

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: IV-1

Effective Date: 06-17-98

SUBJECT: Comprehensive Benefits Plan

Revision Date: 05-01-22

Employees are eligible for benefits the 1st day of the month following 30 days of employment.

LOYOLA offers its “full-time” employees a comprehensive benefits plan:

- Medical Insurance
- Dental Insurance
- Flexible Spending Account
- Life Insurance
- Short-term Disability
- Long-term Disability
- Paid Leave Time
- Paid Holidays
- Tuition Assistance

Upon employment, each employee will be given a benefits packet which will include documentation from the insured companies.

LOYOLA offers its “full-time” and “part-time” employees the following benefits:

- 401(k) Retirement Plan
- Profit Sharing Plan
- Pre-Paid Legal Services
- Virginia CollegeAmerica 529 College Savings Plan
- Employee Referral Fee/Sales Lead

Employees are eligible for the 401(k) Retirement Plan after 6 months of employment. Employees are eligible for the Profit Sharing Plan after 1,000 hours of service. Upon eligibility for the 401(k) Retirement Plan, each employee will receive a notification packet which will include enrollment documentation.

Employees are eligible for the Virginia CollegeAmerica 529 College Savings Plan the first day of the month following 30 days of employment.

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: IV-2

Effective Date: 07-09-09

SUBJECT: Continuation of Health Insurance under COBRA

Revision Date:

Under the Consolidated Omnibus Budget Reconciliation Act of 1985, better known as COBRA, if an employee terminates employment with the Company, the employee is entitled to continue participating in the Company's group medical and dental plans for a prescribed period of time, usually eighteen (18) months. In certain circumstances, such as an employee's divorce or death, the length of coverage period may be longer for qualified dependents.

COBRA coverage is not extended to employees terminated for gross misconduct.

If a former employee chooses to continue group benefits under COBRA, he/she must pay the total applicable premium plus a two (2) percent administrative fee. Coverage will cease if the former employee fails to make premium payments as scheduled, becomes covered by another group plan that does not exclude pre-existing conditions or becomes eligible for Medicare.

For detailed information or questions on COBRA, employees are requested to contact the Human Resources Department.

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: IV-3

SUBJECT: Personal Leave Time

Effective Date: 06-17-98

Revision Date: 03-16-2021

All full-time employees are eligible to accrue Personal Leave Time (PLT). The PLT benefit begins on the first day of the month following thirty (30) days of employment. Increases in accrual rates go into effect on the first pay date following the employment anniversary date.

PLT accruals will cease when an employee is using the short term / long term disability and workman's compensation benefit. An employee who is out on workman's compensation or disability will have his/her accrual adjusted to reflect the time off from work. As a result, the employee will not accrue the total days listed below.

PLT is accrued based on the following table.

Longevity	Annual Accrual	Per Pay Period Accrual
1 – 6 years	80 Hours	3.33
7 years and over	120 Hours	5.00

PLT will be prorated for employees who are hired to work less than a 40 hour work week.

Leave Requests and Approval

A Leave Request Form must be filled out by the employee when requesting time off from work. Time off will be granted on a first come, first served basis, as to not adversely impact work schedules. Time off requested by more than one employee for the same day will be determined by the immediate supervisor.

Exempt employees must use PLT in full day increments according to their work schedule. For example, an employee who works five (5) eight (8) hour days must take PLT in eight (8) hour increments. An employee who works four (4) ten (10) hour days must take PLT in ten (10) hour increments. Exempt employees must use PLT when they miss a full day of work for personal reasons. Exempt employees do not have to use PLT for partially worked days.

Non-exempt employees may use PLT in any increment necessary in order for them to be paid for a regularly scheduled workday.

Employees can request Leave without Pay. The request for Leave without Pay may not be approved if it conflicts with Loyola employment obligations.

