

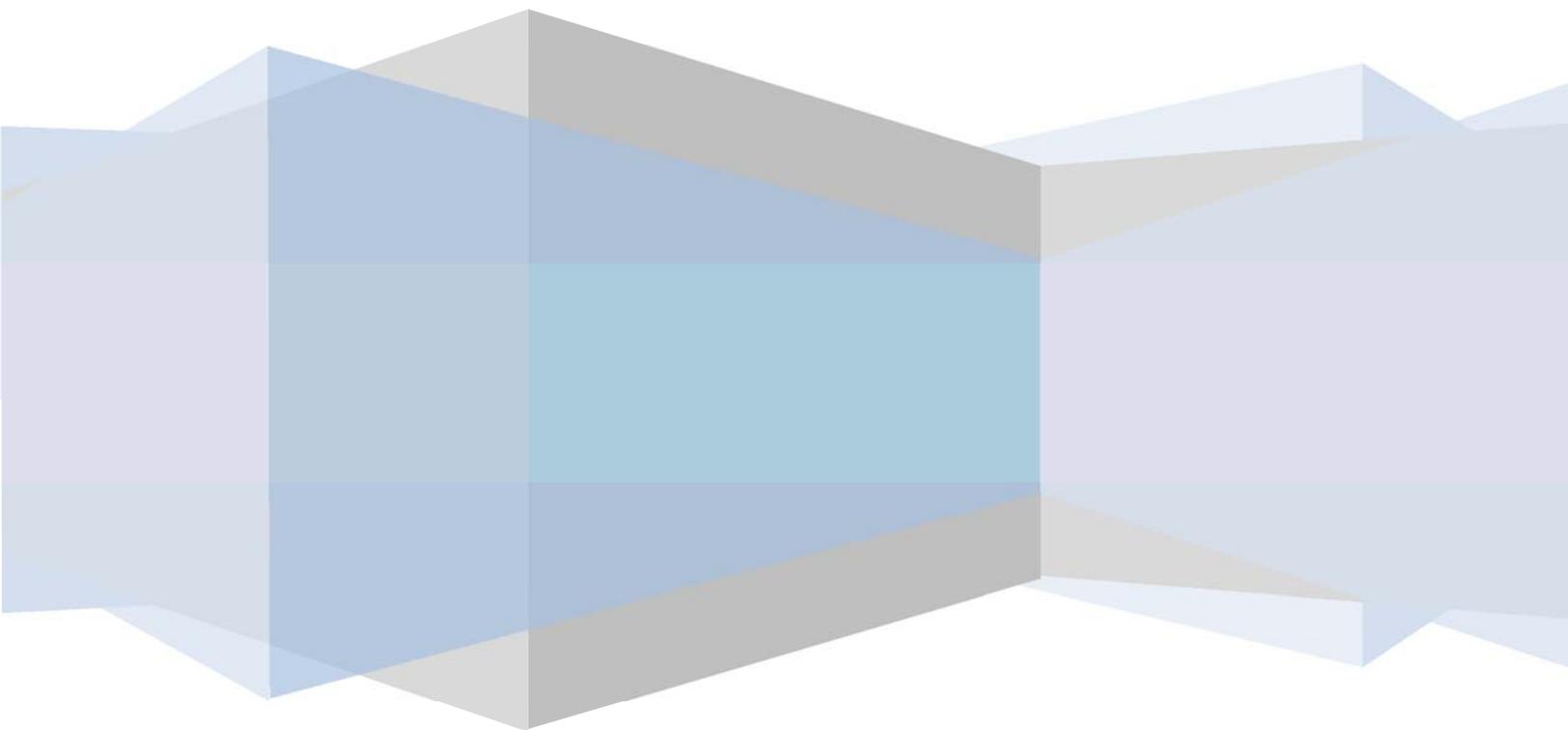


QRMTM

America's Outsourcing Solution.

Employee Handbook

Revised 6/29/2012



Quality Resource Management Inc,

This handbook has been prepared to acquaint you with Quality Resource Management and provide you with information about working here. It is intended to cover those areas that most often apply to your day-to-day activities as an employee of our Company. The Handbook is not all-inclusive, but is intended to provide you with a summary of some of the organization's guidelines. This edition replaces all previously issued memos.

Employment with QRM is at-will. Employees have the right to end their work relationship with the organization. The Company has the same right. The language used in this handbook and any verbal statements made by management are not intended to constitute a contract of employment, either expressed or implied, nor are they guaranteed of employment for a specific duration. No representative of QRM, other than the agreed parties of the Company, has the authority to enter into an agreement of employment for any specified period, and such agreement must be in writing and signed by the agreed parties and the employee

No employee handbook can anticipate every circumstance or question. After reading this Handbook, if you have questions please talk with your Unit Manager. Also, the need may arise to change the guidelines described in this Handbook. QRM, therefore, reserves the right to suspend, terminate, interpret or change any or all of the guidelines mentioned. QRM also reserves the right to change any procedures, practices, benefits or other programs of QRM. These changes may occur at any time, with or without prior notices.

