immediately, but timely discussion will help find mutually acceptable solutions.



Employees with concerns about discrimination or harassment should follow the procedures outlined in the Harassment and Discrimination Policy, which provides a separate process to ensure proper investigation and resolution.

BUSINESS ETHICS AND CONDUCT

The success and reputation of Five Star Solutions are built on principles of fair dealing, ethical conduct, and integrity. All employees are expected to comply with both the letter and spirit of applicable laws and to uphold the highest standards of professional and personal conduct.

Our continued success depends on the trust of our customers, clients, and coworkers. Employees have a responsibility to act in a manner that maintains and strengthens that trust. Illegal, dishonest, or unethical conduct is strictly prohibited.

Employees are expected to use sound judgment and act in accordance with high ethical standards. If there is any uncertainty regarding appropriate conduct, employees should consult their manager or Human Resources for guidance.

Reporting Criminal Convictions

To maintain a safe and secure environment for employees, clients, vendors, and visitors, employees are required to report certain criminal convictions:

- Employees must notify their manager or Human Resources within five (5) business days of any felony conviction, or as soon as reasonably possible if incarcerated.
- This requirement applies to convictions reported by the employee or identified through other means.

FSS will evaluate reported convictions on a case-by-case basis to determine whether they pose a safety risk or impact on job responsibilities. Not all convictions will result in adverse employment action.

Depending on the nature of the conviction and its impact on business operations, FSS may take appropriate action, which may include reassignment, transfer to another account, or disciplinary action up to and including termination.

All employees are responsible for adhering to this policy. Failure to comply with standards of business ethics and conduct may result in disciplinary action, up to and including termination of employment.



EMPLOYEE CONDUCT AND WORK RULES

To maintain a safe, respectful, and productive work environment, employees are expected to adhere to established standards of conduct. These standards are intended to protect the interests, safety, and reputation of both employees and Five Star Solutions.

The following examples represent conduct that may result in disciplinary action, up to and including termination of employment, and/or financial responsibility for damaged property.

Unbecoming conduct may include, but is not limited to:

- Unprofessional or inappropriate behavior
- Falsification of any documentation, including timecards, leave forms, or medical/doctor's notes
- Providing false or misleading information, or omitting information for personal gain
- Working under the influence of alcohol or illegal drugs
- Possession, distribution, sale, transfer, or use of alcohol or illegal drugs in the workplace, while on duty, or while operating employer-owned vehicles or equipment
- Fighting, threats, or acts of violence
- Negligence or misconduct resulting in injury to a person or damage of any property
- Boisterous or inappropriate workplace behavior
- Insubordination or other disrespectful conduct
- Violation of safety or health rules
- Smoking /vaping in prohibited areas or while actively working, including remote work
- Harassment, including sexual or other unlawful harassment
- Possession of unauthorized or dangerous materials, including weapons
- Excessive absenteeism or failure to provide notice of absence
- Unauthorized absence from workstation during scheduled hours
- Unauthorized or inappropriate use of FSS systems and equipment
- Unauthorized disclosure of confidential or proprietary information
- Unsatisfactory performance or work avoidance
- Failure to follow FSS policies or procedures
- Customer Interaction and Call Handling Expectations
 - Violation of Warn, Inform, and Disconnect Policy
 - Improper handling of customer interactions, including premature disconnection of calls
 - Remaining silent resulting in the customer disconnecting
 - Rude, disrespectful, or unprofessional communication with customers, clients, or coworkers
 - Using mute or hold to berate or swear at the customer or co-worker
 - Speaking negatively about customers or clients during or between in interactions



- Errors or actions that negatively impact clients
- Removal from an account at the request of a client

Depending on the severity or impact of conduct, violations may be considered gross misconduct and may result in immediate termination of employment.

RESPECTFUL WORKPLACE

Five Star Solutions is committed to maintaining a workplace that fosters mutual respect, professionalism, and productive working relationships. All employees are expected to treat colleagues, management, customers, vendors, and visitors with courtesy and respect. Behavior that is discourteous, demeaning, or disrespectful is prohibited.

Disrespectful behavior may include, but is not limited to:

- Jokes, comments, or conduct that demean individuals or groups
- Insubordination, including:
 - Refusal to follow lawful instructions such as to stop an activity, behavior, language, or unprofessional behavior when directed
 - Failure to perform assigned work
 - Openly hostile or inappropriate language or conduct
- Offensive name calling, nicknames, or personal attacks
- Taking credit for another person's work or ideas.
- Refusing to communicate or collaborate with others
- Offensive verbal, visual, or physical conduct
- Repeated negative comments about others, orally or in writing.
- Threatening behavior
- Blaming others for a mistake they did not make
- Invading another's personal space or privacy
- Gossiping or spreading rumors
- Bullying or intimidating behavior

Employees who experience or witness disrespectful behavior should report it to their manager or Human Resources within three (3) calendar days of the incident. Employees are not required to confront the offending individual and may bypass management if necessary.

All reports will be investigated as confidentially as possible. Interviews, statements, and identities will be kept private to the extent feasible, but confidentiality will not prevent an effective investigation.



FSS will address confirmed violations promptly. Corrective action may include disciplinary measures up to and including termination and will be proportional to the severity of the behavior. Prior conduct and repeated offenses will be considered when determining the appropriate response.

FSS reserves the right to determine whether any conduct is disrespectful or harmful to workplace morale.

PRIDE OF OWNERSHIP

Five Star Solutions values a clean, organized, and professional work environment. Employees are responsible for maintaining their personal work areas and for reporting any messes to ensure they are cleaned safely and properly.

Employees must not discard liquids in trash bins, leave personal grooming items (e.g., nail clippings) on desks or floors, or leave expired or unwanted items in shared areas such as refrigerators.

Meals should be consumed in designated break areas. Only beverages with lids and solid snack items that do not easily crumble (e.g., candy bars or vending items) may be consumed at desks. Items such as chips, pretzels, sunflower seeds, or similar are prohibited at workstations. When in doubt, employees should consult their manager.

Blatant or repeated violations of this policy may result in disciplinary action, up to and including termination of employment

NON-FRATERNIZATION

Five Star Solutions encourages professional and respectful working relationships among all employees. However, romantic or personal relationships that involve a supervisory or reporting relationship may create actual or perceived conflicts of interest and undermine workplace objectivity.

Accordingly, any romantic relationship between an officer, director, manager, supervisor, or any employee and a subordinate they supervise directly or indirectly is strictly prohibited.

If a prohibited relationship develops, the employee in the supervisory or managerial role is required to immediately disclose the relationship to management.



Upon disclosure, FSS will review the situation and determine appropriate action. The individuals involved will be required to decide which employee will transfer to another available position that eliminates the reporting relationship.

If the individuals do not reach a decision within 30 calendar days, FSS will determine the appropriate resolution, which may include reassignment or termination of employment.

Failure to disclose a prohibited relationship may result in disciplinary action, up to and including termination of the managerial or supervisory employee involved.

Even when no direct reporting relationship exists, if a personal relationship creates an actual or perceived conflict of interest, disruption, or concern in the workplace, FSS may take corrective action, including reassignment or termination of one or both employees.

HARASSMENT AND DISCRIMINATION

Five Star Solutions is committed to maintaining a workplace free from discrimination, harassment, and retaliation. All employees are expected to conduct themselves in a professional and respectful manner at all times.

FSS prohibits discrimination and harassment based on any protected characteristic, including but not limited to:

- Race
- Color
- Religion
- Sex (including pregnancy, sexual orientation, LGBTQIA+, gender, gender identity, or expression)
- National Origin
- Military/veteran status
- Citizenship
- Disability
- Age
- Genetic Information
- Marital status
- Any other status protected by federal, state, or local law.

This policy applies to all employees and individuals who interact with employees, including customers, vendors, contractors, and visitors.



Prohibited harassment includes, but is not limited to:

- Unwelcome sexual advances
- Requests for sexual favors
- Verbal, visual, or physical conduct of a harassing or discriminatory nature
- Offensive jokes, slurs, noises, or comments including vulgar language
- Offensive gestures or touching
- Display or distribution of offensive materials

This also includes gender-based harassment, including by a person of the same sex.

Harassment is prohibited when it affects employment decisions, interferes with work performance, or creates an intimidating, hostile, or offensive work environment.

Employees who experience or witness discrimination, harassment, or retaliation should report the conduct immediately to:

- Their Supervisor
- Any Member of Management
- Human Resources

Employees are not required to report concerns to the individual involved and may bypass any level of management.