Employees are encouraged to request their time off as far in advance as possible. Time off must be scheduled and approved by the employee's supervisor. When at all possible, supervisors will grant time off when it is requested. If it is not conducive to the efficient operations of the employee's work assignments, the supervisor may deny an employee's request for time off.

Using Personal Leave Time (PLT)

Regular workdays only are counted as days of leave. A maximum of forty (40) hours per week are permitted.

Employees are expected to return from PLT as scheduled. The immediate supervisor must be contacted if the return will be unavoidably delayed.

Holiday / Leave Time

When a Company recognized holiday falls during scheduled time off, it is not counted as a PLT day but as a holiday.

Personal Leave Time (PLT) Cash In

Employees who have more than forty (40) hours of accrued PLT available are permitted, with Executive Management approval, to exchange up to a maximum of forty (40) hours of their leave time for cash at their current rate of pay. The employee must be in good standing with LOYOLA at the time of the request, i.e., no disciplinary action documented in the employee's personnel file in the past six (6) months.

The following rules apply:

- Accrued PLT hours may be exchanged for cash, only to the extent that the current employee's accrual has exceeded or will exceed forty (40) hours by the end of the calendar year. The cash option may be approved even though the current year's accrual is not yet complete.
- Exercise of the cash option must never be allowed to cause a negative balance at the end of the calendar year.
- If the employee terminates after cashing in PLT and the PLT record has a negative balance, the final pay check will be adjusted.
- PLT balance will be reduced by the number of hours equivalent to the payment made.
- The cash option may be exercised only once during the calendar year.
- Request for the cash option must be submitted by November 30.
- Payment will be on the normal pay date by direct deposit. Ten working days are required for processing.

Final Payment or Deduction for Personal Leave Time (PLT) at Termination

For voluntary terminations and lay offs, the employee will be paid for all accrued PLT (accrual rounded to nearest hour) through the date of termination, provided the employee has completed the initial employment period of ninety (90) days.

For involuntary terminations, the employee will not be paid for PLT hours on record. The PLT balance on record at the time of termination is forfeited.

If the employee's PLT accrual is in the negative at the time of termination, a deduction will be made from the gross wage amount on the employee's final pay check. The amount deducted will be computed by rounding the negative PLT accrual to the nearest hour and then multiplying by the employee's effective hourly rate. This deduction will be made regardless of the reason the PLT is in the negative (whether from actual use or from exercise of the cash out option).

Unused Personal Leave Time (PLT)

Accrued PLT that is unused at the end of the calendar year is forfeited. Hours forfeited are not recoverable.

Compensation Time vs. Personal Leave Time (PLT)

Upon supervisor approval, an employee may be granted compensatory time for required work that exceeds forty (40) hours in the week for special projects, work necessary during the weekend or any normally scheduled time off. Compensatory time will be granted on an hour for hour basis.

Compensatory time must be used within a reasonable time and must be used within the same year granted unless otherwise approved by your supervisor.

Compensatory time will not be paid in a monetary form.

Computation of Overtime

Leave time will not be included in the computation of overtime.

Worker's Compensation & Personal Leave Time (PLT)

For illnesses or injuries which are compensable under the Worker's Compensation Law, PLT may be used only for the prescribed waiting period for Worker's Compensation benefits.

Deceased Employee

The PLT balance at the time of an employees' death will be paid to the estate of the deceased employee.

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: IV-4

SUBJECT: Company Paid Recognized Holidays

Effective Date: 06-17-98

Revision Date: 07-09-09

LOYOLA officially recognizes ten (10) holidays per year. All full-time employees are eligible (on the first day of the month following thirty (30) days of employment) for the following paid holidays:

- New Year's Day
- Dr. Martin Luther King, Jr. Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veteran's Day
- Thanksgiving
- Christmas

LOYOLA acknowledges that some employees may wish to observe, as periods of worship or commemoration, certain days that are not included in the Company's recognized holidays. Employees who wish to take a day off for such reasons must complete a Leave Request Form. Employees may request the time off as either personal leave time (PLT) or time off without pay. Employees are encouraged to request their time off as far in advance as possible. Time off must be scheduled and approved by the employee's supervisor. The employee's supervisor will make reasonable accommodations with the work schedule for bona fide religious observances and practices.