TABLE OF CONTENTS

Mission Statement..... 4
Code of Ethics..... 4
QRM Best Practices..... 5
Confidentiality Agreement..... 6
Attendance Expectations..... 9
Call Expectations..... 9
Cell Phone..... 10
Breaks..... 10
Inclement Weather..... 10
Paydays..... 10
Hours of Work..... 11
Job Posting..... 11
Background Verification..... 11
Personnel Records..... 11
References..... 12
Discipline and Discharge..... 12
Exit Interview..... 12
Benefits..... 12
General Employment: Protected Rights..... 14
 Equal Employment Opportunity..... 14
 Harassment in the Workplace..... 14
 Americans with Disabilities Act..... 14
 Workplace Violence..... 15
General Employment: Employee Conduct..... 15
 Rules of Conduct..... 15
 Ethics in Business Transactions..... 17
 Conflicts of Interest..... 18
 Antitrust Policy..... 18
General Employment: Employee Relations..... 18
 Communications..... 18
 Performance Reviews..... 19
General Employment: Office Environment..... 19
 Smoking Policy..... 19
 Drug and Alcohol Policy..... 20
 Solicitation and Distribution..... 20
 Use of Company Name..... 20
 Customer and Client Relations..... 20
 Dress Code..... 21
 Telephones, Photocopies and Postage..... 22
 Electronic Mail & Internet Usage..... 22
 Safety..... 23
Disclaimer..... 25



Mission Statement

To provide state compliant claim cost controlling services that are real time, prompt, comprehensive and concise utilizing client preferred technology via internet, phone and fax.

Code of Ethics

Quality Driven, knowledgeable, competent and reliable

Unassuming, inquisitive, trusting of others

Accepts accountability, responsibility and is a team player with integrity

Leads by example, respects others, is confident and invokes confidence in others

Inspires and encourages others to succeed allowing for open communication

Team driven, adaptable with a willingness to learn

Yields to an idea or decision for the benefit and integrity of the team and QRM



QRM Best Practices

Claim Call Length

QRM will strive to maintain a 7min avg. claim call unless otherwise necessitated.

Scripts

QRM will always be courteous, professional, empathizing with caller while adhering to client specific scripts

Coverage Selection

QRM will understand the differences between lines of business and what constitutes each type of coverage.

Claim Type/Dept

QRM will be knowledgeable consistently and accurately applying claim types.

Fields Completed

QRM will accurately and completely populate all applicable fields.

Spelling

QRM will always verify the spelling of names, address or any unknown terminology.

Description

QRM will always accurately relay all information provided by caller into claim. QRM will probe caller for necessary information to provide adjuster with a visualization of the incident. Including the how, what, when, where and why of incident and resulting injury.

Overall Customer Svc

QRM will appropriately direct a non-claim call to best assist caller in a tone of voice that is courteous, patient and empathizing.

Client Service Agreements

QRM will always adhere to the clients service agreement and special handling instructions.

CONFIDENTIALITY AGREEMENT

This confidentiality agreement (this “agreement”) is made between Quality Resource Management Inc, of 117 Eden Way, White House, TN 37188 and all employees, vendors, clients, and independent contractors of Quality Resource Management Inc, White House, TN 37188.

In this agreement, the party who owns the confidential information will be referred to as “QRM” and the party to whom the confidential information will be disclosed will be referred to as the “Agent”.

QRM is engaged in claim intake and call center activities. The Agent is engaged in a business relationship with QRM. Information will be disclosed to the Agent that is confidential in nature and directly related to the ability of QRM to do business for their various customers. QRM has requested that Agent will protect the confidential material and information, which may be disclosed between QRM and the Agent. Therefore, the parties agree as follows:

Confidential Information – The term “Confidential Information” means information or material which is property of QRM, whether or not owned or developed by QRM, which is not generally known other than by QRM, and which Agent may obtain through any direct or indirect contact with QRM.

- A. Confidential Information includes without limitation:
1. Business records and plans
 2. Customer lists and records
 3. Trade secrets
 4. Technical information
 5. Products
 6. Inventions
 7. Product design information
 8. Pricing structure
 9. Costs
 10. Computer programs and listings and other proprietary information
 11. All financial documents
 12. QRM’s Client’s claim system, claim information reported, policyholder information reviewed and QRM’s program components relating to the servicing of any and all clients.

Protection of Confidential Information – Agent understands and acknowledges that the Confidential Information has been developed or obtained by QRM by the investment of significant time, effort and expense, and that the Confidential Information is a valuable, special, and unique asset of QRM which provides QRM with a significant competitive advantage, and needs to be protected from improper disclosure. In consideration for the disclosure of the Confidential Information, Agent agrees to hold in confidence and to not disclose the Confidential Information to any person or entity without the prior written consent of QRM. In addition, Agent agrees that:

No copying/modifying – Agent will not copy or modify any Confidential Information without the prior written consent of QRM.

