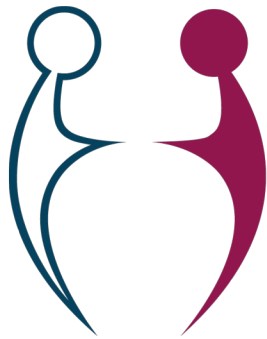


HEALTHCARE CALIFORNIATM

EMPLOYEE HANDBOOK

CORPORATE OFFICE

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www.healthcal.com



HEALTHCARE CALIFORNIA

August 2009

Welcome to HealthCare California. You have joined an organization with a sterling track record and an exciting future. We are pleased you have chosen to become part of the HealthCare California team and hope you will find our company a place for both professional and personal development.

HealthCare California is the premier home health agency serving the Central Valley. Currently, HealthCare California has offices in Fresno and Visalia. At each location, we strive to be the best in serving our customers (patients and referral sources). This goal is the foundation of our continued success.

At HealthCare California, our focus is on providing exceptional patient care. Our clinicians constantly strive to do whatever is necessary to make the home health experience a positive one for our patients. Our administrative staff does the same to ensure seamless transfer from referral source to our agency. As a HealthCare California employee, your primary goal is to provide high quality customer service to customers, every time. This same concept of service also extends to how we treat each other in our day-to-day business relationships at every level in the company. We are a company that is pro-employee. This means we understand that every employee within the company should be treated with respect, care and concern.

This handbook is intended to provide you with a general understanding of HealthCare California's policies and procedures. I wish you success at our company. Again, thank you for joining the HealthCare California team!

Harry G. Harris, Ph.D.
President

HISTORY OF HEALTHCARE CALIFORNIA

HealthCare California was founded and incorporated in the State of California in June 2004 by Dr. Harry G. Harris.

Dr. Harris, a long-time resident of the Central Valley, first became familiar with home health care while taking care of his mother, Athanasia Harris, who had just undergone hip surgery. While overseeing her home therapy, Dr. Harris became aware of the tremendous benefit of home health and saw a need for a first-rate home health agency serving Fresno and outlying areas. Dr. Harris proceeded to obtain Medicare licensure in record time, and HealthCare California was born.

HealthCare California is a tribute to Athanasia's spirit and her philosophy on life.

VISION STATEMENT

Our vision is to be the premier home health agency in every market in which we operate.

CORE VALUES: HONESTY AND INTEGRITY

- Unwavering Commitment to the Customer
- Treat Employees with Respect and Dignity
- Partner with Employees to Reach Their Full Potential
- Continuous Improvement by Encouraging Creativity and Innovation

MISSION STATEMENT

Our mission is to be the premier home health agency in the Central Valley. We will provide exceptional home health services to patients and referral sources. We will always operate with the highest ethical standards and fairness in all of our dealings with patients, referrals sources, employees and suppliers.

COMMUNITY

HealthCare California has a rich tradition of contributing to the communities in which we do business. Some of the activities we participate in include:

- Health screenings
- Contributing to our partner non-profit organizations

These community service projects and others like them reinforce our commitment to the communities in which we operate. The company's charitable giving policy seeks to balance the need for good corporate citizenship with the

interests of its owners and employees. HealthCare California believes in providing targeted corporate contributions to qualified non-profit organizations. Contributions must have a community connection within the HealthCare California office and/or corporate community and should be focused for the benefit of health, education or children.

OUR CUSTOMERS (*Patients and Referral Sources*)

Our customers are our first responsibility. We will treat them with the same dignity and respect that we ourselves expect. We will provide superior value, quality and service at every opportunity. We will also be good corporate citizens to serve the needs of all of our customers within the community. As an employee, you must be willing to do "whatever it takes" to satisfy our customers' needs, whether internal or external.

OUR FELLOW EMPLOYEES

We will respect and treat our employees as responsible individuals and care about their development and success. Our company is committed to providing employees the environment, resources and current technology to perform their jobs effectively.