If a Company recognized holiday is not observed by a contractor for which an employee is working, LOYOLA will float the holiday so the employee may use the holiday on another day.

Employees may request to defer a Company recognized holiday. The privilege of deferring a holiday must be approved by management. Deferred holidays can not carry over to the next year. Deferred holidays that have not been used by the last day of the calendar year will be forfeited.

When a holiday falls on a weekend, it will be observed on either the preceding Friday or following Monday.

A Company recognized holiday may not be used on the first or last day of employment.

Holiday hours will not be included in the computation of overtime.

Employees on disability or leave of absence without pay will not be paid for holidays.

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: IV-5

SUBJECT: Leave of Absence

Effective Date: 08-28-00

Revision Date: 07-09-09

VOLUNTARY LEAVE OF ABSENCE

Should a situation arise that temporarily prevents an employee from working, the employee may be eligible for a personal or medical leave of absence without pay. Employees must be employed for at least ninety (90) days prior to the requested leave.

Any request for a leave of absence without pay must be submitted in writing as far in advance as possible and it will be reviewed on a case-by-case basis by the employee's supervisor, the Human Resources Manager, and Executive Management. A leave of absence will not be granted for the purpose of accepting other profitable employment. Leaves of absence will be considered only after all Personal Leave Time (PLT) has been exhausted. PLT accruals cease during periods of unpaid leave.

The decision to approve or disapprove a leave of absence without pay is based on the following:

- reason for the leave
- length of time requested
- employee's job performance and attendance record
- effect the employee's absence will have on operations
- expectation that the employee will return to work when the leave expires

A request for medical leave of absence must be accompanied by medical certification from your physician. LOYOLA reserves the right at any time to require medical verification of an employee's ability or inability to work. Upon return from a medical leave, LOYOLA reserves the right to request a medical release from the employee's physician.

Continuing Benefit Plan Coverage

Once an employee has been granted a leave of absence without pay, the Human Resources Manager will review the benefit coverage that will be in effect while on leave. Benefit coverage will be based on the policies of the insuring companies.

Due to the nature of business, LOYOLA cannot guarantee that an employee's job will remain available or that a comparable position will exist when return from an unpaid leave is sought. If an employee on a leave of absence has not returned to work at the end of six (6) months total absence, the employee will be considered terminated.

When an employee is ready to return from a leave of absence without pay, LOYOLA will attempt to reinstate the employee to their former position or to one with similar responsibilities. If the position or a similar position is not available, the employee will be terminated.

An employee who returns to work following an unpaid leave will be considered as having continuous service. If an employee does not return from an unpaid leave of absence, the termination date is the last day of the authorized leave period or the date the employee notifies the Human Resources Department that they are not returning, whichever is sooner. Such employees may be considered for reemployment.

Unemployment insurance benefits cannot be collected while on a leave of absence without pay.

Salary Action

Any planned salary increase or bonus for an employee on a leave of absence without pay will be deferred until the employee returns to work.

Length of Service

Length of service (based on anniversary date) is not disturbed if the employee returns from an approved leave without pay within 60 days. In all other circumstances, employment dates will be adjusted by the period of absence.

INVOLUNTARY LEAVE OF ABSENCE

The LOYOLA management team may recommend placing an employee on involuntary leave due to a period of contractual uncertainty. This leave can only be approved and renewed at the discretion of the President.

Employees are permitted to use Personal Leave Time (PLT) during this period. Once the PLT is exhausted, the employee will be placed on leave without pay. It is at the President's discretion to grant advance PLT.

