



Utah Housing Corporation Special Meeting

Utah Housing Corporation

2479 Lake Park Blvd

West Valley City, UT, 84120

UTAH HOUSING CORPORATION
Minutes of Monthly Meeting
October 28, 2021

PARTICIPANTS

UHC Trustees in Person:

Patricia Sheffield, Chair
Annette Lowder, Vice Chair
Marlo Oaks, Trustee
Lee A Carter, Trustee

UHC Trustee via Teleconference

G. Edward Leary, Trustee
Christina Oliver, Trustee
Lori Fleming, Trustee

UHC Staff in Person:

David Damschen, President and CEO
Cleon Butterfield, Senior Vice President and CFO
Jonathan Hanks, Senior Vice President and COO
Susan Larsen, Executive Administrative Assistant
Claudia O’Grady, Vice President Multifamily Finance
Ariane Gibson, Vice President Financial Services

Guests via Teleconference:

Preston Olsen, Gilmore & Bell
Jodi Bangerter, Gilmore & Bell
Emma Gilchrist, Deloitte
Justin McMillan, Deloitte
McKenna Marchant, Department of Workforce Services
Jeremy Shinoda

Trustees of the Utah Housing Corporation (UHC or Utah Housing) and UHC staff met in a Monthly Meeting on Thursday, October 28, 2021, at 1:30 PM MDT with attendance in person and via teleconference. In accordance with the Utah Open and Public Meetings Act, the meeting was an electronic meeting and the anchor location was the office of Utah Housing Corporation located at 2479 Lake Park Blvd, West Valley City, Utah.

Patricia Sheffield, Utah Housing Board Chair, called the meeting to order. The Chair then determined for the record that a quorum of Trustees was present, as follows:

Patricia Sheffield, Chair
Annette Lowder, Vice Chair
G. Edward Leary, Trustee
Marlo Oaks, Trustee
Christina Oliver, Trustee
Lee A Carter, Trustee
Lori Fleming, Trustee

The Chair excused the following trustees:

Jessica Norie, Trustee
Rob Allphin, Trustee

The Chair welcomed everyone to the meeting. The Chair then introduced the President and CEO, David Damschen, and announced that he would be taking the Trustees through the Board packet.

David C. Damschen, President of Utah Housing, then reported that the Notice of the Monthly Meeting was given to all Trustees of Utah Housing and that material addressing the agenda items had been distributed to the Trustees in advance of the meeting.

Mr. Damschen then acknowledged a Verification of Giving Notice, evidencing the giving of not less than 24 hours public notice of the date, time, place and summary of agenda of the Utah Housing Corporation Monthly Meeting in compliance with the requirements of the Utah Open and Public Meetings Act, Section 52-4-202(2)(a)(b), Utah Code Annotated 1953, as amended; together with the form of Notice of Monthly Meeting referred to therein; and also the required public notice of the 2021 Annual Meeting Schedule of Utah Housing will be entered into the Minutes.

The Chair called for the first agenda item.

1. Approval of the Minutes of August 26, 2021 Monthly Meeting

The Trustees had been provided with a copy of the written minutes of the August 26, 2021, Monthly Meeting in their Board packets. The Trustees acknowledged they had sufficient time to review these minutes. Ms. Sheffield asked for any discussion on the August 26, 2021, minutes as presented.

Following any further discussion, the Chair called for a motion.

MOTION: TO APPROVE THE WRITTEN MINUTES OF THE MONTHLY MEETING OF AUGUST 26, 2021.

Made by: Lori Fleming
Seconded by: Annette Lowder

The Chair called for the next agenda item.

2. Disclosure of Trustees' Interests

Ms. Sheffield stated that the consolidated list of the disclosures of interests on file for each Trustee is contained in the board packet, and subject to any changes, will be attached to the minutes of this meeting. Each Trustee will be asked to respond if your disclosure of interests on file with Utah Housing is current.

Mrs. Larsen asked each Trustee to respond by saying yes if the Disclosure of Interest on file is current. Each Trustee was called on and they responded as follows:

Marlo Oaks	Yes
G. Edward Leary	Yes
Christina Oliver	Yes
Lee A Carter	Yes

Annette Lowder	Yes
Lori Fleming	Yes
Patricia Sheffield	Yes

The following is a consolidated list of the Disclosures of Interests on file for each Utah Housing Trustee:

Name of Trustee	Nature of Interest or Potential Interest
Name of Trustee	Nature of Interest or Potential Interest
Patricia Sheffield <i>(chair)</i>	Presently retired from any employment and has no interests in any transactions with the Corporation.
Annette Lowder <i>(vice chair)</i>	Presently serving as Chief Operations Officer (COO) of Intercap Lending, Inc., a mortgage lender doing business in the state of Utah. Intercap Lending may originate mortgage loans for sale to the Corporation under its programs.
Lee A Carter	Presently serving as the Head of Banking Development of Rakuten. Rakuten is an industrial bank and may participate in the investment of tax credits and may be owner of bonds issued by the Corporation. The bank may also provide the Corporation with other financial instruments and enter into agreements that benefit the Corporation and the bank.
Jessica Norie	Presently serving as President of Artspace, a nonprofit which creates affordable live and work space to revitalize and promote stable, vibrant and safe communities. Artspace may be involved in the use of low income housing tax credits and tax exempt bond financing for affordable housing, and may manage housing or develop housing under the Corporation's programs.
Rob Allphin	Presently serving as an Executive Vice President of First Colony Mortgage, a mortgage lender doing business in the state of Utah. First Colony Mortgage may originate mortgage loans for sale to the Corporation under the Corporation's program.
Lori Fleming	Presently serving as an Associate Broker with Golden Spike Realty. Golden Spike Realty may be involved in real estate transactions that use mortgage loans under the Corporation's programs, and may serve as a marketing agent for various properties owned by the Corporation.
Marlo Oaks <i>(ex-officio)</i>	Presently serving as the Treasurer for the State of Utah and has no interests in any transactions with the Corporation.
G. Edward Leary <i>(ex-officio)</i>	Presently serving as the Commissioner of Financial Institutions for the State of Utah and has no interests in any transactions with the Corporation.
Christina Oliver <i>(designee of ex-officio)</i>	Presently serving as the Division Director of The Housing and Community Development Division of the Department of Workforce Services for the State of Utah as well as the administrator of the Olene Walker Housing Loan Fund and the National Housing Trust Fund. Monies from each of these funds may be used in financing of rental housing developed with Low-Income Housing Tax Credits.

The Chair called for the next agenda item.

3. **Resolution 2021-31 Authorizing the Reservation of State Low-Income Housing Tax Credits**

A RESOLUTION OF THE UTAH HOUSING CORPORATION RESERVING STATE HOUSING TAX CREDITS

Mr. Damschen shared with the Board of Trustees that the memos and resolutions for all resolutions to be discussed today were provided in the previously distributed Board Packets for the review of everyone in advance of the meeting.

Ms. O’Grady described what State Tax Credits are and that four projects had applied for State Tax Credits for construction financing gaps. Without the State Tax Credits, these projects would suffer severe and catastrophic financial issues. The projects were required to provide new matching funds equivalent to those of the State Tax Credits, which they all have done. Ms. O’Grady also shared that the pricing of the State Tax Credits ranged from \$0.61-0.71.

Mr. Damschen stated that approving the resolution will enable Utah Housing to fulfill its mission to serve lower income renters and he recommended approval of Resolution 2021-31.

Ms. Sheffield then asked if there were any additional comments or discussion from the Board, and following any additional discussion asked for a motion to adopt the resolution.