YOU ARE IMPORTANT

Whether you serve people in person, by telephone, or in other ways, ***you are important.*** You make an impact on everyone with whom you make contact. People will respond positively to a friendly voice and a helpful manner.

AS AN INDIVIDUAL

Our company beliefs led us to structure the company in a way that allows employees the freedom to be successful. This structure has been a part of our tradition since company inception.

AS AN EMPLOYEE

Team effort is a key element of our success. As a new member of the HealthCare California team, working well as part of a team is important to all of us. Team spirit means looking for the best in your teammates and being willing to help whenever you are needed. Team spirit is one of the reasons we have been so successful over the years.

AT-WILL EMPLOYMENT

Everyone at HealthCare California is an “at-will” employee. This means that either you or the company may terminate your employment at any time, for any reason, with or without notice. Nothing in this handbook modifies or alters your at-will employment relationship with HealthCare California. No one is authorized to make representations altering your at-will status.

COMMUNICATION: THE KEY TO SUCCESS

HealthCare California encourages communication between co-workers and management. Our lines of communication facilitate the exchange of information at all levels. Some ways in which we share information within our company include the following:

- **COMMUNICATION BOARDS**

The Employee Communication Board (or “bulletin board”) located in our corporate office building and branch office locations is the first place you should look to find information you need to know. This board is updated regularly with policies, procedures, safety and loss prevention, bulletins, health insurance and benefit information, as well as wage and hour laws and other important information. You should check the bulletin board frequently. ***The bulletin boards are intended for company postings only.***

- **HEALTHCARE CALIFORNIA INTRANET**

HealthCare California maintains a company intranet, an internal “web site” containing a wide variety of information and resources. You may use your office or home computer to access this information. The HealthCare California Home Page will direct you to a variety of resources, current information, employee forms and complete, detailed company policies that are summarized in this handbook.

- **MEETINGS**

Managers conduct meetings to exchange information and update their employees on past, current and future activities and company directives.

- **OPEN-DOOR POLICY**

Your manager is the first person with whom to speak when you have questions about rules, your schedule and your duties. If you have a job-related problem

and cannot discuss it easily with your manager, you may discuss with your next level manager.

PROFESSIONAL BEHAVIOR

HealthCare California strives to have a safe and enjoyable work environment. We expect professional behavior, including, but not limited to, compliance with the following behavior:

- Be at your workstation, in dress code, at your scheduled time.
- Provide superior customer service to internal and external customers.
- Maintain confidentiality of, including, but not limited to, information regarding customers and the company.
- Protect company property, assets and information.
- Meet HealthCare California's expectations regarding security and safety.
- Seek permission prior to removing or borrowing HealthCare California's equipment and property.
- Never falsify company documents, such as employment applications, time cards (including punching another employee's time card), benefit forms or any other document that would cause harm to HealthCare California.
- Be honest and trustworthy.
- Comply with any reasonable request made by management.
- Follow safety rules and engage in safe work practices. Refrain from carelessness, negligence, or mischief which results in loss or damage, and report destruction of any company, customer, or employee property.
- Observe work schedules, including rest periods and meal periods.
- Refrain from excessive absenteeism and/or tardiness; follow proper call-in procedures for reporting absences.
- Do not gamble on company property or time.
- Refrain from sexual or other unlawful harassment toward any employee, customer or vendor.
- Do not use, sell, transfer, distribute, possess, or manufacture illegal drugs, controlled substances, or alcoholic beverages during working hours (including lunch and rest periods) and at any time when on company property or while in a company vehicle.
- Refrain from use of abusive language or physical abuse directed at anyone, at any time, including the possession or transport of weapons or firearms onto HealthCare California's property.
- Refrain from making or receiving personal telephone calls and/or having personal visitors during work hours.

- Cellular phones, pagers or other electronic devices that are not company-issued for business purposes, may not be used while on working time.
- Comply with the company's Electronic Communications Policy.
- Do not interfere with other employees in the performance of their jobs or engage in unprofessional behavior while on the job, using company property or on company property.