If an employee returns to work for LOYOLA upon contract renewal, any leave advance is expected to be repaid through normal accrual. At the end of thirty (30) days of involuntary leave, if contract renewal has not occurred and if the employee wishes to continue on leave without pay status, the request must be approved at the discretion of the President.

STUDENT LEAVE

This leave is granted to avoid the need for re-employment paperwork at the beginning of repeated periods of active work with LOYOLA. Student leave will be granted automatically at the time summer hires or work-study students leave work to return to school. Student leave will automatically terminate after twelve (12) months if the employee has not returned to work.

During periods of student leave, no seniority or accrual of benefit eligibility will be accorded the student employee.

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: IV-6

Effective Date: 06-17-98

SUBJECT: Military Leave of Absence

Revision Date: 07-23-09

LOYOLA will honor all orders for active and reserve duty as obligated by the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

Conforming to applicable law, the Company grants Military Leave of Absence to provide employees an official leave status while serving on short periods (usually two (2) weeks per year) for Reserve or National Guard active duty training and to establish the long-term company concern for the status of employees called up for extended periods of active duty with the Armed Forces. Although not legally obliged to do so, the Company ensures that employees will not experience a loss of income for the period(s) covering the first ten (10) working days or eighty (80) hours of their Military Leave of Absence each calendar year for Reserve or National Guard active duty training. Supplementary pay is also authorized for the first ten (10) working day or eighty (80) hours of extended active duty. Under special circumstances, particularly when the employee certifies demonstrable hardship, supplementary pay may be continued for an additional two (2) week period of extended active duty (or active duty for training in excess of two (2) weeks per year.) Hardship, in this instance, is analogous to the conditions established by the IRS for hardship withdrawal of funds from a qualified 401(k) plan and must be supported by adequate proof. The President must approve such pay continuation.

Generally, the cumulative leave of absence may not exceed five (5) years from date of entry in order to be eligible for reemployment. There are several types of exemptions from the five (5) year limit and LOYOLA will make determinations in compliance with USERRA.

The employee must have been released from military service under honorable conditions and furnish such certification.

A. Military Leave of Absence for a short-term training obligation.

1. An employee alerted for military active duty training must notify his/her supervisor as soon as possible and request Military Leave of Absence for the appropriate period. An employee called to duty and departing without being able to notify his/her supervisor must be granted the same Leave of Absence.
2. Seniority continues to accrue.
3. Personal Leave Time (PLT) status remains and accruals continue.
4. Existing group insurance coverage continues.
5. The employee will be reinstated in the same job or equivalent upon return.
6. Upon return from Reserve or National Guard active duty training, an employee will furnish proof of military pay and allowances to the Human Resources Department. If military pay and allowances received is less than the employee's normal regular pay, the employee will be paid by Loyola for the difference in pay up to ten (10) days (maximum of eighty (80) hours) in a calendar year.
7. Upon release from service of less than thirty-one (31) days, the employee must report to work by the beginning of the first regularly scheduled workday that would fall eight (8) hours after the employee returns from military duty.

B. Military Leave of Absence for an indefinite extended period of active duty.

1. An employee called up (or volunteering) for an indefinite period of extended active duty in the Armed Forces of the United States, is asked to notify his/her supervisor as early as possible and request Military Leave of Absence. An

- employee called to duty and departing without being able to notify his/her supervisor must be granted the same Leave of Absence.
2. Upon departure, the employee will be placed on unpaid Leave of Absence status.
 3. Personal Leave Time (PLT) balance to date of commencement of Military Leave of Absence will remain in good standing so that existing accrual will be available upon the employee's return, or until December 31, at which time it will be forfeited. PLT does not accrue during periods of extended active duty Military Leave of Absence.
 4. The employee has the following group insurance coverage options:
 - a. Life/AD&D – LOYOLA'S carrier terminates coverage upon the employee's entry into extended active duty.
 - b. Short Term Disability and Long Term Disability – LOYOLA'S carrier terminates coverage upon the employee's entry into extended active duty.
 - c. Medical and dental benefits may be continued for both the employee and dependents or for dependents only under COBRA. LOYOLA will continue its customary subsidy of medical and dental insurance coverage for three months. The employee must pay his/her share on a monthly basis. After three months, employees are offered dependent medical and dental care coverage under COBRA and are responsible for paying up to 102% of the full premium.