Motion: APPROVE RESOLUTION 2021-31 AUTHORIZING THE RESERVATION OF STATE LOW-INCOME HOUSING TAX CREDITS

Made by: Christina Oliver
Seconded by: Lee A Carter

Ms. Sheffield called for a vote on the motion:

Voted in Favor of the Motion:

G. Edward Leary
Marlo Oaks
Christina Oliver
Lee A Carter
Annette Lowder
Lori Fleming
Patricia Sheffield

Voted Against the Motion:

Abstained From Voting:

The Chair called for the next agenda item.

4. Resolution 2021-32 Amending Utah Housing Corporation Bylaws

**A RESOLUTION AMENDING THE UTAH HOUSING CORPORATION
BYLAWS**

Mr. Damschen provided the breakdown of the resolution, which included the following:

- Defines the relationships between UHC’s Internal Audit Director (IAD), the board’s Audit Committee, and the President. These provisions in the Bylaws outline a framework which assures the independence and desired beneficial impact of the internal audit function we’re implementing at UHC, while at the same time clarifying authorities of the Audit Committee necessary to carry out this objective.
- Eliminates citation of specific dates and times at which regular and annual meetings of the Board are to take place, and provide instead that such dates and times are to be fixed in accordance with resolutions of the Board. This eliminates the necessity of amending the Bylaws any time changes to these variables are needed.
- Clarifies the eligibility of prospective designees appointed by the Ex-officio members of the Board.
- Adds BoardEffect (generically defined within the Bylaws as “board portal software”) as a means of delivering board documents to Trustees.
- Provide non-substantive clarification.

Mr. Damschen shared that after the first draft, a second draft was completed and shared which included new gender identity language to be more non-binary. A thorough review of these amendments was conducted by the Executive team at Utah Housing, Chair Sheffield, Vice-Chair Lowder, Audit Committee Chair Carter, and general counsel.

After additional questions and discussion, Mr. Damschen recommended approval of Resolution 2021-32.

Ms. Sheffield then asked if there were any additional comments or discussion from the Board, and following any additional discussion asked for a motion to adopt the resolution.

**Motion: APPROVE RESOLUTION 2021-32 AMENDING UTAH
HOUSING CORPORATION BYLAWS**

Made by: Marlo Oaks
Seconded by: Lori Fleming

Ms. Sheffield called for a vote on the motion:

Voted in Favor of the Motion:

G. Edward Leary
Marlo Oaks
Christina Oliver
Lee A Carter
Annette Lowder
Lori Fleming
Patricia Sheffield

Voted Against the Motion:

Abstained From Voting:

The Chair called for the next agenda item.

5. Report of Audit Committee

- Ms. Gibson described the color coding of the audit opinions as follows:
 - White: Typical financial statement audit.
 - Yellow: Governmental auditing statement.
 - Pink: Servicing portfolio statement.
 - Tan: Internal control compliance for HUD/GNMA.
 - Green: Required communications from Deloitte.
- Mr. Damschen asked Mr. Carter, Chair from the Audit Committee, to report the committee's findings.
- Mr. Carter shared that the Audit Committee had met with Deloitte and found that the audit was clean. Mr. Carter thanked the staff for their work on the audit.
- Mr. Damschen turned the time over to Ms. Gilchrist from Deloitte to address any items they had.
- Ms. Gilchrist stated Deloitte had excellent cooperation from the Utah Housing Staff. Financial statements, GNMA compliance, and USAP all received clear opinions. It was a very clean audit with no significant adjustments made.
- Mr. Damschen thanked Deloitte and Utah Housing staff for another exceptionally practically perfect audit.

Ms. Oliver was excused from the meeting at 2:15 p.m.

The Chair called for the next agenda item.

6. Reports and Non-Action Items

- **Operating Reports:** Mr. Butterfield reviewed the operating reports to the satisfaction of the Trustees.
- **Upcoming Events**
 - There will not be a November meeting due to the Thanksgiving holiday.

- A special meeting will be held on Thursday, December 9, 2021.

The Chair announced that the meeting was adjourned with a motion from Mr. Oaks.

Pending

Utah Housing Corporation
Board of Trustees Disclosures of Interest
December 9, 2021

Name of Trustee	Nature of Interest or Potential Interest
Patricia Sheffield <i>(chair)</i>	Presently retired from any employment and has no interests in any transactions with the Corporation.
Annette Lowder <i>(vice chair)</i>	Presently serving as Chief Operations Officer (COO) of InterCap Lending, Inc., a mortgage lender doing business in the state of Utah. InterCap Lending may originate mortgage loans for sale to the Corporation under its programs.
Lee A Carter	Presently serving as the Head of Banking Development of Rakuten. Rakuten is an industrial bank and may participate in the investment of tax credits and may be owner of bonds issued by the Corporation. The bank may also provide the Corporation with other financial instruments and enter into agreements that benefit the Corporation and the bank.
Jessica Norie	Presently serving as President of Artspace, a nonprofit which creates affordable live and work space to revitalize and promote stable, vibrant and safe communities. Artspace may be involved in the use of low income housing tax credits and tax exempt bond financing for affordable housing, and may manage housing or develop housing under the Corporation's programs.
Rob Allphin	Presently serving as an Executive Vice President of First Colony Mortgage, a mortgage lender doing business in the state of Utah. First Colony Mortgage may originate mortgage loans for sale to the Corporation under the Corporation's program.
Lori Fleming	Presently serving as an Associate Broker with Golden Spike Realty. Golden Spike Realty may be involved in real estate transactions that use mortgage loans under the Corporation's programs, and may serve as a marketing agent for various properties owned by the Corporation.
Marlo Oaks <i>(ex-officio)</i>	Presently serving as the Treasurer for the State of Utah and has no interests in any transactions with the Corporation.
G. Edward Leary <i>(ex-officio)</i>	Presently serving as the Commissioner of Financial Institutions for the State of Utah and has no interests in any transactions with the Corporation.
Christina Oliver <i>(designee of ex-officio)</i>	Presently serving as the Division Director of The Housing and Community Development Division of the Department of Workforce Services for the State of Utah as well as the administrator of the Olene Walker Housing Loan Fund and the National Housing Trust Fund. Monies from each of these funds may be used in financing of rental housing developed with Low-Income Housing Tax Credits.

M E M O R A N D U M

To: UHC Trustees
From: The Multifamily Committee
Date: December 9, 2021
Subject: Resolution 2021-33 Reservation of Federal and State Housing Tax Credits

Recommendation for Reservation of Credits:

Following extensive staff review and analysis and subsequent review by the Multifamily Committee, the Committee recommends that the Trustees adopt Resolution 2021-33 which:

- 1) Reserves **Federal 9%** 2021 and 2022 Housing Tax Credits in the amounts and to the projects identified in Exhibit A to Resolution 2021-33, subject to any conditions, modifications, or clarifications therein.
- 2) Reserves **State of Utah** Housing Tax Credits in the amounts and to the projects identified in Exhibit A to Resolution 2021-33, subject to any conditions, modifications, or clarifications therein.

Background

UHC is designated by the Utah Code to be the State's Housing Tax Credit allocator with respect to both Federal and State of Utah Housing Tax Credits. Credits are allocated in accordance with the Allocation Plan established in accordance with Federal and State Code. In this round, approximately \$14,272,333 of Federal 9% Housing Tax Credits were available. Ten (10) conforming applications were received, representing requests of over \$6.1 million. One applicant ultimately decided to withdraw its application for \$428,000 in federal credits, leaving an available 2022 Federal Tax Credit balance of approximately \$8,586,568.

In addition to the applications for Federal 9% Housing Tax Credits, one application for State of Utah Housing Tax Credits was received to fill financing gaps. But for the State of Utah credits, these projects face potentially insurmountable financing gaps that may cause the project to either not be built or be reduced in scope.

The Qualified Allocation Plan ("QAP") establishes, among other things: (i) selection criteria to be used to determine housing priorities appropriate to local conditions; and (ii) procedures for monitoring and reporting compliance with the program.