Unauthorized Disclosure of Information – If it appears that Agent has disclosed (or has threatened to disclose Confidential Information) in violation of this Agreement, QRM shall be entitled to any injunction to restrain Agent from disclosing, in whole or in part, the Confidential Information. QRM shall not be prohibited by this provision from pursuing other remedies, including a claim for losses and damages and legal prosecution.

RETURN OF CONFIDENTIAL INFORMATION – Upon the written request of QRM, Agent shall return to QRM all written materials containing the Confidential Information. Agent shall also deliver to QRM written statements signed by Agent certifying that all materials have been returned within five (5) days of receipt of the request.

NO WARRANTY – Agent acknowledges and agrees that the Confidential Information is provided on an AS IS basis. QRM MAKES NO WARRANTIES, EXPRESSED OR IMPLIED, WITH RESPECT TO THE CONFIDENTIAL INFORMATION AND HEREBY EXPRESSLY DISCLAIMS ANY AND ALL IMPLIED WARRANTIES OF MERCHANT ABILITY AND FITNESS FOR A PARTICULAR PURPOSE. IN NO EVENT SHALL QRM BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, OR CONSEQUENTIAL DAMAGES IN CONNECTION WITH OR ARISING OUT OF PERFORMANCE OR USE OF ANY PORTION OF THE CONFIDENTIAL INFORMATION. QRM does not represent or warrant that any product or business plans disclosed to Agent will be marketed or carried out as disclosed, or at all. Any actions taken by Agent in response to the disclosure of the Confidential Information shall be solely at the risk of the Agent.

LIMITED LICENSE TO USE – Agent shall not acquire any intellectual property rights under this Agreement except the limited right to use set out above. Agent acknowledges that, as between QRM and Agent, the Confidential Information and all related copyrights and other intellectual property rights, are (and at all times will be) the property of QRM, even if suggestions, comments, and/or ideas made by Agent are incorporated into the Confidential Information or related materials during the period of this agreement.

GENERAL PROVISIONS – This Agreement sets forth the entire understanding of the parties regarding confidentiality. Any amendments must be in writing and signed by both parties. This Agreement shall be construed under the laws of the State of Tennessee. This Agreement shall not be assignable by either party, and neither party may delegate its duties under this Agreement, without prior written consent of the other party. The confidentiality provisions of the Agreement shall remain in full force and effect after the effective date of this Agreement.

All employees are required to sign the QRM Internet/E-mail Agreement.

ATTENDANCE EXPECTATIONS

Consistent Attendance and punctuality are considered imperative in our business operation and, therefore, an important part of each employee's performance standard. The attendance guidelines listed below apply to all staff:

- ✓ Directly notify your Unit Manager as soon as possible or 4 hours before your starting time to inform him or her for any unexpected absence or tardiness and determine your estimated time of arrival. Messages left with other staff will not be a sufficient method for communicating this information.
- ✓ Avoid an excess of unexpected absences or tardiness, which will subject an employee to disciplinary action up to and including termination.
- ✓ Obtain approval from your Unit Manager at least one week in advance of any anticipated absences from work.
- ✓ Requested absences from work for extended periods of greater than 3 days will require 30 days advanced notice to your Unit Manager for approval.
- ✓ Provide a physician's statement at the request of your Unit Manager.
- ✓ An employee who is absent without acceptable notification and approval from Unit Manager is subject to disciplinary action up to and including termination.
- ✓ Texting your Unit Manager and leaving a message with a co-worker are not acceptable forms of communication. You must verbal speak to your Unit Manager. In the event, your Unit Manager is not available then you may speak to Sr. Management or the HR/Corporate Trainer at 615-285-1900 or after hours you may call the company cell phone at 615-772-8865.

CALL EXPECTATIONS

QRM receives claims telephonically, fax and e-mail. Therefore it is critical to QRM and our clients you are logged into the phones and available while clocked into work. Unless you have been given permission by your Unit Manager to be unavailable it is expected all claim intake reps be at their desk and available for taking claims. You are to arrive for work at least 5 minutes before your shift starts. You are expected to be available to receive calls for at least 6 ½ to 7 hours a day. Time availability is of course dependent upon what your job responsibilities include and your shift schedule.

It is also expected for you to be considerate of others:

- ✓ Keep your voice down
- ✓ **Do Not Yell** across the room at any time. If you need to ask a question or communicate with someone walk over to where they are to speak to them.
- ✓ Keep visiting to a minimum. We have service agreements with our clients which say we will answer their calls within a specified period of time. Remember, QRM is paid by the claim.
- ✓ Much of QRM's business comes telephonically so be aware of your tone of voice and attitude on the phone. Put a smile on your face and it will come across on the phone. Remember, you only have one (1) time to make a good impression.

CELL PHONE

Hourly employees must have their cell phones turned off, while clocked in. Emergency calls need to be directed to the main line upon your Unit Manager's approval.

BREAKS

Breaks time is defined as anytime an employee is away from their desk, not performing their duties, during clocked in hours.