C. Release from extended active military duty.

1. Upon release from extended active military duty for service of thirty-one to one hundred and eighty days (31-180), the employee has fourteen (14) days to apply for return to active LOYOLA employment under Services Employment and Reemployment Rights Act of 1994 (USERRA). For service of more than one hundred and eighty (180) days, the employee has ninety (90) days to apply for return to active LOYOLA employment under USERRA.
2. The employee must have been released from military service under honorable conditions and furnish such certification.
3. LOYOLA will ensure prompt reemployment in the following order of priority:
 - a. The "escalator" position or a position of equivalent seniority, status, and pay;
 - b. The employee's pre-service position or a position of equivalent seniority, status, and pay; or
 - c. Any other position of lesser status and pay that the employee is qualified to perform, with full seniority.
4. Compensation offers will be based on current salary rates and the employee's qualifications and seniority at the time of reinstatement.
5. The employee will be credited for purposes of vesting with the time spent in military service and will be treated as not having incurred a break in service. Immediately upon reemployment, the employee may make any or all employee contributions to the 401(k) retirement plan that the employee would have been eligible to make had the employee's employment not been interrupted by military service. Such contributions must be made within a period that begins with the employee's reemployment and that is not greater in duration than three (3) times the length of the employee's military service. If the 401(k) retirement plan incorporates a Company match, the employees will receive all associated Company matches for such contributions.
6. Remaining PLT balance will be restored (if within the same calendar year as accrued) and accrual will be resumed.

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: IV-7

SUBJECT: Bereavement Leave

Effective Date: 08-28-00

Revision Date: 07-09-09

A bereavement leave benefit is provided to full-time employees upon the death of an immediate family member or an immediate relative.

Up to three (3) days of bereavement leave may be provided for an immediate family member. An immediate family member is defined as a spouse, domestic partner, child, stepchild, parent, brother, sister, grandparent, grandchild, foster parent, stepbrother, stepsister, stepparent, son-in-law, daughter-in-law, or parent-in-law.

One (1) day off may be provided to employees who experience the death of an immediate relative. An immediate relative is defined as a nephew, niece, aunt, uncle, great-grandparent, all of which are blood relatives. Also included are brother-in-law, sister-in-law, and grandparent-in-law.

Additional time may be granted and charged against Personal Leave Time (PLT) or taken as leave without pay with approval of the employee's immediate supervisor.

Bereavement leave will be paid at the employee's base hourly rate. These hours may not be applied toward the workweek for the calculation of overtime. Returning to work is a condition of receiving bereavement leave pay.

Bereavement leave will not be granted for employees on any type of leave of absence, including Workers' Compensation.

Proof of death and relationship to the deceased is required.

LOYOLA reserves the right to approve exceptions to this policy at their discretion.

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: V-8

SUBJECT: Jury & Witness Duty

Effective Date: 06-17-98

Revision Date: 05-01-22

LOYOLA encourages its employees to fulfill their civic responsibilities when called upon for jury or witness duty.

A leave of absence for jury or witness duty will be granted to any full-time employee who has been notified to serve. It is the employee's responsibility to notify their immediate supervisor as soon as a formal notice regarding jury or witness duty is received. The employee must also forward a copy of the notice to serve to the Human Resources Department.

If the absence of the employee will impair an essential Company operation, the employee may be required to ask to be excused or to have the service deferred.

If an employee is absent on a regularly scheduled work day to serve jury or witness duty, the employee will be paid their base rate of pay for up to 8 hours per day. Maximum of five days per year. Employees must report to work on a regularly scheduled work day when there are four or more hours remaining in their normal work day. Any compensation received for jury or witness services (excluding payments specifically designed for travel or meal allowances) will be relinquished to the Accounting Department.