Furthermore, approval of this Resolution:

- (1) Reserves, with conditions, Federal and State Housing Tax Credits for the recommended projects and authorizes the President to take specific action necessary to complete the allocation of such credits within the scope and criteria of the QAP, Federal and State Code;
- (2) Authorizes the President to collect all fees, bonds, and deposits established by the QAP; and
- (3) Authorizes the President to make alterations, modifications and revisions to program documents as necessary to further the goals and purposes of the Housing Tax Credit Program.

RESOLUTION NO. 2021-33

A RESOLUTION OF THE UTAH HOUSING CORPORATION RESERVING FEDERAL AND STATE HOUSING TAX CREDITS

WHEREAS, the Legislature of the State of Utah, at its 1975 regular session, adopted Chapter 190, Laws of Utah, 1975, currently known and cited as the Utah Housing Corporation Act, which has been codified as Title 63H, Chapter 8, Utah Code Annotated 1953, as amended (the “Act”); and

WHEREAS, there was created by the Act, an independent body politic and corporate constituting a public corporation, currently known and identified as “Utah Housing Corporation” (the “UHC”), to serve a public purpose and to act for the public benefit by improving the health, safety and welfare of the citizens of the State of Utah; and

WHEREAS, a public purpose of UHC is to provide decent, safe and sanitary residential housing to low and moderate income person; and

WHEREAS, UHC is designated by the Act to be the State's “Housing Credit Agency” within the meaning of 26 U.S.C. Sec. 42 (the “Federal Code”); and

WHEREAS, UHC adopted and amended a Qualified Allocation Plan (the “Allocation Plan”) and the Governor of Utah approved such amended Allocation Plan in accordance with the Federal Code; and

WHEREAS, UHC is authorized by Title 59, Chapter 10, Part 1010, and Title 59, Chapter 7, Part 607, Utah Code Annotated 1953, as amended to issue allocation certificates prescribed by the State Tax Commission specifying the percentage of the annual Federal Tax Credit that a taxpayer may take as an annual credit against Utah income tax (the “State Tax Credit”) in accordance with criteria and procedures based on the Utah Code and incorporated in the Allocation Plan; and

WHEREAS, in furtherance of the goals and purposes of UHC’s Housing Credit Program, UHC accepted and evaluated applications for the reservation of Federal Tax Credits and State Tax Credits in accordance with the Allocation Plan; and

WHEREAS, the staff of UHC have reviewed applications for Federal and State Tax Credits and Trustees are satisfied that reserving credits for the projects indicated in Exhibit A attached hereto and incorporated herein will further the goals and purposes of UHC’s Housing Credit Program.

NOW, THEREFORE, BE IT RESOLVED BY THE UTAH HOUSING CORPORATION, AS FOLLOWS:

Section 1. All actions previously taken (not inconsistent with the provisions of this resolution) by UHC and by the officers of UHC directed toward the reservation and allocation of Federal and State Tax credits are hereby ratified and approved.

Section 2. Words used in the foregoing recitals shall have the same meanings when used in the body of this resolution.

Section 3. If any provisions of this resolution should be held invalid, the invalidity of such provision shall not affect the validity of any of the other provisions of this resolution.

Section 4. Federal Tax Credits are conditionally reserved in the amounts and for the projects so identified in Exhibit A, subject to any conditions, modifications or clarifications set forth therein or in the minutes of UHC and the President is authorized to execute and deliver notices of the said conditional reservation to the owners of these projects.

Section 5. The President is authorized to issue IRS Forms 8609 to the owners of the projects receiving Federal Tax Credits and to execute all documents required therefore, upon each project's satisfaction of requirements set forth in the Federal Code and the Allocation Plan.

Section 6. State Tax Credits are conditionally reserved in the amounts and for the projects so identified in Exhibit A, subject to any conditions, modifications or clarifications set forth therein or in the minutes of UHC and the President is authorized to execute and deliver notices of the said conditional reservation to the owners of these projects.

Section 7. The President is authorized execute and deliver a certificate of State of Utah Low Income Housing Tax Credits to the owners of the projects receiving State Tax Credits and to execute all documents required therefore, upon each project's satisfaction of requirements set forth in the Utah Code and the Allocation Plan.

Section 8. The President is authorized to collect all fees, bonds, and deposits established by the Allocation Plan.

Section 9. The President is authorized to approve any additional terms, provisions, alterations, changes or additions in any document herein authorized and approved which may be necessary or appropriate and which are not inconsistent with the provisions of the Allocation Plan, this resolution, the UHC governing act and the rules and bylaws of UHC.

Section 10. Except as otherwise disclosed to the trustees of the Board of UHC prior to the adoption of this resolution, no trustee or employee of UHC has any interest, direct or indirect, in the transactions contemplated by UHC hereunder.

Section 11. All resolutions of UHC or parts thereof, inconsistent herewith, are hereby repealed to the extent only of such inconsistency.

Section 12. This resolution shall become effective immediately upon its adoption.

**PASSED AND APPROVED BY THE UTAH HOUSING CORPORATION THIS 9th
DAY OF DECEMBER 2021.**

(SEAL)

Chair

ATTEST:

President

UTAH HOUSING CORPORATION
RESOLUTION 2021-33

EXHIBIT A

General:

This is the competitive round for credit year 2022, and is available to federal and state credit applicants.

All reservations made herein, will be made with the following General Conditions, notwithstanding certain Specific Conditions that may be made on individual projects, as enumerated in the Notes.

General Conditions:

- (1) *The IRS Code requires that projects are subject to ongoing reviews which may result in downward adjustments of tax credits for changes in: final cost of units, efficiency of production, cash flow, grants and subsidies, financial "gap", etc.*
- (2) *All reservations subject to representations made in the application.*
- (3) *All reservations subject to all open legal, operational and financial issues.*

1. Reserve \$2,803,117 of year 2022 Federal 9% Tax Credits to the following projects:

The Committee recommends reserving \$2,803,117 of year 2022 Federal Credits. This will leave a balance of approximately \$8,586,568 of 2022 Federal Credits.

Project Name	LI/Market		County	Pool*	Score	Credit	
	Units	City				Amount	Notes
Quail Crossing @ Deserts Edge	60/0	Santa Clara	Washington	Gen	6,620	1,000,000	
The Morrissey	64/0	Millcreek	Salt Lake	N-P	6,610	972,860	
Lazy Days Apartments	30/0	Kanab	Kane	N-P	6,600	376,316	
Mineros Apartments	24/0	Park City	Summit	S-R	6,420	453,941	<i>a</i>
Total Units 178/0			Total 2022 Allocation: \$2,803,117				

**Pools: "S-R"=Small/Rural; "N-P"=Non-profit; "Gen"=General; "H-O"=Home Ownership; "PSH"=Permanent Supportive Housing.*

Note a: This project is receiving a partial credit reservation of 2021 Federal Credits and will also receive a partial credit reservation of 2022 Federal Credits. See item 2 below.

2. Reserve \$2,882,648 of year 2021 Federal 9% Tax Credits to the following projects:

The Committee recommends a reservation of \$2,882,648 of year 2021 Federal Credits to partially fund one project and fully fund five projects. This will fully utilize all 2021 Federal Credits.

Project Name	LI/Market		County	Pool*	Score	Credit Amount	Notes
	Units	City					
Mineros Apartments	24/0	Park City	Summit	S-R	6,420	42,237	<i>b</i>
Silos on 5th Phase 2	18/0	Salt Lake City	Salt Lake	Gen	6,410	565,300	
Driscoll Lane II	72/0	Cedar City	Iron	Gen	6,264	1,000,000	
Residences at Fireclay	40/0	Murray	Salt Lake	Gen	6,195	1,000,000	
South Bend (CROWN)	4/0	Richfield/Aurora/Fillmore	Sevier	H-O	1,880	105,812	
Peekaboo Paradise (CROWN)	6/0	Kanab	Kane	H-O	1,580	169,299	
Total Units	164/0					Total 2021 Allocation: \$2,882,648	

*Pools: "S-R"=Small/Rural; "N-P"=Non-profit; "Gen"=General; "H-O"=Home Ownership; "PSH"=Permanent Supportive Housing.