PROFESSIONAL STANDARDS AND ETHICS

Every business has policies and principles that lead to its success. Below are some policies we expect our employees to follow. The following list is not all-inclusive.

EQUAL EMPLOYMENT OPPORTUNITY

HealthCare California is an equal opportunity employer and makes employment decisions on the basis of merit. Company policy prohibits unlawful discrimination based on race, color, creed, gender, religion, marital status, registered domestic partner status, uniform service member status, age, national origin or ancestry, physical or mental disability, medical condition (including genetic characteristics), sexual orientation, or any other consideration made unlawful by federal, state or local laws. It also prohibits unlawful discrimination based on the perception that anyone has any of those characteristics, or is associated with a person who has or is perceived as having any of those characteristics. All such discrimination is unlawful.

- **RELATED POLICY:** Please refer to the complete *Equal Employment Opportunity* policy via the HealthCare California Home Page for detailed and updated information.

HARASSMENT-FREE WORKPLACE

The company is committed to providing a work environment free of unlawful harassment.

- **RELATED POLICY:** Please refer to the complete *Policy against Harassment* via the HealthCare California Home Page for detailed and updated information.

STANDARDS OF CONDUCT

Consistent with our operating principles, employees will conduct all business dealings and relationships with integrity, honesty and respect for others.

Employees will always deal fairly and honestly with customers and others with whom we do business. We will obey the law and operate in accordance with the highest ethical standards and expect the same from our employees, partners, contractors and suppliers. The company reserves the right in its sole discretion to evaluate employee behavior and to impose discipline, up to and including termination.

- **RELATED POLICIES:** Please refer to the company's **Code of Business Conduct and Ethics** policy and the **Conflict Of Interest** policy via the HealthCare California Home Page for detailed and updated information.

DRUG AND ALCOHOL-FREE WORKPLACE

HealthCare California is committed to providing a safe and healthy environment for the benefit of both our employees and our customers. Employees are prohibited from the use, sale, transfer, distribution, possession or manufacture of illegal drugs, other controlled substances or alcoholic beverages during working hours (including lunch and rest periods) and at any time when on company property, or while on company business or in a company vehicle.

- **RELATED POLICY:** Please refer to the complete **Drug and Alcohol-Free Workplace** policy via the HealthCare California Home Page for detailed and updated information.

SMOKE-FREE WORKPLACE

HealthCare California provides a smoke-free environment that promotes health and safety for all employees, customers, visitors, vendors and contractors in all HealthCare California locations.

- **RELATED POLICY:** Please refer to the complete **Smoke-Free Workplace** policy via the HealthCare California Home Page for detailed and updated information.

PROFESSIONAL APPEARANCE

As a HealthCare California employee, you communicate a powerful message to our customers about the nature of our business and how we feel about it. We are a provider of health care services. As such, our offices and employees must reflect cleanliness and professionalism.

- **RELATED POLICY:** Please refer to the complete **Dress Code/Grooming** policy via the HealthCare California Home Page for detailed and updated information.

ATTENDANCE

Punctuality and reliability are extremely important. We expect you to arrive to work and begin working at your scheduled time. Your record of attendance is a factor that may be considered when assessing your performance and could affect your eligibility for promotion and transfers. Disciplinary action for attendance infractions is accelerated for employees in their first 90 days of employment. Failure to comply with HealthCare California **Attendance** policy will result in disciplinary action, up to and including termination.

- **RELATED POLICY:** Please refer to the complete **Attendance** policy via the HealthCare California Home Page for detailed and updated information.

PAID TIME OFF

Paid time off (PTO) may be taken upon the approval of your manager. Requests for PTO must be submitted at least two weeks in advance. HealthCare California's standard PTO accrual schedule is as follows:

Years 1-5	10 days
Years 6-10	15 days
Years 11+:	20 days

PTO accumulates up to but not more than 1.5 times the employee's annual accrual amount.