Managers and supervisors who become aware of potential violations must immediately notify Human Resources.

FSS will promptly investigate all complaints in a reasonably confidential manner. Appropriate corrective action, up to and including termination of employment, will be taken when warranted.

Employees may encounter content or statements from client contacts that may be offensive or inappropriate. FSS does not endorse or assume responsibility for such content. Employees should report these incidents immediately so appropriate action can be taken. In these situations, FSS acts solely as an intermediary between customers and clients and does not control or have prior knowledge of all communications or materials.

Employees are expected to report any recurring discrimination, harassment, or retaliation immediately.



UNLAWFUL RETALIATION

Five Star Solutions prohibits retaliation against any employee who, in good faith:

- Files a complaint
- Supports a coworker in a complaint
- Participates in an investigation
- Serves as a witness
- Reports suspected legal or policy violations
- Refuses to engage in illegal activity
- Exercises legal rights, including jury duty or filing a workers' compensation claim

Retaliation by any employee, including owners, managers, supervisors, coworkers, vendors, or clients, is strictly prohibited.

Employees who believe they have experienced retaliation should report the conduct immediately to their supervisor, Human Resources, or any member of management. Employees may bypass any individual involved in the complaint.

All reports will be investigated promptly and handled as confidentially as possible. Appropriate corrective action, up to and including termination of employment, will be taken when warranted.

Employees who knowingly provide false information during an investigation may be subject to disciplinary action, up to and including termination.

If retaliation re-occurs, it must be reported immediately.

DRUG AND ALCOHOL USE

Five Star Solutions recognizes that employees are our most valuable asset and is committed to maintaining a safe, healthy, and productive workplace. Employees are expected to report to work —whether on-site or working remotely— in a mental and physical condition that enables them to perform their job duties safely and effectively.

FSS recognizes that drug and alcohol dependency may be treatable conditions. Employees are encouraged to voluntarily seek assistance before their performance or safety is affected. While FSS respects employee privacy, substance abuse that impacts workplace safety, performance, attendance, or productivity will not be tolerated.

Employees are prohibited from manufacturing, using, possessing, distributing, transferring, selling, or being under the influence of alcohol, illegal drugs, or unauthorized controlled substances while:



- Working remotely or from home
- Performing work for FSS
- Representing FSS
- On FSS property, including parking lots, storage areas, or FSS vehicles

"Illegal drugs" include any substances defined as illegal under applicable federal, state, or local law.

The use of legally prescribed medications is permitted only if such use does not impair the employee's ability to safely and effectively perform essential job functions. Employees using prescribed medications that may affect performance or safety should notify management or Human Resources.

Alcohol may be permitted at FSS-sponsored events with prior approval from a FSS officer.

Note: The use of marijuana for medical or recreational purposes, even if permitted by state law, is not permitted on company premises or while performing work duties.

If there is reasonable suspicion that an employee is under the influence management should be notified immediately. The employee will be privately contacted and given an opportunity to explain the situation. If reasonable suspicion remains, the employee may be required to stop working immediately.

FSS reserves the right to conduct searches of company property and, where permitted by law, personal belongings on company premises. The company may also require employees to submit to drug and/or alcohol testing, including on-site testing or testing at a designated facility.

Failure to comply with this policy, including refusal to cooperate with a search or testing request, may result in disciplinary action, up to and including immediate termination of employment.

PERSONAL APPEARANCE

Five Star Solutions employees are expected to maintain a professional appearance that reflects a positive business image to customers, visitors, and coworkers. Personal appearance, grooming, and cleanliness all contribute to a professional and productive work environment.

Employees are expected to present a clean, neat, and appropriate appearance during working hours, whether working on-site or remotely while participating in video meetings or representing FSS. Attire should be appropriate for the employee's position and work responsibilities.



If an employee's appearance is determined to be inappropriate, they may be asked to leave work and return properly dressed or groomed. Time away from work for this reason will be unpaid. FSS may provide reasonable accommodation for employees with sincerely held religious beliefs, as required by law.

FSS maintains a casual dress code; however, employees should remain mindful that clients or visitors may be present at any time. The following guidelines are intended to provide general direction and are not all-inclusive. Management reserves the right to determine appropriate attire.

Monday through Friday attire:

Acceptable:

Casual or dress shirts, t-shirts, sweaters, nice looking pants, jeans, capris, shorts, skirts, casual or dress shoes including sandals and flips.

Unacceptable:

Sweatpants, or athletic/workout pants.

Saturday and Sunday attire:

Acceptable:

Monday through Friday attire plus sweatpants, or athletic/workout pants.

Unacceptable ALWAYS:

Pajama pants, inappropriate length skirts and shorts, midriff, low cut or revealing tops, tank tops with straps less than 2 inches wide at smallest point, clothing referencing illegal substances, excessively ripped or torn clothing, leggings not covered with a dress, skirt, or long shirt, spandex clothing, or visible undergarments

Shoes must be always worn when away from a designated workstation.

Scent-Free Workplace

To maintain a healthy and comfortable work environment, employees are required to refrain from using scented products within the workplace such as but not limited to: scented hairsprays, colognes, perfumes, lotions, potpourri, air fresheners, and candles.

These products may cause discomfort or medical concerns for others.

SOCIAL MEDIA

Five Star Solutions recognizes that social media is an important communication tool and



respects employees' rights to engage in personal social media use during non-working time. However, use of social media during working time or on FSS equipment must comply with all FSS policies.

Employees are responsible for maintaining FSS's professional reputation. Employees must not post content that could harm FSS, its employees, customers, vendors, or business relationships.

Employees who identify themselves as FSS employees on social media must adhere to the following guidelines:

- Clearly state that opinions expressed are personal and do not represent FSS
- Do not disclose confidential, proprietary, or nonpublic FSS information
- Do not post information about customers, employees, or FSS incidents
- Do not use the FSS name or logo without authorization
- Do not post photos of coworkers, FSS property, or work areas without permission
- Do not make harassing, threatening, defamatory, or discriminatory statements
- Do not represent yourself as a spokesperson for FSS

Employees may include general employment information such as company name, job title, promotions, or participation in company-sponsored events, provided such information does not violate this policy.

Supervisors and Managers are discouraged from initiating or accepting social media connections with employees they directly or indirectly supervise, as this may affect professional working relationships. Supervisors and Managers should avoid responding to work-related questions on social media platforms.

Employees are responsible for all content they post online. Social media activity that violates company policies, discloses confidential information, or negatively impacts the workplace may result in disciplinary action, up to and including termination of employment.

Employees who become aware of inaccurate or harmful information about FSS online should notify management. Employees should not respond to or attempt to correct such information themselves.

FSS reserves the right to review publicly available online content and investigate potential policy violations.



CUSTOMER RELATIONS

Customers are among Five Star Solutions' most valuable assets. Employees are expected to provide courteous, professional, and prompt service in all customer interactions. Employees represent FSS at all times and must conduct themselves in a manner that reflects positively on FSS.

While working with customers, employees must maintain professional boundaries. Employees are prohibited from:

- Engaging in personal conversations unrelated to business beyond brief, professional courtesy exchanges
- Developing personal, social, or physical relationships with customers
- Arranging personal contact with customers outside of work-related purposes
- Sharing personal information, including home addresses, phone number, or social media accounts
- Requesting personal information from customers unless required for business purposes

Employees must not share personal details or engage in conduct that could be considered unprofessional or that violates FSS conduct policies.

Any situation that creates personal safety concerns must be reported immediately to a Manager or Human Resources.

Gifts and Compensation may not be requested or accepted from customers or clients outside of normal business practices. Acceptable items may include nominal promotional items or FSS-shared gifts such as holiday baskets or branded merchandise.

Employees may not accept personal compensation, including money, products, or services, from customers or clients. **Example:** this includes but is not limited to accepting a steaks/fruit basket for yourself while placing a holiday order for a customer.

Employees with questions about accepting business courtesies should consult with their Managers or Human Resources before acceptance.

Employees are expected to maintain professional communication in all interactions, including in person, by phone, email, or other communication methods. Failure to comply with this policy may result in disciplinary action, up to and including termination of employment.



WORK AVOIDANCE

Five Star Solutions expects employees scheduled for customer interactions to remain available and actively engaged in assisting customers. As a contact center, the primary responsibility of a Customer Success Associate is to handle phone calls, chats, and emails and assist customers to the best of their ability. Any behavior intended to reduce, delay, avoid, or otherwise lessen assigned workload, including limiting the number of customer interactions handled, is strictly prohibited. Employees are expected to perform assigned duties in good faith and always maintain productivity and availability standards. Failure to perform the primary functions of the position places FSS at risk of losing clients, damaging its reputation, and impacting future business opportunities.