Note b: This project is receiving a partial credit reservation of 2021 Federal Credits and will also receive a partial credit reservation of 2022 Federal Credits. See item 1 above.

3. Reserve \$111,036 of year 2021 State of Utah Tax Credits to the following projects:

The Committee recommends reserving \$111,036 of year 2021 State Credits to fill gaps. This will leave a balance of approximately \$758,829 in State Credits (\$222,599 in Pool I tax credits and \$536,230 in Pool II).

Project Name	LI/Market		County	Credit Amount	Notes
	Units	City			
Central West Apartments	52/13	Salt Lake City	Salt Lake	\$111,036	<i>c</i>
Total Units:	52/13		Total 2021 State Credits:	\$111,036	

Note c: This project received an award of federal 9% tax credits on December 12, 2019, and is being awarded State of Utah tax credits to fill a gap.

SCORING SUMMARY

	HOME OWNERSHIP		SMALL/RURAL	NONPROFIT			PSH	ACQ/REHAB	GENERAL				NON-CONFORMING
	Peekaboo Paradise	South Bend	Mineros	Silos on 5th Phase II	The Morrissey	Lazy Days	PSH	ACQ/REHAB	Quail Crossing at Deserts Edge	Driscoll Lane II	Project Open Phase III	Residences at Fireclay	
	2022-08	2022-06	2022-12	2022-10	2022-11	2022-13			2022-05	2022-07	2022-09	2022-15	
PROJECT COUNTY	Kane	Sevier	Summit	Salt Lake	Salt Lake	Kane			Washington	Iron	Salt Lake	Salt Lake	
TOTAL UNITS	6	4	24	18	64	30			60	72	10	40	
TYPE	0-1-2-3-4	0-1-2-3-4	0-1-2-3-4	0-1-2-3-4	0-1-2-3-4	0-1-2-3-4			0-1-2-3-4	0-1-2-3-4	0-1-2-3-4	0-1-2-3-4	
UNIT MIX	0-0-0-0-6	0-0-0-0-4	0-8-8-5-3	0-0-0-18-0	0-64-0-0-0	0-20-8-2-0			0-13-35-12-0	0-18-54-0-0	0-0-1-1-1	0-40-0-0-0	
NEW OR REHABILITATION	Single Family Detached	Single Family Detached	New	New	New	Acq/Rehab			New	New	New	New	
% OF MEDIAN BEING SERVED	54%	51%	42%	43%	44%	42%			43%	45%	43%	43%	
% OF PROJECT AFFORDABLE	100%	100%	100%	100%	100%	100%			100%	100%	100%	100%	
130% DEVELOPMENT AREA	Yes	Yes	No	No	Yes	Yes			No	Yes	Yes	Yes	
TAX CREDIT REQUESTED/BEDRM	7,054	6,613	9,729	10,469	15,201	8,960			8,403	7,937	9,727	25,000	
TAX CREDITS REQUESTED	169,299	105,812	496,178	565,300	972,860	376,316			1,000,000	1,000,000	428,000	1,000,000	
1. PREFERENCE CRITERIA													
A. LOWER INCOME TARGETING	1,000	1,000	5,000	5,000	5,000	5,000			5,000	4944	5,000	4625	
SUB TOTAL:	1,000	1,000	5,000	5,000	5,000	5,000			5,000	4944	5,000	4625	
2. SECONDARY CRITERIA													
A. PROJECT LOCATION	0	100	0	20	0	80			100	0	120	160	
B. PROJECT CHARACTERISTICS	60	60	300	280	240	440			280	100	300	240	
C. SPONSOR CHARACTERISTICS	260	260	260	240	260	260			100	200	200	100	
D. TENANTS WITH SPECIAL NEEDS	0	0	500	500	700	200			600	400	340	700	
E. FROM PUBLIC HOUSING LIST	0	200	200	200	200	200			200	200	200	200	
F. HOUSING NEEDS CHARACTERISTICS	0	0	0	0	0	0			0	0	0	0	
G. COST & CREDIT EFFICIENCY	260	260	160	170	210	420			340	420	160	170	
SUB TOTAL:	580	880	1,420	1,410	1,610	1,600			1,620	1320	1,320	1570	
TOTAL PROJECT SCORE:	1,580	1,880	6,420	6,410	6,610	6,600			6,620	6,264	6,320	6,195	

M E M O R A N D U M

To: UHC Trustees

From: David C. Damschen
President

Date: December 9, 2021

Subject: Resolution 2021-34, Reimbursement Resolution for 144 South Apartments

RECOMMENDATION:

It is recommended that the Trustees adopt Resolution 2021-34, a reimbursement resolution regarding the issuance of tax-exempt bonds for the financing of a multifamily rental housing project, 144 South Apartments, located at 144 South 500 East, Salt Lake City, Utah, Salt Lake County.

The resolution states UHC's intention of reimbursing certain qualified costs incurred by the Project Owner with proceeds of the tax-exempt bonds. The Internal Revenue Code permits an issuer to pass a reimbursement resolution to enable the owner's qualified expenses incurred in advance of the issuance of bonds to be eligible for financing with tax-exempt bonds. Adoption of the resolution will accomplish the following:

- Enable the project owner to incur costs that may be reimbursed with proceeds of the bond issue if sold by UHC.
- Enable the project owner to start working on financing the project with professionals in the field of tax-exempt bond financing.

BACKGROUND:

A reimbursement resolution is neither binding on UHC to sell bonds, nor the project owner to use UHC as the issuer for the project. Commitments of that nature will only arise after more information is known about the proposed transaction, and assurances have been given that the bonds will be repaid on time through proper structuring and credit enhancements. A reimbursement resolution must be adopted in order to include the developer's expenses on land or building acquisition, design work, legal expense and so forth, in any project financed by UHC-issued tax-exempt bonds. The reimbursement resolution "starts the clock" for purposes of recovering costs as permitted by the tax code. The project may qualify at a later date for non-competitive, 4% tax credits, once it has received tax-exempt bond authority and the actual issuance of the bonds is expected. Because the 4% credit is non-competitive, the application is not scored and will not be reviewed by the Multifamily Committee.

Additional steps must occur before UHC will be committed to sell bonds for the project. The financing team must assemble a financing package that will satisfy UHC and the other parties to the transaction. UHC will hold a "TEFRA Hearing" which is a required public hearing to receive comments from the public on the issuance of bonds for the project. The governor must approve the issuance of the bonds. Enclosed herewith is information regarding the project including a brief project description, and a site map.

RESOLUTION NO. 2021-34

A RESOLUTION OF UTAH HOUSING CORPORATION (“UHC”) EXPRESSING AN INTENT TO REIMBURSE CERTAIN QUALIFIED EXPENDITURES WITH PROCEEDS OF AN ISSUE OF MULTIFAMILY HOUSING REVENUE BONDS OR A TAX-EXEMPT MORTGAGE LOAN TO BE ISSUED IN AN AGGREGATE PRINCIPAL AMOUNT NOT TO EXCEED \$18,590,000 TO FINANCE THE ACQUISITION, CONSTRUCTION AND EQUIPPING OF A MULTIFAMILY HOUSING APARTMENT DEVELOPMENT; AND AUTHORIZING THE TAKING OF ALL OTHER ACTIONS NECESSARY TO THE CONSUMMATION OF THE TRANSACTIONS CONTEMPLATED BY THIS RESOLUTION; AND RELATED MATTERS.