Due to call volume and service level commitments, QRM will have to adhere to a formalized break policy. This policy will require Unit Managers approval prior to an employee leaving their desk, other than during their designated lunch time. When telephonic support personnel are away from their desk, for any reason, they must be logged out of the phone by dialing *36. The PGAC unit simply changes their IP agent phone status to the appropriate absence related status. Should any employee have questions please discuss with your Unit Manager.

INCLEMENT WEATHER

Inclement weather days are considered workdays. Due to the nature of our business it is imperative and expected that all employees scheduled to work on those days are present. If you have any questions or need help please call your Unit Manager.

PAYDAYS

All Employees are paid twice a month, on the 15th and the last day of the month. If the pay day falls on a Saturday then employees will be paid on the preceding Friday. If the pay day falls on a Sunday then employees will be paid on the following Monday.

QRM makes certain deductions from your earnings, including the following:

- Federal Income tax
- Social Security Tax
- Garnishments and other third party orders required by law

Always review your paychecks to confirm accuracy in wages. If you have any question regarding your paycheck, please ask your Unit Manager for clarification.

HOURS OF WORK

As business or specific operational needs of the company dictate, it may become periodically necessary for employees to be available for work beyond their daily or weekly work schedule. All work produced during your work schedule must be completed during that time, however, should you find it necessary to stay past your schedule time it must be approved by your Unit Manager. You may be asked to return to work after departing the Company premises, following completion of your normal work schedule if you leave a job incomplete.

JOB POSTING

QRM believes in providing promotional opportunities to employees who demonstrate outstanding performances and self-motivation in their current job. Most open positions for managers and staff positions are posted on the Company bulletin board. Employees who meet the standards and are interested in being considered for posted jobs should contact posting manager for applications details and further information about the job. In order to be considered, you must have been in your current position for at least 6 months and have a satisfactory performance evaluation. Approval by your current Unit Manager is required on any application for a posted job.

BACKGROUND VERIFICATION

The Company may conduct background verifications for any reason, at any time. Depending on the circumstances, employment, transfer or promotion may be terminated based on the information obtained.

PERSONNEL RECORDS

You must immediately notify Unit Manager of any changes in your name, address, telephone number, marital status, tax withholdings, and other data directly related to your employment, so that accurate personnel records may be maintained.

Employees of QRM may inspect their own personnel file. Request for inspections are to be directed to your Unit Manager. An appointment can be arranged at the convenience of both parties. Files may be inspected but no documents are to be removed from any file. Requests for photocopies of documents in an employee's personnel file will be accommodated at the discretion of the Sr. Management.

REFERENCES

Any and all verbal or written request for information on current or former employees must be referred to the Unit Manager or Sr. Management. Human Resources will release position title and dates of employment on verbal verification request. Additional information must be requested in writing and is provided only with the employee's written consent. Human Resources may authorize exceptions to this policy without consent of an active employee in certain legal and other situations.

DISCIPLINE AND DISCHARGE

We hope it will not be necessary to discipline or discharge employees. There may be times, however, when it becomes necessary to formally correct the performance of individuals, and in some cases, to terminate employment.

Disciplinary action can range from formal discussion with the employee about the matter to immediate discharge. Action taken by management in an individual case should not be assumed established a precedent in other circumstances.

EXIT INTERVIEW

The Unit Manager or Sr. Management will attempt to conduct an exit interview with each employee who leaves QRM. At the time of their exit interview, or at management's request, employees are required to return all Company keys, security cards, and any Company property. The Company will deduct amounts outstanding for these items as well as any advances from the employee's final paycheck if these items are not returned before the last day of employment.

BENEFITS

Short Term Disability – QRM offers a Short Term Disability program, through MetLife. STD is for full time employees after one year of employment. The STD benefit has a 14 day calendar day waiting period. After the waiting period is satisfied, the disabled employee will be eligible for approximately 60% of their pre-disability earnings. The maximum benefit duration of STD is 26 weeks. There is no charge to the employee for this benefit.

Long Term Disability – QRM offers a Long Term Disability program, for full time employees after one year of service, through MetLife. Full time employees will be eligible for LTD benefits after 180 days of consecutive disability. While on LTD, employees will be eligible for approximately 60% of their pre-disability earnings. There is no charge to the employee for this benefit.

Life Insurance – QRM's Life insurance plan is provided by MetLife. After one year of service, active full time employees have a \$50,000 life insurance policy. Additional life insurance options may be available (please contact your Unit Manager if interested). There is no charge to the employee for this benefit.

Simple IRA Retirement Plan – QRM offers a voluntary retirement plan to employees, after one year of employment. This plan is managed by Edward Jones Financial. QRM plans to match up to 3% of the employee’s salary. At age 59.5, participants may withdraw funds with no penalty. Contact your Unit Manager to enroll.

Group Health Insurance – QRM offers group health insurance through Blue Cross Blue Shield. QRM contributes 50% of individual’s premium for medical and 0% for vision. After 90 days of service, active full time employees will be eligible with exceptions to be made by senior management. Contact your Unit Manager to enroll.

Holiday Pay – QRM recognized two days with “Holiday Pay”. Hourly employees working on Christmas and/or Thanksgiving Day will be eligible for Holiday Pay. Holiday pay equals one and a half times the employee’s normal hourly rate for hours worked on that day.