REST PERIODS AND MEAL PERIODS

The appropriate rest period(s) and/or lunch period(s) will be scheduled for your work shift(s), and you are responsible for taking them. You must notify your manager if you are unable to take a rest period or lunch.

- **RELATED POLICY:** Please refer to the complete **Rest and Meal Period** policy via the HealthCare California Home Page for detailed and updated information.

APPROPRIATE WORKPLACE RELATIONS

In order to maintain HealthCare California's standards of professionalism and appropriate workplace behavior, personal involvement or relations are prohibited where there is a direct or indirect reporting work relationship between parties.

- **RELATED POLICY:** Please refer to the company's ***Appropriate Workplace Relations*** policy via the HealthCare California Home Page for detailed and updated information.

NO SOLICITATION

In order to avoid disruption of company operations, HealthCare California employees may not solicit other employees for any purpose during working time. Working time includes the work time of both the employee doing the solicitation as well as the employee being solicited. Working time does not include scheduled rest periods, meals periods or time before or after the employee's shift.

In addition, HealthCare California employees may not distribute literature of any kind during working time, and may not distribute literature at any time for any purpose in working areas. Working areas do not include employee lunchrooms, restrooms or parking lots.

Persons who are not employed by the company may not solicit or distribute literature on company property at any time for any purpose. If you observe solicitation on company property at any time that violates this provision, report it to your manager immediately.

- **RELATED POLICY:** Please refer to the complete ***No Solicitation*** policy via the HealthCare California Home Page for detailed and updated information.

THIRD PARTY CONTACTS

Only those persons designated by the President of HealthCare California may comment to third parties on behalf of HealthCare California. Notify your manager immediately if approached by a third party (such as a member of the media) to speak on behalf of HealthCare California.

PERSONNEL FILE

An employee's personnel file will be made available to you for your review within a reasonable time following receipt of a request for review.

ELECTRONIC COMMUNICATION

HealthCare California provides for employees' use various forms of electronic communication media, including but not limited to, email, telephones, facsimile machines, internet and intranet. While computers and other electronic devices are made accessible to employees to assist them to perform their jobs and to

promote the company's interests, all such computers and electronic devices, whether used entirely or partially on the company's premises or with the aid of company equipment or resources, must remain fully accessible to the company and, to the maximum extent permitted by law, will remain the sole and exclusive property of the company.

Employees should not maintain any expectation of privacy with respect to information transmitted over, received by, or stored in any electronic communications device owned, leased or operated in whole or in part by or on behalf of the company. The company retains the right to gain access to any information received by, transmitted from, or stored in any such electronic communications device, by and through its agents, employees or representatives, at any time, either with or without an employee's or third party's knowledge, consent or approval.

- **RELATED POLICY:** Please refer to the ***Electronic Communications*** policy via the HealthCare California Home Page for detailed and updated information.

CONFIDENTIAL INFORMATION

HealthCare California is committed to respecting the privacy and protection of confidential information regarding HealthCare California, its suppliers and customers. As a HealthCare California employee, you are expected to adhere to the policies and procedures that protect company, supplier and customer confidential information, and thereby, comply with federal and state privacy laws.

In the course of performing your duties as an employee, you may have access to confidential information about the company, its suppliers or customers. It is your responsibility to keep the trust the company has placed in you by not disclosing such information to unauthorized persons or organizations, or using it for personal gain.

- **RELATED POLICY:** Please refer to the ***Code of Business Conduct and Ethics*** policy via the HealthCare California Home Page for detailed and updated information.

GIFTS AND GRATUITIES

It is HealthCare California's objective to award business to a vendor on the basis of such considerations as quality, service, pricing and technical ability, and to avoid the appearance or actuality of impropriety in the receipt of personal gifts, gratuities, favors and/or kickbacks in connection with any business enterprise.