WHEREAS, the Legislature of the State of Utah, at its 1975 regular session, adopted Chapter 190, Laws of Utah, 1975, known and cited as the Utah Housing Corporation Act, which has been codified as Title 63H, Chapter 8, Utah Code Annotated 1953, as amended (the “Act”); and

WHEREAS, there was created by the Act, an independent body politic and corporate constituting a public corporation, currently known and identified as “Utah Housing Corporation,” to serve a public purpose and to act for the public benefit by improving the health, safety and welfare of the citizens of the State of Utah; and

WHEREAS, UHC has determined that it will serve and fulfill the purposes for which it was created by the establishment of a program for financing residential rental housing for low and moderate income persons; and

WHEREAS, the Act authorizes UHC to issue bonds and/or mortgage loans to provide funds to make loans and/or mortgage loans to finance multifamily residential housing for low and moderate income persons; and

WHEREAS, there has been presented to UHC at this meeting a request for inducement from 144 South Apartments, LLC, a Utah limited liability company, or a designee (the “Borrower”), asking UHC to adopt a resolution evidencing an intent to reimburse certain qualified expenditures with proceeds of an issue of multifamily housing revenue bonds or a tax-exempt mortgage loan, such expenditures to be incurred by the Borrower to finance the acquisition, construction and equipping of a multifamily rental housing development more specifically described in Exhibit A attached hereto (the “Project”) to be occupied in part by low or moderate income persons in compliance with the Act, the rules of UHC and applicable provisions of the Internal Revenue Code; and

WHEREAS, in furtherance of its multifamily housing program and in order to provide funds for such reimbursement, it has been deemed appropriate and necessary that UHC express its intention to reimburse certain qualified expenditures incurred with respect to the acquisition, construction and equipping of the Project with proceeds of an issue of multifamily housing revenue bonds and/or a tax-exempt mortgage loan (the "Bonds") and prescribe and establish conditions and other appropriate matters with respect to the issuance of the Bonds; and

WHEREAS, the Bonds shall be special obligations of UHC payable solely from and secured by a lien on the proceeds, moneys, revenues, rights, interest and collections pledged therefor under the applicable indenture and shall not be a general obligation of UHC, the State of Utah or any political subdivision thereof.

NOW, THEREFORE, BE IT RESOLVED BY UTAH HOUSING CORPORATION, AS FOLLOWS:

Section 1. Words used in the foregoing recitals shall have the same meanings when used in the body of this resolution.

Section 2. In order to finance the acquisition, construction and equipping of the Project with the resulting public benefits which will flow from the operation thereof, UHC hereby expresses its intent to reimburse certain qualified expenditures incurred with respect to the acquisition, construction and equipping of the Project with proceeds of an issue of Bonds to be issued and sold pursuant to the provision of the Act in a principal amount presently estimated not to exceed \$18,590,000. The exact amounts, maturities, interest rates, redemption terms and other terms and provisions of the Bonds will be determined by a future resolution of UHC.

Section 3. UHC will loan the proceeds of the Bonds to the Borrower or otherwise finance the Project to or for the Borrower, pursuant to an agreement between UHC and the Borrower whereby the Borrower will be obligated, among other things, (i) to make payments to UHC in amounts and at times sufficient to pay the principal of and premium, if any, and interest on all of the Bonds and (ii) to provide, or cause to be provided, collateral or other security to secure payment of the Bonds and completion of the Project in such a manner and in such amounts as UHC deems appropriate. UHC has not authorized the pledge or its credit for the payment of the Bonds or the financing of the Project.

Section 4. Qualified costs to be reimbursed shall be determined in accordance with the provisions of Treasury Regulation Section 1.150-2. Notwithstanding anything herein contained to the contrary UHC shall have no liability to the Borrower for any costs or funds advanced if the Bonds are not issued.

Section 5. If any provisions of this resolution should be held invalid, the invalidity of such provision shall not affect the validity of any of the other provisions of this resolution.

Section 6. The Chair and the President of UHC are hereby authorized and directed to execute and deliver for and on behalf of UHC any or all additional certificates, documents and other papers and to perform all other acts they may deem necessary or appropriate in order to implement and carry out the matters authorized in this resolution.

Section 7. Except as otherwise disclosed to the trustees of the Board of UHC prior to the adoption of this resolution, no trustee or employee of UHC has any interest, direct or indirect, in the transactions contemplated by UHC herein.

Section 8. All resolutions of UHC or parts thereof, inconsistent herewith, are hereby repealed to the extent only of such inconsistency.

Section 9. All actions previously taken (not inconsistent with the provisions of this resolution) by UHC and by the officers of UHC directed toward the issuance and sale of the Bonds are hereby ratified and approved.

Section 10. This resolution shall become effective immediately upon its adoption.

PASSED AND APPROVED BY UTAH HOUSING CORPORATION THIS
9TH DAY OF DECEMBER, 2021.

Chair

(SEAL)

ATTEST:

President

EXHIBIT A

DESCRIPTION AND LOCATION OF PROJECT

The Project will consist of a multifamily housing project known as 144 South located at approximately 144 South 500 East, Salt Lake City, Utah. The Project site consists of approximately 0.62 acres. The Project will include 110 units.

144 South Apartments
144 South 500 East, Salt Lake City, Utah
144 South Apartments, LLC

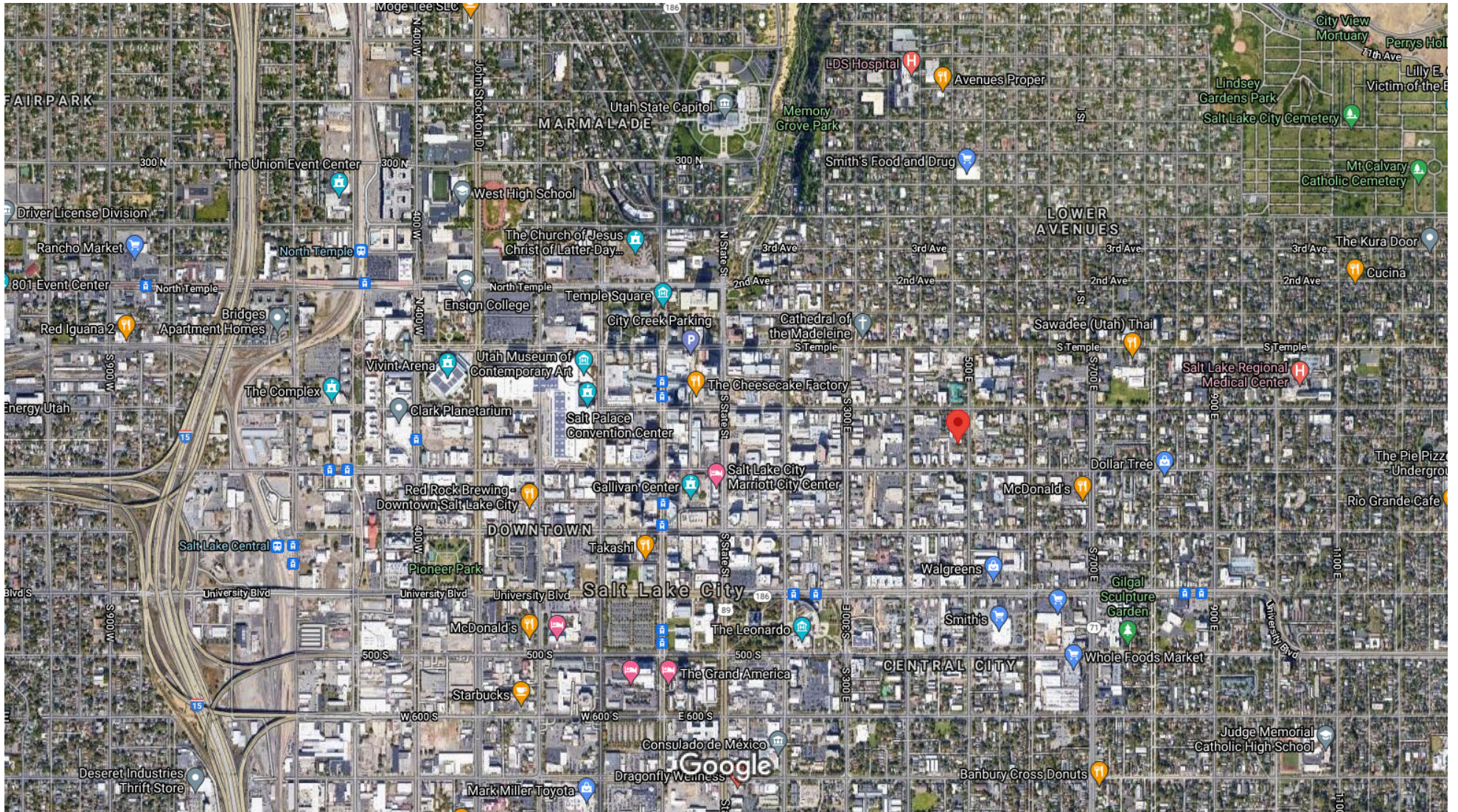
144 South Apartments is a new construction development proposed by 144 South Apartments, LLC. Upon completion it will offer 53 studio units and 57 one-bedroom/one-bathroom units, and will be available to households earning 60% of area median income or less.