Employees with concerns regarding their continuous absence from work due to jury or witness duty should contact the Human Resources Department and/or their immediate supervisor.

When the employee is released from jury or witness duty, the employee must submit the subpoena indicating the number of days served to the Human Resources Department.

Personal Leave Time (PLT) will not be charged for absences due to jury or witness duty as covered in these guidelines.

Employees who are appearing in court as defendants or plaintiffs, unrelated to Company business, are not entitled to compensation under this procedure.

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: IV-9

SUBJECT: Staff Educational Development

Effective Date: 06-17-98

Revision Date: 03-22-10

Tuition Reimbursement

It is essential to LOYOLA that its employees stay abreast of changing technology and continue to be the leaders in our industry. In an attempt to encourage professionalism and staff development, LOYOLA will reimburse full-time employees for tuition costs, career development training, trade conferences and seminar fees. Upon Executive Management discretion, a bonus may be paid to an employee for completing "designated" courses.

An employee may be reimbursed for tuition and conference/seminar costs after completion up to a maximum of \$2,500 per calendar year. Textbooks and registration fees may be included in the reimbursement subject to the \$2,500 limit. Only grades of "C" and above or pass in a pass/fail grading system will qualify an employee for reimbursement. No reimbursement or bonus is received for grades below a "C" or if the employee withdraws from the course for non-work related reasons.

Proposed courses for reimbursement must be related to the current job of the employee or have correspondence to what the employee can reasonably aspire through promotional channels. Tuition assistance will not be provided for personal development courses, review or tutorial study, test or examination preparation, or costs associated with "life experience" courses or credits.

Under certain circumstances, advance tuition may be approved by Executive Management. Advance requests must be submitted to the Human Resources Department. Employees who have been advanced the tuition must account for the advance by providing the grade indicating satisfactory completion of the course. If the grade is not received within ninety (90) days of course completion, employees must repay the tuition advance.

To receive tuition reimbursement, an employee must apply and receive approval before the course begins. The employee must be actively employed by the Company at the time the course is completed. The procedure is as follows:

1. The employee completes a Request for Continuing Education Reimbursement Form.
2. The employee submits the form to his/her immediate supervisor for approval.
3. The employee forwards the approved form to the Human Resources Department.
4. The employee pays the initial course fees.
5. Once the employee receives the grade, the employee must forward a copy of the tuition receipt and the final grade to the Human Resources Department.
6. The Human Resources Department processes the request and forwards the form to the Accounting Department for payment.

If an employee resigns or is terminated before receiving a grade or if an employee does not complete the course, the employee will not be reimbursed for tuition expenses.

Special Provisions

1. If an employee must withdraw from an ongoing, but incomplete course or program approved for tuition reimbursement, as a result of a Company initiated or approved transfer, the Company will pay 100% of the tuition, subject to the \$2,500 limit.
2. If an employee is involved in a reduction-in-force after starting an approved course or program, the Company will pay 100% of the tuition, subject to the \$2,500 limit.
3. If an employee is required to withdraw from an approved course or program due to excessive work load, excessive business travel or other job-related factors, the Company may consider absorbing the cost of tuition after a management review of the circumstances.
4. The President shall have the discretionary authority to approve tuition reimbursements in excess of \$2,500.

Seminars and Conferences Reimbursement

To receive reimbursement for attendance to seminars and conferences, the employee must apply and receive approval before registration is completed.

In certain circumstances, advance costs may be approved by Executive Management. Advance requests must be submitted to the Human Resources Department.

The procedure is as follows:

1. The employee completes a Request for Continuing Education Reimbursement Form.
2. The employee submits the form to his/her immediate supervisor for approval.
3. The employee forwards the approved form to the Human Resources Department.
4. The employee pays the registration/membership fee.
5. Once the employee attends the seminar/conference, he/she must submit a copy of the receipt to the Human Resources Department.
6. The Human Resources Department processes the request and forwards the form to the Accounting Department for payment.