Example: normal hourly rate=\$8.00/hour worked

“Holiday Pay”=\$8.00 x 1.5=12.00/hour worked

If an employee uses PTO for the above holidays, the employee will be paid their normal hourly rate, not the holiday pay rate. Although Holiday Pay is an incentive for employees, working on holidays is not optional.

Paid Time Off (PTO) – QRM will be adopting the following PTO policy effective 01/01/2009. PTO is a “bank” of accrued hours that will be used for any hours/days an employee is unable to work their scheduled shift; including=holidays, sick days, vacation days, doctor’s appointments, etc. The use of PTO for time missed is mandatory.

Eligible employee will accrue PTO for each hour worked. The amount of PTO an employee will accrue is dependent on years of service and amount of hours worked. The chart below details employees’ accrual rate.

PTO Accrual Schedule:

Years of Service	PTO Hours accrued for each hour worked
0-3	0.036
4-6	0.048
6+	0.058

QRM employees’ PTO bank will be capped at a maximum of 64 hours. Any PTO an employee accrues over the 64 hour maximum balance will be lost.

New employees (employees beginning after 12/31/2008) will begin to accrue PTO on their one year employment anniversary date. Current employees will begin PTO accrual process on their 2009 QRM employment anniversary date.

Required notice to Unit Manager for use of PTO: If an employee wants to use 3 or more consecutive days of PTO, the employee's request must be presented to the employee's Unit Manager at least 30 days in advance.

If an employee needs to use PTO for an unforeseen circumstance, this request needs to be made at least 4 hours in advance.

All PTO requests must have employee's Unit Manager's approval prior to taking the time off. All unpaid time off must be approved by Unit Manager prior to taking the time off.

GENERAL EMPLOYMENT: PROTECTED RIGHTS

EQUAL EMPLOYMENT OPPORTUNITY

QRM is an equal opportunity employer. All personnel and applicants are evaluated based on their qualifications without regard to race, sex, age (over 40), religion, nationality, citizenship, veteran status, disability, or any other classification protected by law. We are committed to provide equal employment opportunities for all personnel and applicants during every stage of the employment process.

HARASSMENT IN THE WORKPLACE

QRM is committed to providing a work environment that is free of unlawful discrimination. In keeping with this commitment, the Company maintains a strict policy prohibiting unlawful harassment on any basis, including harassment based upon race, color, religion, nationality, sex, age (over 40), disability and or any other classification protected by law. This policy prohibits harassment in any form, including verbal, physical, and visual harassment.

AMERICANS WITH DISABILITIES ACT

The Americans with Disabilities Act ensures that employers provide equal opportunities for qualified individuals who may have physical or mental disabilities, but can still perform the essential functions of the job.

QRM is committed to providing reasonable accommodations for its employees and applicants in order to help them perform their job duties, unless such accommodations pose undue hardship.

If you are currently disabled or become disabled under the ADA during your employment, please contact employee's Unit Manager to discuss the accommodations you may need in

order to perform necessary job duties. QRM does not discriminate against any employee or applicant with physical or mental disabilities.

WORKPLACE VIOLENCE

QRM is committed to providing its employees, clients, and visitors with a safe working environment. The possession of weapons and other dangerous unauthorized materials, such as knives, firearms, explosives, and other items which could be used with the intent to injure an employee, client or visitor are strictly prohibited on Company premises (including vehicles used on Company business or parked in a Company parking lot). QRM reserves the right to define what is a weapon. Threats against employees, clients or visitors will not be tolerated whether they are made in person, by mail, over the phone, on e-mail systems or any other form of technology or means of communication. All threats will be taken seriously even if intended as a joke. Any activity thought to be in violation of this policy should be reported to employees Unit Manager and Sr. Management.

The Unit Manager and Sr. Management will then conduct an immediate investigation if deemed necessary. Confidentiality will be maintained where practical but is not guaranteed. Violation of this policy may result in disciplinary action, up to and including termination.

GENERAL EMPLOYMENT: EMPLOYEE CONDUCT

RULES OF CONDUCT

QRM's policies are intended to make your relationship with fellow employees, the company and others pleasant and productive and safeguard the rights, health and safety of all employees. When infractions occur, disciplinary measures are handled on a case-by-case basis. Employees are expected to conduct themselves in a professional manner during their course of employment.

For expected and acceptable behavior for all QRM personnel refer to the Code of Ethics on page 4.

The following is a list of specific examples of conduct that may result in discipline up to and including termination. These are examples, and not intended to be all-inclusive, of reason for disciplinary action.

- ✓ Falsifying any Company records-i.e., time records, personnel applications, expense reports.
- ✓ Insubordination (including refusal to perform work assigned by a Unit Manager)
- ✓ Abusing, destroying, damaging or defacing the property of the Company or customer property or equipment at any time.