In order to avoid a conflict of interest or the appearance of a conflict of interest, HealthCare California employees shall not accept or solicit, directly or indirectly, gifts from a vendor or contractor or from a potential vendor or contractor which are or may appear to be designed to influence or acknowledge a business decision.

- **RELATED POLICY:** Please refer to the ***Code of Business Conduct and Ethics*** policy via the HealthCare California Home Page for detailed and updated information.

SAFETY

Your personal safety and welfare are of primary importance. Your management team will provide you with information on how to perform your job safely. It is your responsibility to read and follow all safety rules. Information regarding safety can also be found on company bulletin boards and in safety memoranda.

- **RELATED POLICY:** Please refer to the complete ***Safety Regulations*** policy via the HealthCare California Home Page for detailed and updated information.

LOSS PREVENTION

HealthCare California fosters an atmosphere of trust. We depend on our employees to be honest and protect the company's assets. An informed employee is the best defense against loss. HealthCare California policies and procedures help protect the company assets. HealthCare California will prosecute, terminate and/or sue civilly any employee, customer or vendor who chooses to participate in behavior relating to/resulting in loss. It is every employee's responsibility to report misconduct. Witnesses of suspicious activity, theft or behavior relating to loss should contact their manager immediately.

INSPECTION OF COMPANY PROPERTY AND PERSONAL EFFECTS

In order to establish strong and effective internal controls designed to promote employee honesty, safety and productivity, all employees shall be subject to inspections of company property and personal effects in all locations.

- **RELATED POLICY:** Please refer to the complete ***Inspection of Company Property and Personal Effects*** policy via the HealthCare California Home Page for detailed and updated information.

DISCIPLINARY ACTION

The company has established guidelines for handling employee conduct or work performance that does not meet company standards.

- **RELATED POLICY:** Please refer to the complete *Discipline* policy via the HealthCare California Home Page for detailed and updated information.

TELEPHONE ETIQUETTE

Telephone courtesy dictates friendliness and service at all times. Company telephones are for business use only and should not be used to make or receive personal calls, except for emergencies. Personal cell phones, pagers and other electronic communication devices may not be used during working hours. Public telephones or cell phones may be used to make outgoing calls during your meal and rest periods.

TIME CLOCK

For hourly employees, the online time clock is the key to calculating your pay. Your manager will demonstrate proper use of the online time clock on your first day of employment. Because your pay is based on the information provided on your online time card, it is important you record your time in and out of work by using the online time clock. Your manager will report changes in your schedule, sick leave, holidays, vacation and other information to the Payroll Office.

No employee is allowed to use any other employee's online time card. You are responsible for the accuracy of the information on your online time card. If you make an error when clocking in or out, notify your manager immediately to have the error corrected.

Falsification of the online time card information, such as clocking in or out for another employee or misrepresenting rest periods or hours worked, will result in immediate termination of employment.

WORKING HOURS

We schedule your hours to give our customers the highest level of service. Consequently, the days and hours you work may vary based on the needs of our company. A manager will explain your schedule, including rules about lunch and rest periods.

Exchanging work schedules with other employees is discouraged. However, if you need to exchange schedules, notify your supervisor, who may authorize an

exchange if possible. Work schedule exchanges will not be approved for the mere convenience of an employee or if the exchange interferes with normal operations or results in overtime.

PAYDAYS

All employees are paid bi-weekly, meaning there are twenty-six (26) pay periods in a year. Payday is on Friday.

HealthCare California's workweek starts Saturday and ends on Friday.

Overtime is paid in accordance with federal and/or state law. Occasionally, you may be asked to work in excess of your regular schedule, as necessary. If you are classified as a non-exempt employee, you qualify for overtime pay. An employee's supervisor must approve all overtime worked by an hourly employee in advance. Working unauthorized overtime is against our policy and is subject to disciplinary action, up to and including termination.