G.I. Bill

Employees with entitlements to use the G.I. Bill are expected to use that entitlement first. The employee can submit for reimbursement of costs not covered by the G.I. Bill.

NOTE: Reimbursement Liability

In the event an employee voluntarily terminates or is terminated for cause, within twelve (12) months after receiving funds through the Continuing Education Program, the employee is obligated to repay the Company for all monies received. Any such funds will be withheld from the final paycheck.

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: IV-10

SUBJECT: Referral Fees

Effective Date: 07-09-09

Revision Date:

Recruitment Incentive Bonus (RIB)

An employee referral bonus will be paid to a current employee for any referral provided in which the candidate can potentially fill an open or future position with LOYOLA. The candidate hired must remain in good standing with LOYOLA for a period of not less than 90 days from their date of hire.

Corporate officers and the department head and/or supervisor to whom the candidate will be reporting to are not eligible for a RIB. The referred candidate cannot be a former employee.

The bonus is processed separately from payroll. The bonus is taxable income and is subject to all deductions required by law.

Procedure for Applying for the Recruitment Incentive Bonus:

1. The current employee must complete an Employee Referral Form and attach the candidate's resume.
2. The form/resume must be received by the Human Resources Department prior to and no later than the candidates first day of employment. **FORMS RECEIVED AFTER EMPLOYEES FIRST DAY OF EMPLOYMENT WILL NOT QUALIFY FOR A BONUS.**
3. Upon hire, the referred candidate must notate the employee as the referring source on the Employment Application Information Sheet.
4. The amount of \$350.00 will be paid to the referring employee after the candidate has completed 90 days of employment and is in good standing with the Company.
5. The referring employee will be notified of the expected payment date.

Business Referral/Finders Fee:

Employees are encouraged to promote LOYOLA products and services. It is through this type of promotion that our company will experience and sustain sales growth, for which we congratulate your efforts by means of the following monetary rewards.

A referral fee will be paid to an employee for sales leads provided to a department head, sales representative or project manager, in which revenue is paid to LOYOLA. The amount of the fee is determined on a case-by-case basis, using such factors as gross revenue, duration of services, additional opportunities, marketing exposure, complexity of services provided, or other unique or unusual circumstances.

The referral fee is processed separately from payroll. The fee is taxable income and is subject to all deductions required by law.

Procedure for Applying for the Business Referral/Finders Fee:

1. Employee must complete an Employee Referral Form and submit it to his/her supervisor.
2. The supervisor must forward the paperwork to the HR Department within 3 business days.
3. After the business is procured, the fee amount will be determined.
4. Fee will be paid either upon implementation or completion of the job. Determination of when fee will be paid is at the discretion of the President.
5. The referring employee will be notified of the expected payment amount and date.

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: IV-11

SUBJECT: Smoking Cessation Program

Effective Date: 02-01-08

Revision Date:

Loyola believes in the importance of maintaining a healthy lifestyle in order to achieve the benefits of a better quality of life. Loyola offers its employees the opportunity to participate in a Smoking Cessation Program in order to qualify for a health insurance premium ("discount"). The discount received can be as high as \$360.00 per plan year.

The Smoking Cessation Program is being offered in accordance with the interim rules of the Health Insurance Portability and Accountability Act of 1996 (HIPPA) nondiscrimination provisions. The intent of the program is to provide an alternative standard for those employees who are unable to receive the "non-smoker discount" due to a medical condition.

Program Description

An employee who currently smokes and wishes to receive the discount must attend an approved offsite program. The approved facility Loyola has selected is the Sentara Tobacco Cessation Program. Participation at another facility must be approved in advance from the Human Resources Department.