Examples of work avoidance include, but are not limited to:

- Taking unscheduled or extended breaks
- Claiming system or phone issues when none are found
- Repeatedly entering incorrect passwords to avoid call queues
- Sleeping or being unavailable during scheduled work time
- Providing incorrect information to end customer interactions
- Being rude or unprofessional to encourage customer disconnection
- Making outbound calls to avoid inbound interactions without approval
- Inappropriate use of phone or system status codes (e.g., “Make Busy”)
- Manipulating call status, lines, or after-call work time to avoid calls
- Disconnecting calls or failing to respond to customers
- Placing customers on hold for excessive periods
- Immediately placing incoming calls on hold forcing customer disconnection
- Transferring calls improperly or without authorization
- Riding on hold instead of cold transferring when applicable
- Excessive personal conversations with customers or coworkers during work time
- Excessive or unnecessary contact with supervisors or support teams to avoid calls

Employees are expected to use available resources, follow call control guidelines, and maintain productivity standards at all times.

Violation of this policy may result in disciplinary action, up to and including termination of employment. Depending on severity, work avoidance may be considered gross misconduct and may result in immediate termination.

VIOLENCE IN THE WORKPLACE

Five Star Solutions is committed to maintaining a safe and secure work environment. Threats, stalking, intimidation, abusive behavior, or acts of violence by any individual —



including employees, customers, vendors, or visitors — will not be tolerated. This policy applies to conduct occurring on FSS premises, at FSS-controlled sites, while working remotely, or in connection with FSS business, including conduct communicated electronically or verbally, even if made in jest.

Any individual who engages in threatening or violent behavior may be removed from the workplace or restricted from FSS business activities pending investigation. Violations of this policy may result in disciplinary action, up to and including termination of employment, termination of business relationships, referral to law enforcement, and/or legal action as appropriate.

Employees must immediately report any threats, acts of violence, or behavior that may pose a safety risk, whether witnessed, received, or reported by another individual. This includes behavior that appears potentially threatening even if no direct threat has been made.

Reports will be handled as confidentially as possible, consistent with the need to investigate and maintain workplace safety. Failure to report known threats or violent behavior may result in disciplinary action.

WEAPONS

To maintain a safe work environment, Five Star Solutions prohibits the possession, carrying, or use of weapons on FSS property, in FSS vehicles, while working remotely, or while conducting FSS business. This policy applies regardless of permits or licenses.

Prohibited items include, but are not limited to:

- Firearms, with or without a permit
- Explosives or hazardous materials
- Illegal knives or knives with blades exceeding six inches
- Any item that could reasonably be considered a weapon or used to cause bodily harm

Exceptions may be made for law enforcement, security personnel, or individuals authorized by FSS.

Employees who are unsure whether an item is prohibited should contact Human Resources. Employees are responsible for ensuring they do not bring prohibited items into the workplace.

Nothing in this policy creates any obligation beyond those required by applicable law.



Violations of this policy may result in disciplinary action, up to and including termination of employment.

CORRECTIVE ACTION

Five Star Solutions is committed to administering corrective action in a fair, consistent, and timely manner. The purpose of corrective action is to address performance or conduct issues, prevent recurrence, and promote satisfactory performance. The use of corrective action is at the discretion of FSS.

Corrective actions may include, but are not limited to:

- Coaching
- Verbal Warning
- Written Warning
- Final Written Warning
- Suspension (with or without pay)
- Termination of Employment

Depending on the severity of the issue, corrective action steps may be applied in any order, and one or more steps may be skipped.

Certain conduct may be serious enough to warrant immediate suspension or termination without prior corrective action.

FSS reserves the right to determine the appropriate level of corrective action based on the circumstances.



EMPLOYEE BENEFIT PROGRAMS

SUMMARY OF BENEFITS

Five Star Solutions offers a comprehensive benefits package to eligible employees. Full-time regular employees working a minimum of 30 hours per week become eligible for benefits on the first of the month following 60 days of employment. Employees must maintain an average of at least 30 hours per week to remain eligible.

Medical, dental, and vision premiums are deducted on a pre-tax basis. Supplemental and indemnity benefits, including voluntary life insurance, are deducted on a post-tax basis.

If employment ends, benefit coverage continues through the last day of the month in which separation occurs. **If your employment ends on the first day of the month, or at any time before all premiums for the month have been collected, any remaining premiums will be deducted from your final paycheck(s). If your final wages are insufficient to cover the premiums owed, you will not receive a check.**

Additional benefit details, legal notices, and plan information are available at www.myfivestarbenefts.com.

Benefits Plans include:

- Medical
- Dental
- Vision
- Basic Life and AD & D Insurance
- Voluntary Life Insurance
- Flex Spending Account (FSA)
- Health Savings Account (HSA)
- 401 (k) Plan with Employer Match
- Short-term Disability
- Accident Insurance
- Hospital Indemnity
- Critical Illness
- Pet Insurance
- ID protection
- Paid Time Off (PTO)

If you are out for any reason and no hours are worked to cover your benefits premiums, they will fall into arrears. You have 45 days to make up the arrears or to set up a payment arrangement*. If you are out longer than 45 days, you may be contacted to determine a plan before your return. After the 45-day grace period unpaid benefits will be canceled.

Payment arrangements*:

- 1. Arrears of \$100.99 or less will be deducted from the first available paycheck. If insufficient funds are available, the remaining balance will be deducted from the next paycheck.**
- 2. Arrears of \$101 or more will be placed on a payment plan, with a minimum deduction of \$100 per paycheck. Larger arrears will result in deductions taking**



place on the 3rd & 5th check of the month.

Five Star Solutions reserves the right to modify benefits, eligibility, or contribution requirements at any time, in accordance with applicable law.

TOBACCO USE STATUS / TOBACCO FREE WORKPLACE

The use of tobacco or nicotine products, including cigarettes, cigars, pipes, e-cigarettes, vaporizers, and smokeless tobacco, is prohibited inside all Five Star Solutions facilities and vehicles.

Product use is permitted only in designated outdoor areas and is prohibited within 20 feet of entrances, windows, or ventilation systems. Employees may use tobacco products inside their personal vehicles, provided materials are properly extinguished and disposed of. Employees are not allowed to use products while actively working, including remote work.

This policy applies to all employees, customers, and visitors at all times.

FSS supports healthy behaviors and provides access to tobacco-cessation resources. Information is available at www.myfivestاربenefits.com.

FSS offers a medical premium discount for employees who are tobacco-free or actively participating in a tobacco-cessation program. Employees who use tobacco products without intent to quit are not eligible for the discount.

Employees electing medical coverage must annually attest to and sign an affidavit to their tobacco-use status during open enrollment. FSS reserves the right to verify employee's status, including testing where permitted by law. Employees must notify Human Resources of any change in tobacco-use status.

Failure to accurately report tobacco-use status may result in removal of the premium discount and recovery of any discounted premiums provided.

COBRA

In accordance with COBRA, Five Star Solutions provides eligible employees and their covered dependents with the opportunity to continue health coverage for a limited period following a qualifying event. COBRA information will be mailed as required and outlined in the applicable plan documents.



PAID-TIME-OFF PTO PLAN

Five Star Solutions provides eligible full-time employees with Paid Time Off (PTO) for vacation, illness, personal time, holidays, and bereavement. PTO becomes available on the 91st day of employment and will appear on the first payroll following eligibility. PTO is paid at the employee's regular base rate.

Employees not eligible for PTO may accrue Unpaid Time Off (UPTO) at the same rate and must have available UPTO to request time off.

PTO accrues based on hours worked (including PTO used), up to 40 hours per week. Accrual rates and maximum balances increase based on years of service:

- Upon Hire = .0625 per hour (cap at 100 hrs.)
- 2nd Anniversary = .0663 per hour (cap at 108 hrs.)
- 4th Anniversary = .0702 per hour (cap at 116 hrs.)
- 6th Anniversary = .0740 per hour (cap at 124 hrs.)
- 8th Anniversary = .0779 per hour (cap at 132 hrs.)
- 10th Anniversary = .0817 per hour (cap at 140 hrs.)
- 12th Anniversary = .0856 per hour (cap at 148 hrs.)
- 14th Anniversary = .0894 per hour (cap at 156 hrs.)
- 16th Anniversary = .0933 per hour (cap at 164 hrs.)
- 18th Anniversary = .0971 per hour (cap at 172 hrs.)
- 20th Anniversary = .1010 per hour (cap at 180 hrs.)