- **Time Worked:** Employees shall record all time worked, including time worked over their normal schedule, on the time sheet or online time card at the time it actually occurs.
- **Overtime:** Overtime is computed on the basis of a non-exempt employee's total hours worked in a workday and a workweek. Hours paid for periods not worked, i.e., holidays, sick days and vacations, do not count as hours worked for overtime purposes.
- **Double-Time:** Overtime hours in excess of twelve in one workday are paid at double-time.
- **Weekends:** Weekend work does not automatically qualify for compensation at a premium rate of pay. Hours worked on Saturdays and/or Sundays qualify for premium pay only if they qualify as overtime hours under state and/or federal standards.
- **Holidays:** Please refer to the complete **Holiday Pay** policy via the HealthCare California Home Page for detailed and updated information.

You are responsible to review your check each pay period and report any errors to your manager or the Human Resources immediately. Should you have any questions regarding your wages, payroll deductions, calculation of hours or hourly rates on your payroll check, please ask your manager or contact the Human Resources.

YOUR PAY

As a HealthCare California employee, you are eligible to have your pay deposited directly into your checking or savings account every payday through Automatic Payroll Deposit. Briefly, it works as follows:

- You designate the account you want credited and your net pay will automatically be deposited to that account every payday.
- You will receive a statement of earnings which shows your taxes, other deductions and net pay. In this way, you will always be able to keep your records up to date.

To enroll, ask your manager for an Automatic Payroll Deposit Authorization Form. Send the completed form to the Payroll Office.

All applicable federal, state and local taxes, which include social security and Medicare tax contributions along with state disability insurance, are deducted from your paycheck in accordance with current state and federal laws.

PERFORMANCE MANAGEMENT

Performance Management is the ongoing process of communicating clear expectations and providing effective feedback so employees and the company can generate planned results. By establishing goals that support the company direction, the organization can achieve the desired results.

A **performance evaluation** is a key tool for Performance Management. The purpose of the performance evaluation process is to provide specific developmental feedback to each employee in order to improve individual performance. Typically, you will receive a performance evaluation once per year. A copy of your evaluation will be kept in your personnel file and is used when considering merit recommendations and promotions. Your manager will work closely with you to set new goals and develop action plans for reaching your goals. You should not hesitate to request to meet with your manager, as needed, to discuss your performance, expectations, and goals. **Your performance and development are your responsibility.**

PROMOTIONS

Our employees are a major factor of our company's success. Employee development will ensure that we have the best-qualified individuals in each position. The management personnel with whom you work are your best training resources. The combination of their advice, structured training and your on-the-

job experience is the best way to learn. Build your skills by working closely with your manager and co-workers and being open to their advice. Ask questions!

If you wish to be considered for a promotion or transfer, discuss opportunities and your goals with your manager. HealthCare California follows a policy of equal employment opportunity for all promotions and transfers.

EMPLOYEE REFERENCES

HealthCare California provides only employment and income verifications for our employees. HealthCare California does not provide verbal or written job references for current or former employees.

BENEFITS

Full-time employees are eligible for benefits. Please refer to the benefits information you receive for more details.

LEAVES OF ABSENCE

See your manager or supervisor when you need a leave of absence. You must apply for a leave of absence at least 30 days in advance of the starting date of the leave if it is foreseeable. Leaves of absence are granted pursuant to the **Leave of Absence** policy. Below is a list of examples of leaves of absence:

- Leave under federal Family and Medical Leave Act (FMLA)
- Leave under California Family Rights Act (CFRA)
- Pregnancy-Related Disability
- Work-Related Medical Leave or Industrial Leave
- Military Leave
- Victim of Domestic Violence
- Victim of Crime

FMLA: FAMILY AND MEDICAL LEAVE ACT

An employee is eligible for a maximum of twelve weeks of Family and Medical Leave Act (FMLA) leave if, at the time the leave begins, the employee has been employed by HealthCare California for at least 12 months, the employee has worked a minimum of 1250 hours during the rolling 12-month period immediately before leave is requested, and works at a HealthCare California work site which employs 50 or more employees (or the total number of employees in multiple HealthCare California locations within a 75 mile radius is 50 or more as measured by surface miles, using public surface transportation).