- ✓ Theft of property belonging to fellow employees, the Company, clients or guests.
- ✓ Deliberately delaying or restricting official business or inciting others to delay or restrict in such business.
- ✓ Fighting on Company premises (any employee directly involved).
- ✓ Bringing liquor or narcotics onto Company premises, consuming liquor, using narcotics on the property, or reporting for duty under such influences.
- ✓ Carrying ammunition, firearms, or other dangerous weapons on Company premises
- ✓ Illegal gambling on Company premises.
- ✓ Misusing or removing from the premises without written permission, Company property, including Company records, confidential information of any nature.
- ✓ Violating QRM Policy on Confidentiality of information.
- ✓ Soliciting from anyone for any purpose during working hours or distributing non-work related literature of any kind during work hours.
- ✓ Defacing bulletin boards or notices posted thereon.
- ✓ Playing video games or installing unauthorized software.
- ✓ Excessive tardiness or absenteeism even when advanced notification is provided.
- ✓ Lack of cooperation or unsatisfactory work performance.
- ✓ Selling or offering to sale any article or service that is not connected with the business of QRM on Company premises without approval of Sr. Management.
- ✓ Violating Safety or security rules and procedures, which included any act that might endanger the safety of others – i.e. running in the facility, indulging in horseplay, etc.
- ✓ Abuse of time during working hours, such as excessive breaks for any reason.
REMINDER: Breaks are at the discretion of your Unit Manager. You are expected, to be available for telephonic claims between 6 ½ to 7 hours.

- ✓ Threatening any employee, customer, vendor or other QRM related contact.
- ✓ Entering or remaining in Company facilities or other working areas for any purpose except work related or official business without permission of your Unit Manager or Sr. Management.
- ✓ Failing to report an injury or accident immediately
- ✓ Using profane, abusive or threatening language toward fellow employees or supervisors.
- ✓ Performing unauthorized personal work or engaging in personal business on Company time: using Company equipment for personal use.
- ✓ Making unnecessary noise or demonstration which might cause a disturbance, confusion or panic
- ✓ Smoking in an unauthorized area.
- ✓ Inappropriate use of e-mail or the internet.

The above list is not intended to be exhaustive and is not inclusive of all causes for disciplinary action and/or discharge.

ETHICS IN BUSINESS TRANSACTIONS

QRM values its reputation of integrity. Honesty and integrity must continue to characterize our Company's business activities. QRM employees are not permitted to achieve results by illegal or unethical methods. Examples of unethical business transactions include, but are not limited to:

- ✓ The submission of fraudulent expense reports, whether intentional or carelessness.
- ✓ The act of engaging in otherwise prohibited activities through third parties, such as the employee's spouse or other family members of his or her family.
- ✓ Involvement in transaction that violate government laws or regulations.

These transactions may lead to disciplinary action up to and including termination.

Each employee shall report possible violations of this code of conduct to his or her Unit Manager or Sr. Management. Each employee is strongly encouraged to discuss proposed

activities that may result in possible violation of this code of conduct with their Unit Manager or Sr. Management before entering into such activities.

CONFLICTS OF INTEREST

The Company is aware that personal interest may conflict with the Company's best interest in the transaction of normal business. Conflicts of interest arise when an employee's objectivity in reaching or influencing decisions for the Company is affected by factors other than QRM's best interest. Possible conflicts of interest must be reported so that an objective determination may be as to whether those circumstances adversely affect the Company and should be avoided or discontinued.

ANTITRUST POLICY

The following are guidelines employees must follow when interacting with customers and/or competitors:

1. Do Not ever discuss prices with competitors.
2. Do Not agree with competitors to restrict or increase service offerings
3. Do Not cover up any wrong doing, but report it immediately to Sr. Management.

GENERAL EMPLOYMENT: MANAGER/EMPLOYEE RELATIONS

COMMUNICATIONS

QRM actively supports and encourages an open door policy. The foundations of open door policy are to encourage each employee to take responsibility and ownership for the Company's success. The purpose of this policy is to foster effective communication between and within all levels of employment at QRM.

QRM actively encourages each employee to express his or her opinion without fear of consequences. The Company's success depends on each individual taking responsibility of all issues and concerns that he/she identifies.

In addition to taking responsibility for what is occurring in the workplace, each employee is empowered to take control of his/her work responsibilities. Persons at all levels including management, staff, etc, have the responsibility to respect each individual activity and by following an organized process of communication.

Whenever possible, managers will attempt to contact employee's Unit Manager before assigning work for that employee. By working through the employee's Unit Manager, not only does the Unit Manager stays informed but also the Unit Manager has the opportunity to direct work to other employees who may be equally capable of completing the assigned task. Employees are encouraged to assist in arranging their schedule with their Unit Manager to avoid overloading themselves with work.

QRM offers these guidelines to encourage successful communication. The open door policy is in place to promote a comfortable environment for employees of QRM to communicate openly and honestly with management and co-workers.

PERFORMANCE REVIEWS

Unit Managers provide on-going feedback to their employees concerning job performance. Performance reviews are designed to appraise employee's strengths and identify any area needing improvement. Unit Managers are responsible for working with employees to set goal/objectives.