Once the maximum balance is reached, no additional PTO will accrue until the balance falls below the cap.

Employees moving from full-time to part-time may use remaining PTO but will not accrue additional PTO. Employees returning to full-time status must satisfy the 90-day eligibility period again.

Employees who resign without providing proper two weeks' notice, fail to work scheduled shifts during the notice period, or are terminated for just cause may forfeit* unused PTO. PTO during a resignation period must be pre-approved. No call /no-show absences will not be covered by PTO.

***Employees in Louisiana, Nebraska, and North Dakota will receive PTO payout on their final paycheck, regardless of separation reason, in accordance with applicable state laws.**



REQUESTING/SCHEDULING TIME OFF

To allow for timely and efficient scheduling, Five Star Solutions employees' time-off requests must be submitted at least three (3) weeks in advance.

1. All requests are reviewed by Workforce.
2. Requests are considered on a first-come, first-served basis.
3. Approval, or denial, is based on business and staffing needs.
4. AND Full-time employees must have sufficient PTO available to cover the request.

Requests submitted less than three (3) weeks in advance, or requests from part-time employees, must be submitted to the employee's manager. These requests will follow the same review criteria, and the manager will communicate the decision.

Unexpected absences (any time missed when scheduled to work) require available PTO to be used before unpaid time and Managers will apply PTO automatically. If PTO is used for an unexpected absence, previously approved time off will be adjusted if sufficient PTO is no longer available.

If employees are "overstaffed", employees are not required to use PTO but may choose to do so.

*In **Louisiana** a 1-day leave of absence for genetic testing or cancer screenings if medically necessary.

- Documentation is required.
- An effort should be made by the employee to provide a 15-days' notice.
- An employee can use PTO to cover this time.

*In **Louisiana** an employee can request leave for bone marrow donation.

- Documentation is required.
- No more than 40 hours of paid leave
- Advanced notice of leave is required.

*In **Michigan** employees are allowed to earn Sick & Safe (S&S) time.

- An employee is anyone who is employed with FSS.
 - This covers the employees or the employee's family member's mental or physical illness, injury, or health condition, medical diagnosis, care, or treatment and if a victim of domestic violence or sexual assault.
 - This covers a child's school or place of care related to the child's health or disability, or the effects of domestic violence or sexual assault on the child.



- Employers must provide each employee in Michigan with 1 hour of S&S for every 30 hours worked.
- FSSs existing leave policy, PTO, already meets Michigan’s S&S requirements for FT employees.
 - Once FT associates reach 72 hours of PTO used toward S&S within a calendar year, any further absences will no longer be covered under Sick & Safe and will fall under the regular attendance policy.
 - PT & temp employees will accrue 1 hour S&S per 30 hours worked and will only be available once earned. Any additional time off beyond their accrued hours remains unpaid and is not protected unless protected under separate FMLA/ADA.

* In **Minnesota**, sixteen (16) hours, and in **North Carolina & Nevada** four (4) hours, of unpaid school activities leave per year is granted to any employee who is a parent, guardian, or person standing in loco parentis of a school-aged child so that the employee may attend school activities or conferences provided such things cannot be scheduled during nonwork hours.

- The leave shall be at a mutually agreed upon time.
- In NC the request must be made at least 48 hours in advance.
- In NV & MN the request must be made at least 5 school days before the leave.
- In NV time must be used in increments of 1 hour.
- Written verification from the child's school may be requested by the employer.
- If an employee wants to use PTO to cover this time, we can submit that as well as deduct it from the unpaid totals.

*In **Minnesota** employees are allowed Earned Sick and Safe Time (ESST).

- ESST local ordinances are in effect in the cities of Bloomington, Minneapolis and St. Paul and may differ from the state’s ESST requirements.
- An employee is anyone who works at least 80 hours a year for an employer in MN.
- Employers must provide employees with 1 hour of ESST for every 30 hours worked.
- FSSs existing leave policy, PTO, already meets Minnesota’s ESST requirements.

*In **Minnesota** employees are allowed Paid Leave.

- Paid Leave eligible employees must have earned at least 5.3% of the state average annual wage in the base period.
- What does MN Paid Leave provide?
 - Up to 12 weeks of medical leave per benefit year
 - Up to 12 weeks of family care leave per benefit year
 - Not more than 20 total weeks of leave per benefit year
 - Group insurance must be continued



- EE and ER must pay their share of premiums
 - Job protection 90 days after date of hire
- Employees are permitted to use paid leave for their own illness, or if a family member is sick, injured, need medical care, or preventive care. Employees can also use it if their workplace or their child's school closes due to an emergency, if they are exposed to a contagious disease, or for reasons related to domestic abuse, sexual assault, or stalking.
- Employees must provide 7 days' notice unless it is an emergency.
- Premiums are funded by both the employer and the employee via payroll deduction

* This plan may be impacted by other types of leave, including Emergency Sick and Safety Time (ESST) and any other paid or unpaid leave programs. These leaves may affect how this plan functions or may operate concurrently, depending on the circumstances and applicable policies.

*In **Pittsburgh, PA**, up to 72 hours of Paid Sick Leave (PSL).

Employers must provide 1 hour of PSL for every 30 hours worked. Seasonal employees are excluded from coverage if they are hired for a temporary period of not more than 16 weeks in a calendar year.

- FSSs existing PTO policy already meets Pittsburgh's requirements for FT employees.
 - Once FT associates reach 72 hours of PTO used toward PSL within a calendar year, any further absences will no longer be covered under PSL and will fall under the regular attendance policy.
 - PT employees will accrue at 1-hour PSL per 30 hours worked and will only be available once earned. Any additional time off beyond their accrued hours remains unpaid and is not protected unless protected under separate FMLA/ADA.
- Permitted use of PSL:
 - This covers their own illness, injury, or health conditions.
 - To care for a family member with an illness, injury, or health condition.
 - To seek preventative care.
 - To address public health emergencies, including school or daycare closures.
 - To recover from workplace closures due to a public health emergency.
 - To recover from exposure to a communicable disease.

HOLIDAYS

Five Star Solutions provides PTO in lieu of paid holiday benefits, as holiday time is included in PTO accrual rates. Employees may choose to use PTO on holidays, but it is not required. Total paid hours (worked hours plus PTO) may not exceed eight (8) hours on a holiday.



Employees will receive time-and-a-half pay for hours **worked** on the following seven (7) holidays:

- New Year's Day (January 1)
- Easter
- Memorial Day (last Monday in May)
- Independence Day (July 4)
- Labor Day (first Monday in September)
- Thanksgiving (fourth Thursday in November)
- Christmas (December 25)

Veteran's Day (November 11): **Iowa and Tennessee Only**

- Eligible Veterans may request the day off
- 30 days advanced written notice required
- May be taken with or without using PTO
- May be scheduled as a regular day off
- Documentation required (e.g., certificate of release)
- Time worked is paid at regular rate, not time-and-a-half

WORK AT HOME

Five Star Solutions offers employees the opportunity to work from home when business needs and client requirements allow. Work-at-home status is a privilege, not an entitlement, and may be modified or revoked at any time.

Employees working remotely are expected to:

- Perform duties outlined in their job description
- Adhere to assigned schedules
- Meet performance, quality, and attendance standards
- Follow all company policies and procedures

Performance will continue to be monitored through standard quality assurance methods, including call recordings, live monitoring, and screen capture. Failure to meet expectations may result in corrective action, up to and including termination, and/or revocation of work-at-home privileges.

Employees must obtain approval prior to relocating to a different city or state due to state and local employment requirements and business considerations. Remote equipment may not be relocated for temporary purposes, including vacations or for assisting others, without prior approval.



Employees are responsible for maintaining a stable work environment, including mortgage/rent, reliable internet, power, and workspace. Service disruptions that impact attendance or performance may result in attendance occurrences. Repeated disruptions will be considered an unstable work environment and may result in separation. FSS reserves the right to request documentation to verify outages.

Additional information, including the Work-at-Home Agreement, is available at www.myfivestarbenefts.com. Approval must be obtained and signoffs will occur digitally.

FSS reserves the right to modify or suspend the Work-at-Home Program due to business needs, emergencies, local restrictions, or other unforeseen circumstances.

TUITION REIMBURSEMENT

Five Star Solutions supports employee development through a Tuition Reimbursement Program.