Leave entitlements and health benefit protection are provided up to 12 weeks in a rolling 12-month period. The rolling period begins with the first leave request and expires twelve months thereafter. Any leave taken in a rolling period is subject to eligibility requirements.

Employees may take a total of 12 weeks of unpaid leave during a rolling 12-month period for any of the following reasons: (1) because of the birth of a child of the employee and to care for such child; (2) because of the placement of a child with the employee for adoption or foster care; (3) in order to care for the spouse, child, or parent of the employee if such spouse, child, or parent has a serious health condition; or (4) because of a serious health condition that makes the employee unable to perform the functions of his or her position.

The company requires a medical certification from a health care provider to support a Family Medical Leave Act leave. Such certification should be provided within fifteen (15) calendar days after the employee's request unless it is not possible to do so. Employees must submit a Medical Certification Form, which can be obtained from a manager or via HealthCare California's intranet upon requesting a leave under FMLA.

An employee may request intermittent leave or a reduced hours leave due to a serious health condition of the employee or an eligible member of his/her family. The company requires a medical certification which supports the claim that the immediate medical need can best be accommodated through an intermittent or reduced leave schedule. In order to accommodate a request of this nature, the company may require the employee to transfer to a temporary alternative job for which the employee is qualified.

Intermittent/reduced leave is counted towards the employee's 12-week FMLA leave period.

NOTE: The employee must make a reasonable effort to schedule his or her leave so as not to unduly interrupt HealthCare California's operations and must give a 30-day notice of his or her intent to take leave, if practical.

- **RELATED POLICY:** Please refer to the **Leave of Absence** policy via the HealthCare California Home Page for detailed and updated information.

WORKERS' COMPENSATION

HealthCare California provides insurance coverage for employees in case of work-related injury, in accordance with state law. To ensure that you receive any workers' compensation benefits to which you may be entitled, you will need to:

- Report immediately any work-related injury to your supervisor;

- Seek medical treatment and follow-up care if required;
- Complete a written Employee's Claim Form (DWC Form 1) and return it to your manager; and
- Provide the company with a certification from your health care provider regarding the need for workers' compensation disability leave, as well as your eventual ability to return to work from the leave.

The law requires HealthCare California to notify the workers' compensation insurance company of any concerns of false or fraudulent claims.

IMPORTANT NOTICE

This handbook summarizes the policies and procedures in effect at the time of publication and supersedes all previously issued handbooks, policies, benefit statements or memoranda that are inconsistent with the policies described here.

This handbook does not create any employment contract of any duration and is not a promise or guarantee of the conditions and benefits described. Employment with HealthCare California is at-will and can be terminated with or without cause and with or without notice at your option or the option of HealthCare California. No one is authorized to make representations altering your status as an at-will employee.

This handbook is only intended to provide a general understanding of the subjects covered and cannot anticipate every situation or answer every question about employment. With the sole exception of the employment-at-will policies, the contents of this handbook do not create an employment contract. In order to retain necessary flexibility in the administration of policies and procedures, the company reserves the right to change or revise policies, procedures and benefits described in this handbook, other than the employment-at-will provisions, without notice whenever the company determines in its discretion that such action is warranted. No oral statements or representations can in any way alter the provisions of this handbook.

This handbook sets forth the entire agreement between you and the company as to the duration of employment and the circumstances under which employment may be terminated. Nothing in this employee handbook or in any other personnel document, including benefit plan descriptions, creates or is intended to create a promise or representation of continued employment for any employee.

Please review this information and keep the handbook as a future reference. It is your responsibility to read, familiarize yourself with and comply with the information contained in this handbook

NOTE: Policies are summarized in this booklet as a reference. Please refer to the complete policies in your HealthCare California Policy Book. These policies are also available via the HealthCare California Home Page.