Performance reviews can be given at any time, but every effort will be made for each employee to be given a performance review after 90 days of employment. Employees will also be given a performance review each year within a two-month window of the employee's hire date. Please understand that a favorable review is not a guarantee of a monetary increase. If an employee is promoted to a new position, the annual performance review will coincide with promotion date.

Management reserves the right to make individual salary adjustments based on the needs of QRM.

GENERAL EMPLOYMENT: OFFICE ENVIRONMENT

QRM has a continuing commitment to provide you with the most professional, productive and safe work environment possible. However, we cannot do it alone. Your cooperation observing good housekeeping practices are essential to maintaining a professional appearance within your work area.

SMOKING POLICY

Smoking is permitted during an employee's lunch time or during any Unit Manager's approved break. The designated smoking area is at the far end of the front of the building away from the front door entrance. Cigarette butts will be placed in the provided receptacle, not thrown down on the ground, sidewalk or parking lot. Any violation of this policy should be immediately reported to the Unit Manager.

The Company is dedicated to providing a healthy, comfortable, and productive working environment for our employees. One way we can achieve this goal is through ongoing efforts to protect our nonsmokers and to help employees adjust to restrictions on smoking. Therefore, smoking and use of tobacco products are prohibited except in designated areas. We ask that all employees to be considerate of others and share in the responsibility of adhering to and enforcing this policy.

DRUG AND ALCOHOL POLICY

The object of QRM's drug and alcohol policy is to provide a safe and healthy workplace for all employees to comply with federal and state health and safety regulations, and to prevent accidents.

The use, possession, sale, transfer, purchase or being under the apparent influence of alcoholic beverages, illegal drugs, narcotics, or other intoxicants by employees at any time on Company premises is strictly prohibited. Employees must not report to duty, or be on Company property while under the influence of, or have in their possession, any alcoholic beverage, illegal drug, narcotic, or other illegal substance. All employees are expected to use good judgment when consuming alcoholic beverages at Company-sponsored events and in other situations when representing the Company. An employee who is under the care of a physician and who is using prescription medication that could affect the ability to perform their job should be prepared to present a statement, upon request by their Unit Manager, from their doctor authorizing the use of the drug and describing its side effects.

Employees who violate the drug and alcohol policy or who refuse to be tested for drugs or alcohol are subject to disciplinary action, up to and including termination.

As a condition of employment, some employees may be subject to drug testing requirements according to the Department of Transportation or other agency regulations. These employees must comply with all laws concerning drug and alcohol testing, substance usage and reporting.

SOLICITATION AND DISTRIBUTION

To prevent disruption of business activities, to minimize distractions, and to preserve QRM security, solicitation or distribution of non-work related literature, materials, contests, promotions, requests for donations or other solicitations or distribution is prohibited during working hours. Exceptions to this, including posting of notices on the bulletin board in the common area must be approved through Sr. Management.

USE OF COMPANY NAME

QRM's name, letterhead stationary and envelopes are not to be used for personal business. Employees are not permitted to issue press releases, or use QRM's name or logo in statements they may make to the media, unless they have received prior authorization from the Sr. Management.

CUSTOMER AND CLIENT RELATIONS

An important part of our goal is to be a leader in customer responsiveness. Accordingly, we must understand and meet the needs of our customers better and faster than our competition. That means we must focus on customer response and design each and every job at QRM to contribute in some way to that focus.

You are expected to treat customers and business guests in a courteous, respectful manner. If a customer has a question or complaint, give the matter your immediate attention. Look at complaints as an opportunity to correct problems, improve service and, ultimately, raise

customer satisfaction. If you ever feel you cannot properly handle a problem or difficult situation, refer the customer to someone who can.

Remember, customers are the most important part of our business. Their needs and wants dictate our business direction. They are one of the keys to our future.

DRESS CODE

While it is the intent of QRM, Inc. for all associates to dress for their own comfort during working hours, including allowing jeans/shorts as part of our daily dress policy, we must also make sure that we maintain a presentable image, which includes appropriate clothing, good grooming, personal hygiene and neatness.

QRM, Inc. reserves the right to determine appropriate dress in all instances, and may send an associate home, unpaid, to change clothes should it be determined their dress is not appropriate. We hope that this can be avoided by associates using their own good judgment in what is appropriate for the workplace.

QRM, Inc. expects all employees to dress in business appropriate attire, which is defined as:

- Jeans (clean, free of holes/fray, and worn at your waist level so that you do not reveal foundation garments)
- Khakis/Dress Pants
- Leggings (accompanied with tunic top worn no shorter than mid thigh length)
- Bermuda Shorts (clean, free of holes/fray, and worn at your waist level so that you do not reveal foundation garments)
- Capris (clean, free of holes/fray, and worn at your waist level so that you do not reveal foundation garments)
- Skirts/Dresses/Dress Skorts (worn no shorter than 2 inches above the knee)
- Business Casual Blouses/Shirts (no advertisements)
- Dress Shoes/Tennis Shoes/Sandals/Flip flops (Shoes should be worn at all times and should be safe and appropriate for the work environment)
- Men's Collard Shirts

QRM, Inc. considers inappropriate attire as follows:

- Overly revealing clothing
- T-Shirts
- Spaghetti strap tanks
- Midriff Shirts
- Sheer, torn, frayed, or holey clothing
- Sweatpants/Sweat Suits/Sweatshirts
- Hats
- Hoodies

Piercing of the mouth, lips or tongue will not be acceptable, during employment with QRM. These modifications to these areas of your face can prove to be an impediment to the proper pronunciation of words and impacts clear verbal communication with callers.