Full-time employees are eligible after one (1) year of service for approved GED or degree programs that are business- or job-related. Approval from the employees' Manager and Human Resources must be obtained prior to enrollment. Reimbursement is contingent upon successful completion with a minimum 3.0 GPA.

Additional information and reimbursement forms are available at www.myfivestarbenefts.com

LICENSING, CERTIFICATION, AND MEMBERSHIP REIMBURSEMENT

Certain positions require specific licenses, certifications, or professional memberships. To support employees in performing their roles, Five Star Solutions may pay for or reimburse these expenses.

Because these credentials may provide value beyond employment with FSS, repayment may be required if the employee separates from FSS within a specified period:

- **Separation within 12 months: 100% repayment** required.
- **Separation after 12 months but before 24 months: 50% repayment** required.
- **Separation after 24 months: no repayment required.**

Employees agree that any required repayment may be **deducted from their final paycheck** in accordance with applicable law. Employees may also voluntarily repay prior to separation if preferred.



Note: This policy applies to all licensing, certification, or membership costs paid or reimbursed by FSS. Exceptions require prior written approval from Human Resources.

BEREAVEMENT LEAVE

Five Star Solutions does not provide paid bereavement leave; however, employees may use available PTO for approved time off. FSS intends to support employees during periods of grief and will review individual circumstances on a case-by-case basis.

Employees must coordinate bereavement leave with their manager. Additional considerations may be reviewed with Human Resources as needed.

Relationship	Consecutive Hours
Spouse Child / stepchild Parent / Stepparent/ Legal guardian	40
Sibling / stepsibling Grandchildren	24
In-Laws Grandparents	16
Extended family	8
*Step situations will be based on the primary living arrangements.	

Documentation, such as a funeral program, may be required upon return.

JURY DUTY

Five Star Solutions encourages employees to fulfill civic responsibilities, including jury duty. Employees may take jury duty leave as unpaid time or use available PTO. A copy of the jury summons must be provided to the employee's manager as soon as possible. Employees are expected to report to work when court schedules permit.

FSS may request that an employee be excused from jury duty where permitted by law. Health benefits will continue during unpaid jury duty leave in accordance with applicable plan terms. PTO and holiday accruals will continue during unpaid jury duty leave.

Grand Jury Duty (Non-Exempt Employees Only)

Employees selected for Grand Jury Duty will be paid at their base rate for the number of hours they were scheduled to work. Any compensation received for jury duty must be reported to Human Resources and will be offset against regular pay.



If jury duty extends beyond paid Grand Jury Duty, employees may use available PTO or request unpaid leave.

FAMILY AND MEDICAL LEAVE (FMLA)

Eligible employees of Five Star Solutions may take up to 12 weeks of unpaid, job-protected leave in a 12-month period if they have at least 12 months of service, 1,250 hours worked in the preceding 12 months, and work at a site with 50 or more employees within a 75-mile radius.

Qualifying reasons FMLA leave may be used for:

- Birth, adoption, or foster placement of a child and bonding (within 12 months)
- Care of an immediate family member (spouse, child, or parent) with a serious health condition
- The employee's own serious health condition preventing job performance
- Qualifying exigencies related to a family member's covered military duty

Military caregiver leave may provide up to 26 weeks of leave in a single 12-month period to care for a covered service member who is seriously injured or ill.

Notice Requirements

Employees must provide sufficient information for FMLA eligibility determination and give at least 30 days' notice when foreseeable, or as soon as practicable. Failure to provide timely notice or required information may delay or deny leave. Submission of falsified or altered documentation may result in denial of leave and disciplinary action, up to termination.

Certification

Medical or military certifications are required when applicable. Failure to provide timely, complete certification may result in denial or delay of leave. FSS may require clarification, authentication, or a second opinion at its expense.

Falsified documentation including medical records/notes/accommodations will be grounds for denial or termination from employment.

Intermittent Leave

Intermittent or reduced-schedule leave may be permitted when medically necessary or otherwise allowed under FMLA.

Leave for birth, adoption, or foster placement must be taken continuously and completed within 12 months of the event.



Benefits and Pay

Health insurance benefits will be maintained during FMLA leave; employees remain responsible for their premium contributions. **PTO does not accrue during leave.** PTO must be used concurrently with FMLA unless otherwise required by law or the leave is covered under workers' compensation in which case the employee may use accrued PTO only for the purpose of satisfying any waiting period. Absences more than the accrued time will be treated as FMLA leave without pay.

If an employee does not return from leave, they may be required to FSS for health insurance premiums paid during the leave period.

Job Status and Return to Work

Employees generally will be restored to the same or equivalent position upon return. FSS may require a Fitness for Duty certification before reinstatement. Failure to provide the required documentation may delay or prevent return to work.

Additional Provisions

- Married employees working for FSS may be limited to a combined 12 weeks of leave for qualifying family-related reasons, or 26 weeks for military caregiver leave.
- Leave may impact eligibility for pay increases or bonuses based on attendance and time worked.
- Leave may require transfer to another client or like-position based on business needs, remaining at the same pay
- Leave misuse, including working another job while on leave or using leave for non-qualified reasons, may result in disciplinary action up to termination.
- FMLA leave may be counted under the FSS attendance policy where permitted by law
- Employees who do not return to work at the end of their leave will be reviewed for termination unless they qualify for additional leave under the Americans with Disabilities Act.
- When state and local laws offer more protection or benefits, the protection or benefits provided by those laws will apply.

PERSONAL LEAVE OF ABSENCE

Five Star Solutions employees may request unpaid personal leave of absence for emergencies or special circumstances. Requests are reviewed on a case-by-case basis, considering length of service, work record, staffing needs, and the reason and duration of the leave. To be eligible, employees must be full-time and have completed at least three months of service.



Employees must submit a written request to their manager at least two weeks in advance, including the reason for leave, dates of absence, and expected return date. In emergencies, the advance notice requirement may be waived by Human Resources.

Personal leaves generally may not exceed two calendar weeks. Extensions may be granted only under extreme circumstances. Failure to return on the scheduled date will be considered a voluntary resignation. Working another job while on leave is prohibited and may result in revocation of leave or termination.

Employees must use available paid time off before unpaid leave begins. Paid time off will not accrue during unpaid leave. Benefits may be affected during leave.

Employees returning from personal leave will be reinstated to their former position if available or considered for a comparable position if one is available.

MILITARY / RESERVE LEAVE

Five Star Solutions provides military leave in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA) for eligible full-time and part-time employees. Military leave may be granted for up to five years, including a voluntary extension, when requested by the United States government.

Employees must provide advance notice of military leave to their manager and submit appropriate documentation, unless notice is impossible, unreasonable, or prevented by military necessity.

Employees will not receive salary during military leave unless required by law. Employees may elect to use accrued vacation, personal time, or PTO. Benefits will continue for up to 31 days if employees pay their normal share. For leave exceeding 31 days, employees may continue health coverage under COBRA at 102% of the total cost.

Upon return, employees will be reinstated with the seniority, pay, status, and benefits they would have received if continuously employed. Employees must apply for reemployment within 90 days of discharge. Failure to return within the required timeframe may be considered a voluntary resignation.

Employees participating in the FSS 401(k) plan may make up missed contributions upon reemployment, as permitted by law.

Reservists and National Guard members will be granted time off for required training. This time will not count against PTO, although employees may elect to use available PTO.



FSS will maintain health care benefits during leave; however, employees are responsible for their normal contributions. Please refer to “Payment Arrangements” under the Summary of Benefits.

PREGNANCY/PARENTAL LEAVE

Five Star Solutions is committed to supporting employees during pregnancy, childbirth, and in connection with the adoption or foster care placement of a child. FSS provides **reasonable accommodations** and **parental leave** in accordance with the Pregnancy Workers Fairness Act (PWFA), the Americans with Disabilities Act (ADA), the Family and Medical Leave Act (FMLA), and all applicable state and local laws.

Pregnancy and Accommodation Requests

- Employees who are pregnant should notify their manager as soon as they are comfortable sharing this information or when a potential need for accommodation arises.
- Reasonable accommodation may include modified duties, adjusted schedules, additional breaks, or temporary reassignment, and may require documentation, such as FMLA/AA, from a healthcare provider. Your manager will coordinate with Human Resources to implement accommodations promptly.
- Employees should provide 30 days’ notice, when possible, for appointments or scheduling needs related to pregnancy.