The Sentara program is a 4 week program and is free of charge. The employee will be eligible for the insurance discount the week they begin the program and will continue to receive the discount for the rest of the plan year as long as the program is completed. The insurance discount will discontinue if the program is not completed.

Should the employee obtain approval to join another cessation program with costs associated, the employee will be reimbursed for the program fee after completion up to a maximum of \$150.00 per calendar year. The employee will not be reimbursed for the program fee if he/she withdraws from the program prior to completion, resigns employment, or is terminated from employment before receiving the Certificate of Completion.

Procedure

The employee must contact the Human Resources Department for approval prior to beginning the program. The procedure is as follows:

- A. The employee obtains approval to enroll in the Smoking Cessation Program.
- B. The employee enrolls in the Smoking Cessation Program.
- C. The employee pays the initial program fees, if applicable.
- D. Employee completes the program and receives a Certificate of Completion.
- E. The employee sends the Human Resources Department a copy of the Certificate of Completion.
- F. The employee submits the Smoking Cessation Reimbursement Request Form to the Human Resources Department along with the Certificate of Completion and the original receipt for the cost of the program, if applicable.

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: IV-12

SUBJECT: Victim of Crime Leave

Effective Date: 03-22-10

Revision Date:

Per Virginia Code 40.1-28.7:2, LOYOLA will give special consideration for employees who are a victim of a crime and wish to appear at a criminal proceeding(s) involving that crime.

A victim is defined as:

1. A person who has suffered physical, psychological or economic harm as a direct result of the commission of a felony or of assault and battery in violation of 18.2-57 or 18.2-57.2, stalking in violation of 18.2-60.3, sexual battery in violation of 18.2-67.4, attempted sexual battery in violation of 18.2-51.4 or 18.2-266;
2. A spouse or child of such a person;
3. A parent or legal guardian of such a person who is a minor;
4. A current or former foster parent or other person who has or has had physical custody of such a person who is a minor, for six months or more or for the majority of the minor's life; or
5. A spouse, parent, sibling or legal guardian of such a person who is physically or mentally incapacitated or was the victim of a homicide.

NOTE: Victim does not mean a parent, child, spouse, sibling or legal guardian who commits a felony or other enumerated criminal offense against a victim as defined in 1.

The employee will be allowed to leave work and attend all criminal proceedings relating to the crime. Criminal proceedings include all aspects of the process from initial appearance through probation.

LOYOLA will not discriminate against an employee in compensation or other terms, conditions or privileges of employment or terminate the employment of an employee who exercises his/her rights under this policy.

LOYOLA will not refuse to hire or discriminate against an individual who has been a victim of a crime because he/she may request leave to attend criminal proceedings.

LOYOLA may limit the duration of the leave if the leave creates an undue hardship to the business or departmental operation.

Leave Request

The employee must complete and submit a Leave Request Form along with a copy of the form provided by the law-enforcement agency. If applicable, the employee must provide the Human Resources Department a copy of the notice of each scheduled criminal proceeding.

The employee may either use personal leave time (PLT) or take leave without pay (LWOP).

Upon management approval, the employee may flex their work schedule. If the employee chooses to flex his/her work schedule, the hours must be made up within the same month.

Benefit Coverage

If the leave exceeds one (1) month, the employee must contact the Human Resources Department to discuss the impact on their comprehensive benefits plan. Benefit coverage will be based on the policies of the insuring companies.

LOYOLA ENTERPRISES, INC.

POLICIES & PROCEDURES

CLASSIFICATION: Employee Benefits

Number: IV-13

SUBJECT: Disability

Effective Date: 03-07-11

Revision Date:

All full-time employees are eligible for short-term and long-term disability the 1st day of the month following 30 days of employment.

The disability effective date is defined as the date the employee becomes eligible for disability payment from the insurance carrier.

Employees may use personal leave time (PLT), leave without pay, or holiday pay during the seven (7) day waiting period.

Employees will be provided Short-Term and Long-Term Disability Summary of Coverage Booklets.