All QRM, Inc. associates meeting with clients should always wear appropriate business dress, which is defined as:

- Khakis/Dress Pants
- Dress Blouse/Shirt
- Dress Shoes

TELEPHONES, PHOTOCOPIERS AND POSTAGE

Use of QRM telephones for personal matters are asked to be used sparingly of course with the exception of an emergency. Personal telephone calls should be brief and limited to the local calling area.

- ✓ Photocopiers are provided for Company business only
- ✓ Postage and overnight delivery services are provided for Company business only.

ELECTRONIC MAIL & INTERNET USAGE

While communicating on-line cannot replace the person-to-person interaction so essential to a harmonious work environment, it does encourage rapid, flexible communication. Likewise, use of the Internet can enhance productivity. In order to better guard the integrity of our system, the following guidelines must be observed.

- ✓ The use of QRM's e-mail is a privilege that may be revoked by management at any time.
- ✓ The e-mail and the Internet systems should be only used for business purposes.
- ✓ While QRM does not regularly monitor employee e-mail, all e-mails are QRM property.
- ✓ QRM retains the right to access all files at any time administer the system or to investigate any instance of suspecting wrongdoing or violation of this or other Company policies.
- ✓ Confidential information should not be sent on the network and information should be sent only to users who need it to conduct business.

- ✓ Users will have their own access code to the system and should respect the privacy of others. Employees should not access co-worker's e-mail or other files. Each user's password and access codes should be kept confidential
- ✓ E-mail and Internet etiquette shall be observed by keeping messages professional, respectful, and considerate. Do not send messages that would embarrass you or the Company if they were made public.
- ✓ Prohibited conduct include, but is not limited to, placing unlawful information on the Internet or sending through e-mail: use of obscene, abusive, or otherwise objectionable language or images, in either public or private files or messages; sending messages that are demeaning to a particular gender, race, religion, nationality, or sexual orientation; or sending messages that have no business or purpose or would be unwelcome or offensive to the recipient.
- ✓ Mailboxes should be kept clean, deleting messages no longer being used to eliminate clutter.
- ✓ All employees are required to sign the QRM Internet/E-mail Agreement.

The essence of e-mail is speed, and the above guidelines are designed to make the best of technology, not to limit its potential. Your Unit Manager or Sr. Management is always available to answer any questions you might have about this policy. Access to the Internet is designed to help employees gather business-related information from outside sources. Violation of this policy may result in disciplinary action up to and including termination.

SAFETY

QRM considers safety and accident prevention to be of the utmost importance. QRM intends that all reasonable actions will be taken to provide a safe and efficient work place. These following guidelines support the prevention of accidents:

- ✓ Provide neat, clean, safe and healthful working conditions
- ✓ Maintain all equipment in good order.
- ✓ Study and develop safe work methods, and train employees in these methods.
- ✓ Comply with laws regarding working conditions and accident prevention including but not limited to provisions of OSHA standards.

- ✓ Encourage awareness on the part of all employees to avoid accidents caused by unsafe acts.

The success of our accident prevention efforts depends on the sincere, constant and cooperative effort of each employee and his or her active participation and support. Each employee is required to:

- ✓ Perform his or her job in a safe manner
- ✓ Dress in a safe manner
- ✓ Bring safety hazards to the attention of a supervisor
- ✓ Report any accident or injury, no matter how slight to his or her Unit Manager. The manager will promptly refer the employee to Sr. Management if treatment is necessary. In the event the accident or situation of a serious nature arises requiring immediate attention call 911.

Unit Managers must report any accident or injury to Sr. Management. Failure to give notice within the time period prescribed by law of an injury may reduce the employee's right to benefit. Each employee is also required to abide by following rules regarding safety.

- ✓ Running inside the facility is prohibited.
- ✓ Do Not block fire extinguishers.
- ✓ Switch boxes, fuse boxes, junction boxes, electrical control panels, or any piece of equipment where electricity is involved will be opened and serviced only by authorized personnel.
- ✓ You must comply with all occupational safety and health standards and regulations established by the Occupational Safety and Health Act of 1970 and regulations which have been added to this act in the recent years both by state and federal government.

DISCLAIMER

This guide is intended to summarize selected policy procedures. QRM may and does add, revise and delete policies and procedures from time to time. Therefore, this guide should not be relied upon as final authority for matters that are detailed in legal planned documents or policy

manuals. Questions should be addressed to your Unit Manager or Sr. Management who will have access to current and more complete descriptions of each policy or procedure.