Parental Leave

- Parental leave is available following the birth of a child or the placement of a child through adoption or foster care. The purpose of parental leave is to allow employees to care for and bond with a newborn or newly placed child.
- Leave will run concurrently with FMLA, if applicable.
- For standard deliveries, six weeks is typical for maternity leave; longer leave may be requested. Leave of less than four weeks for a standard delivery requires a release from your doctor.
- Parental leave is also available to the expectant partner. Employees should work with their manager, Workforce Management (WFM), and HR to coordinate timing and coverage.

Use of Paid Time Off and Benefits

- Parental leave requires the use of accrued PTO. If PTO is insufficient, the remaining leave will be unpaid.
- Benefits coverage will continue during unpaid leave; employees will work with HR to arrange repayment of premiums upon return.

Non-Retaliation and Compliance

- Employees requesting accommodations or leave will not face retaliation.



- All leave and accommodation requests will be evaluated according to medical leave provisions outlined in this handbook, the PWFA, ADA, FMLA, and other applicable federal and state laws.

CRISIS/PANDEMIC ILLNESS

The purpose of this policy is to minimize disruption to business operations during a crisis or pandemic by promoting employee safety, maintaining operations, and continuing customer service.

Five Star Solutions will follow recommended health and safety practices to help prevent the spread of illness. Hand sanitizer and disinfectant wipes will be available at FSS locations. Additional personal protective equipment may be implemented as recommended by the Centers for Disease Control (CDC).

Preventative measures may include:

- Practicing good hygiene, including covering coughs, frequent handwashing, and avoiding close contact with those who are ill
- Regularly cleaning and disinfecting commonly used surfaces
- Providing employees with updated information and resources as needed

Communication regarding crisis or pandemic procedures will be shared through email and management notifications.

FSS will take reasonable precautions to maintain a safe workplace. Additional guidelines are outlined in the Five Star Crisis/Pandemic Illness Plan available at www.myfivestarbenefts.com.

WORKERS' COMPENSATION INSURANCE

Five Star Solutions Workers' Compensation covers work-related injuries and illnesses only. Employees must report any work-related injury or illness to their manager or **Human Resources** immediately. Late-reported claims may be investigated and denied if facts cannot be verified.

Human Resources, preferably with the employee, will contact the workers' compensation carrier to report the claim. **The carrier determines eligibility and coverage.**

Claims resulting from willful misconduct, alcohol or drug use, or voluntary participation in off-duty recreational, social, or athletic activities sponsored by FSS are not compensable,



as permitted by law. Workers' compensation fraud is a felony and may result in disciplinary action, including termination, as well as fines and/or imprisonment upon prosecution.

Injured employees must be treated by an approved physician. Specialists may be designated by FSS when appropriate. Unauthorized treatment may not be covered.

Wage replacement benefits are subject to applicable state waiting periods and legal limits. Benefits, if approved, will be paid directly by the workers' compensation insurer in accordance with state law.

BONUSES AND INCENTIVES

To be eligible for any Five Star Solutions incentive compensation, including bonuses, commissions, or raises, employees must be actively employed on the designated payout date. Employees who resign must provide at least two weeks' notice and work all scheduled shifts in full during the notice period to remain eligible.

Employees who are on a written warning or other active disciplinary action at the time of payout are not eligible for incentive compensation.

If a referral bonus is offered, it is not applicable in the case of rehiring a previous employee. Any potential candidate for employment must have listed the referring employee on their employment application.

Any form of "gaming" to receive compensation or incentives is strictly prohibited. Gaming is defined as manipulation, falsification, or misrepresentation of data, metrics, or performance results to influence compensation or incentive eligibility. Such conduct may result in disciplinary action, up to and including termination.

FSS reserves the right to modify, interpret, or discontinue incentive programs at any time, in its sole discretion.



GENERAL INFORMATION

USE OF FSS PROPERTY AND MATERIALS

Five Star Solutions property and materials are provided for business use only. Personal use of FSS stationery, postage, fax machines, copiers, or other equipment is prohibited without prior management approval and reimbursement at the applicable rate.

Employees may not receive personal mail at FSS addresses.

Products and materials, including items placed in trash containers, may not be removed from the premises without prior management authorization. Unauthorized removal of property may result in disciplinary action, up to and including termination.

ELECTRIC APPLIANCES

To reduce safety and fire risks, electric blankets, space heaters, and personal fans are prohibited in all Five Star Solutions facilities. Employees may not plug in any personal electrical device at their workstation without prior management approval.

Heating and cooling systems in commercial buildings may create temperature variations. FSS will make reasonable efforts to maintain comfortable conditions; however, employees are encouraged to dress appropriately for workplace temperatures. Employees who believe their work area is too warm or cold should notify their manager, who will work with facilities to address concerns.

PERSONAL PROPERTY

Employees are responsible for personal belongings brought onto the premises. Five Star Solutions is not responsible for the loss, theft, or damage of personal property. Employees should report missing or damaged items to their manager immediately.

FSS may investigate suspected loss, theft, or damage, which may include reviewing security footage and interviewing witnesses. Theft or intentional damage of personal property may result in disciplinary action, up to and including termination.

Personal property left on the premises for more than two weeks following an employee's last day of employment may be discarded at FSS's sole discretion, without notice.



SAFETY

Five Star Solutions is committed to providing a safe work environment. All employees are responsible for maintaining workplace safety and complying with all FSS safety rules and applicable occupational safety and health standards, including those issued by OSHA.

Employees must immediately report unsafe conditions, accidents, or injuries to their manager or Human Resources so appropriate action can be taken.

Employees who obtain a protective or restraining order that includes FSS locations are encouraged to provide a copy to their Manager or Human Resources. If available, a photograph of the individual named in the order should also be provided. This information will be handled as confidentially as possible.

Failure to follow safety policies or procedures may result in disciplinary action, up to and including termination.

IDENTIFICATION BADGES AND BUILDING ACCESS

Employee safety and building security are shared responsibilities. To support this, Five Star Solutions issues each onsite employee a FOB for access to secured facilities, in compliance with Payment Card Industry (PCI) requirements.

All FOBs remain the property of FSS. Lost or damaged FOBs must be reported immediately to Human Resources so they can be deactivated and replaced. A \$10 replacement fee applies for FOBs at the Sioux Falls location and will be deducted from the employee's next paycheck. If a FOB is not returned upon termination, the replacement fee will be deducted from the final paycheck.

FOBs must not be shared or loaned to others. "Piggybacking" (allowing others to enter using a single scan) is strictly prohibited. Each employee must scan their own FOB upon entry. Employees may not allow entry for individuals they do not personally recognize as FSS employees.

In the event a FOB is lost, only support staff may grant temporary building access.

Failure to follow these procedures may compromise workplace safety and security and may result in corrective action, up to and including termination.

VISITORS

To protect Five Star Solutions' employee safety, property, and confidential information, no



visitors are permitted on FSS property unless authorized by management. This includes all offices, production and call areas, cafeterias, storage and restricted areas, and parking lots.

All approved visitors must sign in and out at the reception area. Visitors will be issued an identification badge, which must be worn at all times while on FSS property. Visitors **should be notified that they are** required to follow all FSS rules and regulations, including no photography or video recording unless specifically approved by management. Any visitor who refuses to comply will be escorted from the premises.

Employees should direct any **unauthorized** individuals to the **nearest support staff member**. Police assistance may be used if required.

Employees who bring unauthorized personnel into these areas may be subject to corrective action, up to and including termination.

PARKING

Parking is provided for Five Star Solutions employees in designated parking areas. Employees are responsible for ensuring their vehicle is locked and secured at all times. FSS is not responsible for any loss, theft, or damage to vehicles or their contents while parked on FSS property.

SOLICITATION

Solicitation by one Five Star Solutions employee of another is prohibited during working time for either employee. Working time refers to any period during which an employee is expected to perform job duties.

Posting or distributing of any materials on FSS property is not permitted without prior approval from Executive Management or Human Resources and only allowed in non-work areas. Fundraising of any kind, including for charitable causes, is not allowed, and related materials may not be posted.

Electronic solicitation is addressed under the Security Policy and Internet and Email Usage Policy.

FSS may occasionally sponsor volunteer or community-related events. Participation in these events is voluntary, and employees will not face any negative consequences for choosing not to participate. These events do not authorize employees to independently organize or promote solicitation for external organizations, individuals, or volunteer activities.



Solicitation also includes repeated or disruptive requests for money, cigarettes, food, rides, personal favors, or similar items, particularly when such behavior becomes intrusive, inappropriate, or creates discomfort in the workplace. This type of conduct is not permitted, as it can contribute to a disruptive or hostile work environment.