The project will consist of a single six-story, elevator-serviced building over a 3-level concrete parking structure with approximately 139 parking spaces. Amenities will include a bike storage room, a pet wash room with washing station, outdoor patio space (including chairs, couches, a fire pit, two barbeques, and a hot tub), an exercise room, a clubhouse with a full kitchen, television and game area, and a coffee shop/business center which will be integrated into the entry lobby.

The approximate 0.62 acre site is located in Salt Lake City, Utah and is easily accessible to public roadways and transportation. The site is just over two blocks from the 400 South TRAX line and within two blocks of seven bus lines. It is just minutes from the University of Utah by bus or bike, and less than a 10-minute walk to the Central Business District.

The project is currently partially owned by Red Gate Properties, LLC, and partially owned by Valmont Investments, LLC. Each will co-develop the project. Red Gate Properties has developed, rehabilitated and/or managed several multi-family properties in Utah including Cornell Street Apartments, Sophie Apartments, and Casa Milagros (fka: Centro Civico Senior Housing).

Google Maps 144 S 500 E



Imagery ©2021 Maxar Technologies, State of Utah, USDA Farm Service Agency, Map data ©2021 Google 1000 ft

MEMORANDUM

To: UHC Trustees
From: David C. Damschen
President
Date: December 9, 2021
Subject: Resolution 2021-35 authorizing the issuance of not to exceed \$300,000,000 Ginnie Mae MBS

Recommendation:

It is recommended that the Trustees adopt Resolution 2021-35 authorizing the issuance in an amount not to exceed \$300,000,000 of Ginnie Mae Mortgage Backed Securities (MBS) for the purpose of purchasing single family loans. UHC has previously issued nearly \$4.6 billion of Ginnie Mae MBS to fund mortgage loans under its Single Family Program. Approval will enable UHC to accomplish the following:

- Purchase single family mortgage loans made to low-moderate income home buyers
- Provide economic stimulus to Utah's economy

Background

Issuing Ginnie Mae MBS allows UHC to sell its loan production to investors for cash and hedge the interest rate risk as mortgage commitments are made. The proceeds of sale are used to pay off the warehouse line used to purchase the first lien mortgage loans from participating lenders. All amounts of all Ginnie Mae issuance authority will be considered interchangeable with other unused authority, and amounts will be used for both new money loans and refinancing existing mortgage loans under UHC's Single Family Program.

UHC continues to rely heavily on its ability to securitize Ginnie Mae MBS to provide a capital source to fund its single family programs. UHC also funds its single-family mortgage programs by issuing bonds and sells participations in loans to Utah's industrial banks. The single family capital source UHC uses for any given pool of loans is based on which source provides the best financial benefit as determined by pricing or by the loan characteristics that conform to specific capital source requirements. Delivering loans into a Ginnie Mae MBS sold as an interest rate hedge represents one of the best executions and pricing for the sale of UHC loans.

Board approval is the first step to request issuing approval directly from Ginnie Mae at a pace that matches the actual production that we experience. Staff will continue to keep the Board informed as to how active the programs are and the amount of authority that has been used. UHC's production of single family loans continues to be very strong. Throughout this calendar year, loan production has averaged just over \$5.2 million a day.

Approval of the Resolution also authorizes use of UHC general funds to make available second mortgage loans for down payment assistance at a rate 2% higher than that of the first mortgage loan. The second mortgage loan will be in an amount not to exceed 6.0% of the first mortgage loan, and will be used to fund part of the borrowers' down payment and closing costs. The procedures and program limits used for each loan product will be those most recently authorized by the Board.

RESOLUTION NO. 2021-35

AMENDING AND RESTATING 2021-35 RESOLUTION OF UTAH HOUSING CORPORATION AUTHORIZING THE PURCHASE OF NOT TO EXCEED \$300,000,000 OF SINGLE FAMILY MORTGAGE LOANS, THE EXCHANGE OF SUCH MORTGAGE LOANS FOR GINNIE MAE MORTGAGE-BACKED SECURITIES, THE SALE OF SUCH GINNIE MAE MORTGAGE-BACKED SECURITIES AND AUTHORIZING ALL DOCUMENTS REQUIRED IN CONNECTION THEREWITH; AND AUTHORIZING THE TAKING OF ALL OTHER ACTIONS NECESSARY TO THE CONSUMMATION OF THE TRANSACTIONS CONTEMPLATED BY THIS RESOLUTION AND RELATED MATTERS.

WHEREAS, the Legislature of the State of Utah, at its 1975 regular session, adopted Chapter 190, Laws of Utah, 1975, currently known and cited as the Utah Housing Corporation Act, which has been codified as Title 63H, Chapter 8, Utah Code Annotated 1953, as amended (the “Act”); and

WHEREAS, there was created by the Act, an independent body politic and corporate, constituting a public corporation known and identified as “Utah Housing Corporation” (“UHC”), being created and established to serve a public purpose and to act for the public benefit by improving the health, safety and welfare of residents of the State of Utah; and

WHEREAS, the purposes of UHC are to provide decent, safe and sanitary residential housing to low and moderate income persons and UHC has determined that it will serve and fulfill the purposes for which it was created by the establishment of a program for the purchase of single family mortgage loans made by eligible mortgage lenders for the financing of residential housing for low and moderate income persons; and

WHEREAS, UHC is authorized by the Act to purchase mortgage loans originated by mortgage lenders to finance the construction, development, rehabilitation, purchase or refinancing of residential housing for low and moderate income persons under rules adopted by UHC; and

WHEREAS, UHC by resolution previously authorized the purchase of single family mortgage loans under UHC’s Single Family Mortgage Program, to exchange such mortgage loans for Ginnie Mae mortgage-backed securities and to sell such Ginnie Mae mortgage-backed securities, as approved by the President; and

WHEREAS, in furtherance of its Single Family Mortgage Program and in order to provide funds to be used to finance the purchase of housing by low and moderate income persons within the State of Utah or to refinance an existing mortgage loan currently serviced by UHC, it has been deemed necessary and appropriate that UHC authorize additional purchases of not to exceed \$300,000,000 of single family mortgage loans under its Single Family Mortgage Program, the exchange of such mortgage loans

for Ginnie Mae mortgage-backed securities and sale of such Ginnie Mae mortgage-backed securities to entities or persons (the "Brokers") approved by the President.