BULLETIN BOARDS

Five Star Solutions uses bulletin boards, email, and SharePoint to communicate important information including safety rules, job postings, statutory and legal notices, policies, and management updates. Employees are responsible for reviewing posted information regularly.

BUSINESS TRAVEL EXPENSES

Five Star Solutions will reimburse employees for reasonable business travel expenses when travel is approved in advance by the Executive Team. Once approved, employees may be responsible for their own travel arrangements.

When authorized, the company will reimburse reasonable costs related to travel, meals, lodging, and other necessary business expenses. Employees are expected to keep expenses within reasonable limits. As a general guideline, meal expenses should not exceed approximately \$15 for breakfast, \$20 for lunch, and \$40 for dinner. These limits do not apply when traveling between FSS locations for work-related purposes.

If an employee is involved in an accident while traveling on company business, the incident must be reported immediately to a manager.

Upon completion of travel, a travel expense report must be submitted within 30 days and include receipts for all individual expenses.

Managers are available to provide guidance regarding travel arrangements, expense reporting, reimbursement procedures, and related questions.

Falsification of expense reports or submission of non-business-related expenses is considered a serious violation of policy and may result in disciplinary action, up to and including termination of employment.

VEHICLES

This policy is intended to promote safe operation and appropriate use of Five Star Solutions vehicles. Vehicle accidents may result in serious injury, property damage, and



significant cost to FSS; therefore, all employees are expected to operate vehicles safely, responsibly, and in compliance with all applicable state motor vehicle laws.

FSS requires all drivers to maintain a safe and courteous driving manner at all times.

- FSS vehicles may only be operated by authorized employees, except when being tested by a qualified mechanic.
- Employees must hold a valid driver's license and maintain current auto insurance to operate a FSS vehicle or a personal vehicle while conducting FSS business.
- All passengers are responsible for arranging transportation to the vehicle location.
 - Where practical, pickups may occur at safe roadside locations within approximately one mile of the travel route (such as gas stations, restaurants, or rest areas).
- Any employee whose driver's license is suspended or revoked must immediately stop operating any FSS vehicle.
- Seat belts are required for all drivers and passengers at all times, regardless of airbag availability.
- When traveling on FSS business with passengers, major roadways must be used whenever possible to support safety and emergency accessibility.
- All vehicle accidents, regardless of severity, must be reported to law enforcement and to FSS as soon as possible, preferably from the scene or the same day when feasible.
- Accidents involving personal vehicles while on FSS business must follow the same reporting requirements. Any injury must also be reported to Human Resources for workers' compensation purposes.
- All traffic violations received while operating a FSS vehicle, or while driving on FSS business, must be reported within 72 hours.
- The use of a FSS vehicle, or driving on FSS business, under the influence of alcohol or drugs is strictly prohibited.
- Unauthorized passengers are not permitted in FSS vehicles.
- Drivers are responsible for securing the vehicle whenever it is unattended by shutting off the engine, removing keys, and locking doors.
- Cell phone use while driving should be limited to essential communication only and must not compromise safe driving. Drivers must pull over if phone use becomes distracting.
- Texting while driving is strictly prohibited at all times while the vehicle is in motion.

Failure to comply may result in disciplinary action up to and including termination.



CONFIDENTIAL AND PROPRIETARY INFORMATION

Five Star Solutions' property includes both tangible and intangible assets, including confidential and proprietary information. Employees of FSS may have access to sensitive information related to FSS, its clients, and vendors. This may include, but is not limited to, research, strategic plans, personnel files, marketing data, formulas, and client lists.

Access to information is limited to employees with a legitimate business need. Some employees may have access to shared network drives; however, information stored on these drives is confidential and not intended for public use unless otherwise specified. Accessing digital folders or files without authorization is considered a violation of this policy.

Employees must not disclose confidential or proprietary information to anyone within the organization without a legitimate business reason, or to anyone outside the organization without express management approval. This obligation continues even after employment ends.

FSS may develop proprietary products, written materials, and processes that are unique to the organization. Protecting this information from competitors is essential to business success. Access to restricted areas, documents, and systems is limited to individuals with authorized business purposes.

Any inventions, materials, or work products created by employees in connection with their employment are the property of FSS and must be kept confidential. FSS retains all applicable patent and copyright rights related to such materials.

Employees are also required to comply with Payment Card Industry (PCI) regulations and all FSS policies designed to protect confidential and consumer financial information.

NON-DISCLOSURE/CONFIDENTIALITY

In addition to the Five Star Solutions Confidential and Proprietary Information policy, employees are required to maintain the confidentiality of all FSS, client, and vendor information obtained during employment. This obligation applies during employment and continues after separation.

Employees must not disclose, use, or share confidential or proprietary information for personal benefit or for the benefit of any third party without prior authorization from management. Any requests for confidential information from outside parties must be directed to management.



Confidential information includes, but is not limited to:

- Compensation data
- Computer processes, programs, and code
- Customer lists and preferences
- Financial information
- Marketing strategies
- Pending projects and proposals
- Proprietary production processes
- Research and development strategies
- Technological data
- Business operations, pricing, and strategic plans

Upon separation from employment, employees must return all FSS property and confidential materials, including notes, files, customer information, and any other FSS-related documents.

Violations of this policy, including unauthorized use or disclosure of confidential information, may result in disciplinary action up to and including termination of employment, as well as potential legal action.

IMAGE AND LIKENESS USE

Five Star Solutions may capture and use photographs, video, or audio recordings of employees for business-related purposes, including internal communications, FSS promotions, recruiting efforts, and marketing materials. This may include images or recordings from FSS locations, employee events, recognition programs, volunteer activities, and similar workplace functions.

General images or recordings may be shared internally or on FSS approved platforms, including social media, radio, television, print, or other advertising mediums to promote the company or open positions.

Any specific use of an employee's image or likeness for advertising or promotional purposes will require a signed Publicity and Photo Release Form. For employees under the age of 18, a parent or guardian must sign the release form.

Employees who do not wish to have their image or likeness used should notify management. Reasonable efforts will be made to accommodate such requests.



CONTACT WITH THE NEWS MEDIA

Five Star Solutions is committed to communicating accurately and appropriately with the news media. To ensure consistent and accurate information, the **Owners** or their designees are the only authorized spokesperson(s) for FSS.

Employees must not respond to media inquiries, provide interviews, or release information regarding FSS business without prior written authorization from the **Owners**. Media inquiries should be directed to the **Owners** or their designees.



SECURITY POLICY

SEARCH

To maintain a safe and secure workplace, Five Star Solutions reserves the right to conduct inspections or searches of FSS premises and property. This may include, but is not limited to, offices, desks, file cabinets, lockers, closets, computer files, vehicles on FSS property, and personal belongings brought onto FSS premises. Access to FSS property is conditioned upon cooperation with these inspections.

Employees and visitors are encouraged not to bring personal items into the workplace that they do not wish to be subject to inspection.

If prohibited materials are discovered during a search, the items may be collected by management, documented, and secured pending further review. If the materials are determined to be permissible, they will be returned to the employee. If the materials are determined to be prohibited, illegal, or unsafe, they may be retained and turned over to appropriate law enforcement authorities when necessary.

Inspections and searches may be conducted at any time, with or without prior notice, and may include individuals entering, leaving, or present on FSS property. Refusal to cooperate with an inspection, search, or required testing, including alcohol or drug testing where applicable, may result in disciplinary action up to and including termination of employment.

PAYMENT CARD INDUSTRY (PCI)

Five Star Solutions is committed to protecting sensitive data and complying with Payment Card Industry Data Security Standards (PCI DSS). These standards apply to any organization that collects, processes, or stores credit card information.

Credit card information must only be entered into approved, secure system fields. Under no circumstances should credit card information be entered into comments, emails, notes, or any non-secure location. Entering credit card information outside designated fields is a violation of PCI requirements and may expose FSS to liability if the information is compromised.

Employees must not write down credit card information, including card numbers or CVV codes. Caller or customer personal information, including names, addresses, and phone numbers, must also be handled securely and disposed of properly in accordance with FSS data security and document retention guidelines.



Failure to comply with PCI requirements may result in disciplinary action, up to and including termination of employment.

CLEAN DESK POLICY

The purpose of this policy is to protect Five Star Solutions sensitive and confidential information from unauthorized access or misuse. This includes, but is not limited to, credit card information, personally identifiable information (PII), protected health information (PHI), and passwords. Additional benefits of this policy include improved organization, productivity, and maintaining a professional work environment.