NOW, THEREFORE, BE IT RESOLVED BY UTAH HOUSING CORPORATION, AS FOLLOWS:

Section 1. All actions previously taken (not inconsistent with the provisions of this resolution) by UHC and by the officers of UHC directed toward the transactions contemplated hereunder are hereby ratified and approved.

Section 2. The President is hereby authorized and empowered to make additional purchases up to \$300,000,000 of single family mortgage loans under UHC's Single Family Mortgage Program, to securitize such mortgage loans into Ginnie Mae mortgage-backed securities and to sell such Ginnie Mae mortgage-backed securities. The mortgage-backed securities shall bear pass-through interest rates which will result in related mortgage interest rates not greater than 6.00% per annum.

Section 3. The President is fully authorized to open such accounts as deemed necessary and to pay in cash or by check and/or drafts drawn upon the funds of UHC such sums as may be necessary in connection with the purchase of such mortgage loans; and to deliver Ginnie Mae mortgage-backed securities to the Brokers or to any other person.

Section 4. The President and Senior Vice Presidents and Vice President of Financial Analysis and Investor Relations Manager are each fully authorized on behalf of UHC to give oral or written instructions to the Brokers to sell Ginnie Mae mortgage-backed securities and to bind and obligate UHC for the carrying out of any such transaction.

Section 5. In connection with the origination of each mortgage loan the proceeds of which are to be used to finance the purchase of housing, UHC is authorized to use UHC general funds to make a second mortgage loan to the borrower for down payment and closing cost assistance bearing interest at a rate two percent (2%) higher than the first mortgage loan. Each second mortgage loan will be in an amount not to exceed six percent (6.0%) of the related first mortgage loan and the proceeds thereof will be used to finance in part the borrowers' down payment and closing costs. The total aggregate principal amount of UHC general funds to be used to finance second mortgage loans in connection with the first mortgage loans authorized hereby shall not exceed \$18,000,000.

Section 6. In connection with the origination of each mortgage loan the proceeds of which are to be used to refinance an existing mortgage loan currently serviced by UHC, UHC is authorized to purchase such mortgage loan at a premium in order to finance loan closing costs of the borrower, provided that such premium may not exceed the expected premium to be received upon the sale of the related Ginnie Mae mortgage-backed security.

Section 7. The President is authorized to take all action necessary or reasonably required to carry out, give effect to and consummate the transactions contemplated thereby.

Section 8. If any provisions of this resolution should be held invalid, the invalidity of such provision shall not affect the validity of any of the other provisions of this resolution.

Section 9. The President is authorized to execute and deliver on behalf of UHC, all additional certificates and documents and to perform all other acts deemed necessary or appropriate in order to implement and carry out the matters authorized in this resolution and agreed to in the documents authorized herein.

Section 10. Except as otherwise disclosed during the meeting at which this resolution was adopted, no trustee, officer or employee of UHC has any interest, direct or indirect, in the transactions contemplated by UHC.

Section 11. All resolutions of UHC or parts thereof, inconsistent herewith, are hereby repealed to the extent only of such inconsistency.

Section 12. This resolution shall become effective immediately upon its adoption.

PASSED AND APPROVED BY UTAH HOUSING CORPORATION THIS
9TH DAY OF DECEMBER 2021.

Chair

(SEAL)

ATTEST:

President

M E M O R A N D U M

To: UHC Trustees

From: David C. Damschen
President

Date: December 9, 2021

Subject: Resolution 2021-36 authorizing the issuance of Single Family Tax-Exempt MBS Backed Securities of an amount not to exceed \$150,000,000

Recommendation:

It is recommended that the Trustees adopt Resolution 2021-36 authorizing the issuance and sale of an amount not to exceed \$150,000,000 Single Family Tax-Exempt MBS Backed Securities. These tax-exempt certificates will be issued in conjunction with the settlement of various MBS Securities issued by the Government National Mortgage Association ("Ginnie Mae"), or the Federal Home Loan Mortgage Corporation ("Freddie Mac") or Federal National Mortgage Association ("Fannie Mae") sold by Utah Housing to hedge its commitments to buy program mortgage loans from participating lenders. Approval will enable UHC to accomplish the following:

- Purchase below market rate mortgage loans made to low and moderate income home buyers
- Provide economic stimulus to Utah's economy
- Earn one-time premiums comparable to taxable MBS

Background:

UHC has sold nearly \$2.4 billion of its Single Family Tax-Exempt MBS Backed Securities to produce competitive mortgage rates for first time home buyers. These securities are unique as a class of security, because they are a hybrid between our standard Mortgage Revenue Bonds (MRBs) and MBS Backed Securities with federal guarantees. They have become popular with bank investment managers who are able to use them in their own portfolio to meet capital requirements imposed by federal regulators. Our investment bankers have worked hard to develop an investor base that can utilize the tax exemption while paying high premiums for MBS securities.

The Tax-Exempt MBS Backed Securities allow UHC to generate lower than market mortgage interest rates compared to non tax-exempt TBAs. In addition, the Single Family Tax-Exempt MBS Backed certificates also permit UHC to utilize its very valuable tax-exempt Private Activity Bonding Cap and avoid its expiration. UHC believes it is vital to show a use for the Private Activity Bonding authority to protect it from being deemed unneeded by Congress.

Additional advantages of this structure compared to a traditional MRB structure include reduced costs and added efficiencies by eliminating negative arbitrage, arbitrage rebate and bond rating fees charged by rating agencies.

Approval of the Resolution authorizes use of UHC general funds to make available second mortgage loans for down payment assistance at a rate 2% higher than that of the first mortgage loan. The second mortgage loan will be in an amount not to exceed 6.0% of the first mortgage loan, and will be used to fund part of the borrowers' down payment and closing costs. Furthermore, the procedures and program limits used for the each loan product will be those most recently authorized by the Board.

Additionally, this Resolution also authorizes the appointment of: Zions Bancorporation, National Association, as the Trustee under the Indenture; the law firm of Gilmore & Bell, P.C., as bond counsel to UHC with respect to the Certificates; and Stifel, Nicolaus & Company, Inc. as the Purchaser of the Certificates. The President of UHC shall determine the fees paid to these appointed parties.

SINGLE FAMILY TAX-EXEMPT
MBS-BACKED SECURITIES

RESOLUTION NO. 2021-36

A RESOLUTION OF UTAH HOUSING CORPORATION (“UHC”) AUTHORIZING THE ISSUANCE AND SALE OF NOT TO EXCEED \$150,000,000 SINGLE FAMILY TAX-EXEMPT MBS BACKED SECURITIES; AUTHORIZING THE EXECUTION OF GENERAL AND SERIES INDENTURES, MORTGAGE PURCHASE AGREEMENTS, DISCLOSURE STATEMENTS, MASTER SECURITIES FORWARD TRANSACTIONS AGREEMENTS, BOND PURCHASE AGREEMENTS AND OTHER DOCUMENTS REQUIRED IN CONNECTION THEREWITH; AND AUTHORIZING THE TAKING OF ALL OTHER ACTIONS NECESSARY TO THE CONSUMMATION OF THE TRANSACTIONS CONTEMPLATED BY THIS RESOLUTION; AND RELATED MATTERS.