Onsite employees:

- Sensitive information must never be written on paper unless absolutely required for job duties, and if written, must be immediately shredded after use.
- Documents containing sensitive information must be placed in a cross-cut shredder whenever a workstation is unattended.
- Printed materials containing sensitive information must be retrieved immediately from printers.
- Work areas must remain clear of sensitive materials when not in use, and items must be stored in locked drawers or cabinets.
- Whiteboards must be cleared of sensitive information after use, including in conference rooms.
- Unattended electronic media or devices found in shared areas must be turned in to a manager.

Remote Employees:

- Sensitive information must never be written on paper.
- Remote workstations are expected to remain paper-free.

Temporary use of approved text applications (e.g., Notepad or similar tools) is permitted only when necessary, during a single call, and must be deleted immediately after use or once the call is completed. Information may never be saved.

Management may conduct periodic inspections of work areas, including visual checks for onsite employees and remote verification via approved video conferencing tools.

Failure to comply with this policy may result in disciplinary action, up to and including termination of employment.



Any employee found to have violated this policy may be subject to disciplinary action, up to and including termination of employment.

COMPUTER, SOFTWARE, AND INTERNET USAGE AND ACCESS

Five Star Solutions provides telephones, computers, email, voicemail, software, and internet access for business purposes. These systems are FSS property, and employees should have no expectation of privacy when using them. All communications and data created, received, sent, or stored on FSS systems are subject to monitoring, access, and review at any time and may be disclosed to third parties as required. Employees must not access files, systems, or communications, including messages, without authorization.

Employees are expected to use all communication and technology resources in a professional, courteous, and business-appropriate manner. Messages should be clear, concise, and free of typographical or grammatical errors. The use of all capital letters, slang, shorthand, or unfamiliar acronyms should be avoided. Employees should not send any message they would not want others to read. Even if deleted, communications may still be retrievable. Employees must not access or use messages not intended for them and must safeguard confidential information at all times.

Electronic communication should be used efficiently and appropriately. Large attachments should be minimized or sent outside of peak business hours when possible.

Email and voicemail are not substitutes for face-to-face or direct conversations when more personal communication is appropriate, particularly when addressing sensitive matters or resolving conflicts. Employees are expected to exercise sound judgment in selecting the appropriate communication method.

Use of FSS systems is limited to legitimate business purposes. All information transmitted or stored must be accurate, appropriate, ethical, and lawful. Employees are prohibited from accessing, creating, transmitting, or storing content that is discriminatory, offensive, harassing, threatening, obscene, or otherwise inappropriate or in violation of FSS policies.

Internet access is available for FSS business purposes only.

Unauthorized use includes, but is not limited to:

- Viewing or transferring pornographic, abusive, slanderous, defamatory, harassing, , threatening, and/or offensive material.
- Streaming music and/or videos
- Personal, political, religious, or non-business use
- Accessing or sharing confidential or proprietary information without authorization



- Downloading or installing non-business-related software or applications
- Violating copyright, trademark, or licensing laws
- Visiting unauthorized or non-work-related websites, including social media
- Playing games or engaging in non-work-related activities
- Sending FSS information to personal email accounts
- Sending anonymous messages or misrepresenting personal views as those of FSS
- Attempting to bypass or compromise system security or access another system without authorization
- Engaging in unauthorized transactions or activities that may incur costs to FSS
- Sending or posting messages that could harm FSS's reputation
- Refusing to cooperate with security investigations
- Engaging in any illegal activity

Employees are responsible for ensuring proper authorization and rights for any materials used or distributed. Any suspected violation of this policy must be reported to a manager, Human Resources, or leadership.

Hourly employees are not permitted to install or use FSS messaging or email applications on personal devices unless specifically authorized by leadership.

Violation of this policy may result in disciplinary action, up to and including termination of employment, and may subject the employee to personal liability.

INSTANT MESSAGING

Five Star Solutions authorizes the use of Microsoft Teams as the primary instant messaging platform to support business communications and collaboration. Client-specific messaging platforms may also be used when required for business purposes and approved by management. All communications conducted through instant messaging are considered FSS communications and are subject to monitoring and review.

Instant messaging must be used for legitimate business purposes only. Employees are prohibited from using instant messaging to transmit or discuss:

- HIPAA, PCI, or other regulated or sensitive data
- Personal or private information not required for business purposes
- Confidential or non-public FSS information without authorization
- Content that is discriminatory, harassing, threatening, or offensive
- Political statements, opinions, or solicitations
- Non-business-related activities or excessive personal use that interferes with job responsibilities



Employees are expected to communicate professionally and use sound judgment when utilizing instant messaging tools.

Violation of this policy, including misuse of instant messaging or use in violation of law, may result in disciplinary action, up to and including termination of employment. Managers are responsible for ensuring compliance within their areas of responsibility.

USE OF TELEPHONES, CELL PHONES, AND ELECTRONIC DEVICES

Five Star Solutions telephones are a vital part of business operations. Due to the high volume of business conducted by phone, personal use is limited and requires prior management approval. Personal long-distance calls are prohibited unless authorized.

To protect customer information, FSS data, and employee privacy, devices capable of making or receiving calls, sending texts, accessing the internet, recording audio or video, or sending/receiving email are not permitted on the call floor, in restrooms, or in hallways. This applies to both FSS issued and personal devices. Such devices may only be used in designated areas, including breakrooms, offices, or outside the building, **except when required for approved multi-factor authentication (MFA) access to FSS systems.**

Employees must keep personal devices secured with their belongings and set to silent mode during work hours, **whether working onsite or remotely**, to avoid disruptions.

The use of cameras or recording features on any device is prohibited on FSS premises, during FSS business, or at FSS sponsored events without prior written approval from management.

In case of personal emergencies, employees should provide their manager's contact number to appropriate individuals for urgent communication.

This policy supports compliance with Payment Card Industry (PCI) requirements. Failure to comply may result in disciplinary action, up to and including termination of employment.

WORKPLACE MONITORING

Five Star Solutions conducts workplace monitoring to support security, safety, compliance, and appropriate use of FSS systems. Employees should have no expectation of privacy when using FSS systems.

Video surveillance may be used in non-private areas of the workplace to promote safety, deter theft or misconduct, and protect employees and FSS assets. **Employees are required to participate on-camera during virtual training sessions and when necessary, during**



meetings. Monitoring practices also support compliance with Payment Card Industry (PCI) requirements.

Workplace monitoring will be conducted in a professional, ethical, and respectful manner, with consideration for employee privacy to the extent permitted by law.

CUSTOMER INTERACTION MONITORING AND QUALITY

Five Star Solutions is committed to delivering consistent, high-quality customer service. Employees are expected to maintain a professional, courteous, and respectful approach in all customer interactions.

To ensure quality and support ongoing development, FSS monitors customer interactions, including phone calls, emails, chats, and other work-related communications. Monitoring is conducted on a random and periodic basis without advance notice.

Customer interactions are reviewed by the quality team, management, and/or clients for the purpose of training, coaching, and performance evaluation. Feedback is provided regularly to identify strengths and areas for improvement. Employees are evaluated using established performance standards and program-specific quality metrics.

Employees will be informed of minimum performance expectations prior to beginning work. Failure to meet required quality standards may result in corrective action, up to and including termination of employment. The Customer Interaction Monitoring and Quality Assurance policy may be updated at management's discretion.



CLOSING

Once again, welcome to Five Star Solutions! We look forward to a long working relationship with you. We hope the information contained within this handbook is helpful to you. It presents information related to your employment, things you should know about FSS, as well as your responsibilities as an employee. We urge you to make sure you understand the contents of this employee handbook.

ACKNOWLEDGEMENT

I acknowledge that I have been informed of the location of the Five Star Solutions Employee Handbook and understand that it is my responsibility to read and become familiar with its contents. I understand that if I have questions regarding any information in the handbook, I am responsible for discussing them with my supervisor, manager, or Human Resources.

I understand that the policies and statements contained in this handbook are guidelines only and do not create a contract of employment. I further understand that Five Star Solutions reserves the right to modify, revise, or eliminate any policies, procedures, or benefits at any time, with or without notice.

I understand that my employment with Five Star Solutions is at-will, meaning that either I or Five Star Solutions may terminate the employment relationship at any time, with or without cause or advance notice, subject to applicable law.

I acknowledge that I have read, understand, and agree to comply with the policies and procedures outlined in the Employee Handbook.