WHEREAS, the Legislature of the State of Utah, at its 1975 regular session, adopted Chapter 190, Laws of Utah, 1975, currently known as the Utah Housing Corporation Act, which has been codified as Title 63H, Chapter 8, Utah Code Annotated 1953, as amended (the “Act”); and

WHEREAS, there was created by the Act, an independent body politic and corporate, constituting a public corporation known and identified as “Utah Housing Corporation,” being created and established to serve a public purpose and to act for the public benefit by improving the health, safety and welfare of residents of the State of Utah; and

WHEREAS, the purposes of UHC are to provide decent, safe and sanitary residential housing to low and moderate income persons in the State; and

WHEREAS, in furtherance of its Single Family Mortgage Program and in order to provide funds to be used to finance the purchase of single family housing by low and moderate income persons within the State of Utah, it has been deemed appropriate and necessary that UHC authorize the sale of Single Family Tax-exempt MBS Backed Securities (the “Certificates”); and

WHEREAS, the Certificates will be issued under and pursuant to the terms of a General Indenture of Trust between UHC and Zions Bancorporation, National Association (the “Trustee”) (the “General Indenture”) and a related Series Indenture, to be dated the date of delivery of each respective series of Certificates (the “Series Indenture,” and collectively with the related General Indenture, the “Indenture”).

WHEREAS, the Certificates will be sold pursuant to the terms of either (i) a Master Securities Forward Transaction Agreement (“MSFTA”) or (ii) a Bond Purchase

Agreement (the “BPA”) between UHC and Stifel, Nicolaus & Company, Inc. (the “Purchaser”):

NOW, THEREFORE, BE IT RESOLVED BY UTAH HOUSING CORPORATION, AS FOLLOWS:

Section 1. All actions previously taken (not inconsistent with the provisions of this resolution) by UHC and by the officers of UHC directed toward the issuance and sale of the Certificates are hereby ratified and approved.

Section 2. For the purpose of providing funds to finance the making and/or purchase of mortgage loans to provide single family housing for low and moderate income persons within the State of Utah, Certificates in an aggregate principal amount not to exceed \$150,000,000 are hereby authorized to be issued and sold by UHC.

Section 3. The Certificates shall be issued in one or more series in fully registered form, shall mature on or before January 1, 2055 and shall bear interest at interest rates to be set forth in related Series Indenture which will result in related mortgage interest rates not greater than 6.00% per annum.

Section 4. The Chair is authorized to execute and the President is authorized to attest, seal and deliver on behalf of UHC a General Indenture and one or more Series Indentures in form approved by the President of UHC.

Section 5. The form, terms and provisions of the Certificates and the provisions for execution, authentication, payment, registration, transfer, exchange, redemption, series, name and number shall be as set forth in the related General Indenture and Series Indenture. The Chair of UHC is authorized to execute and the President is authorized to attest and seal by facsimile, the Certificates of each series and to deliver such Certificates to the bond registrar for authentication.

Section 6. In connection with the origination of each first mortgage loan, UHC is authorized to use UHC general funds to make a second mortgage loan to the borrower for down payment and closing cost assistance bearing interest at a rate two percent (2%) higher than the first mortgage loan. Each second mortgage loan will be in an amount not to exceed six percent (6%) of the related first mortgage loan and the proceeds thereof will be used to finance in part the borrowers’ down payment and closing costs. The total aggregate principal amount of UHC general funds to be used to finance second mortgage loans in connection with the first mortgage loans authorized hereby shall not exceed \$9,000,000.

Section 7. The President is hereby authorized to execute and deliver to the bond registrar the written order of UHC for authentication and delivery of Certificates in accordance with the provisions of the related Indenture and Series Indenture.

Section 8. The Certificates shall be sold at a purchase price of not less than 100% of the principal amount thereof pursuant to the terms of an MSFTA and/or a BPA in the form approved by the President of UHC. The President is authorized to specify and agree

as to the principal amounts, interest rates, series and maturities of the Certificates by the execution of a Series Indenture, provided that such terms are within the parameters set by this resolution and the related General Indenture. The President is authorized to execute and deliver on behalf of UHC a Disclosure Statement or supplement thereto relating to each series of Certificates in form and substance satisfactory to the President of UHC.

Section 9. The form of Mortgage Purchase Agreement and all other documents incorporated in the Mortgage Purchase Agreement, in the form approved by the President is authorized and approved. The President is authorized to execute and deliver the same upon origination of each single family mortgage loan.

Section 10. UHC is authorized to enter into securities transactions required to participate in creating, purchasing and selling, dealing and trading in, mortgage-backed securities issued by the Government National Mortgage Association (“GNMA”), the Federal Home Loan Mortgage Corporation (“Freddie Mac”) and Federal National Mortgage Association (“Fannie Mae”) in connection with the sale and delivery of Certificates.

Section 11. The Certificates will constitute special limited obligations of UHC payable solely from and secured by a lien on the proceeds, moneys, revenues, rights, interest and collections pledged therefore under the Indenture. Certain obligations of UHC under an MSFTA may constitute obligations of UHC payable from the revenues or moneys of UHC but no provision of the Indentures, the Certificates or any other instrument shall be construed as creating in favor of owners of Certificates a general obligation of UHC payable from general revenues or moneys of UHC.

Section 12. No provision of this resolution, the Indentures, the Certificates or any other instrument shall be construed as creating a general obligation of the State of Utah or any political subdivision thereof or as incurring or creating a charge upon the general credit of the State of Utah.

Section 13. The appropriate officials of UHC, including the Chair and President, are each authorized to make any alterations, changes or additions to the Indentures, the Certificates, the MSFTAs, the BPAs, the Disclosure Statements, the Mortgage Loan Agreements or any other document herein authorized and approved which may be necessary or desirable and which are not inconsistent with the provisions of this resolution, the Act and the rules and bylaws of UHC.

Section 14. If any provisions of this resolution should be held invalid, the invalidity of such provision shall not affect the validity of any of the other provisions of this resolution.

Section 15. The appropriate officials of UHC, including the Chair and President, are each authorized to execute and deliver on behalf of UHC all additional documents and to perform all other acts they deem necessary or appropriate in order to implement and carry out the matters authorized in this resolution and agreed to in the documents authorized herein.

Section 16. UHC is authorized to advance UHC funds to acquire mortgage loans prior to the issuance of Certificates and this resolution shall constitute a declaration or a ratification of a previously made declaration by UHC of its intent under Section 1.150-2 of I.R.S. Treasury Regulation to reimburse itself for expenditures relating to the acquisition of mortgage loans from proceeds of Certificates.

Section 17. ZB, National Association dba Zions Bank is hereby appointed as the Trustee under the Indenture. The law firm of Gilmore & Bell, P.C. is hereby appointed as bond counsel to UHC with respect to the Certificates. Stifel, Nicolaus & Company, Inc. will be the Purchaser of the Certificates. Any fees to be paid to such parties shall be determined by the President of UHC.

Section 18. After Certificates are delivered by the Trustee to the Purchaser thereof and upon receipt of payment therefore, this resolution shall be and remain irrevocable until the principal of, premium, if any, and interest on the Certificates are deemed to have been fully discharged in accordance with the terms and provisions of the Indenture.

Section 19. Except as otherwise disclosed during the meeting at which this resolution was adopted, no trustee, officer or employee of UHC has any interest, direct or indirect, in the transactions contemplated by UHC under this resolution.

Section 20. All resolutions of UHC or parts thereof, inconsistent herewith, are hereby repealed to the extent only of such inconsistency.

Section 21. This resolution shall become effective immediately upon its adoption.

PASSED AND APPROVED BY UTAH HOUSING CORPORATION THIS 9th
DAY OF DECEMBER 2021.

Chair

(SEAL)

ATTEST:

President

MEMORANDUM

To: UHC Trustees
From: David C. Damschen, President
Date: December 9, 2021
Subject: Resolution 2021-37 Acknowledging Amendments to UHC's Employee Handbook

Recommendation:

It is recommended that the Trustees approve Resolution 2021-37, which acknowledges amendments to UHC's Employee Handbook (internal controls, practices, policies, procedures and guidelines of the Corporation).

Background:

Utah Housing Corporation's Board effectively oversees UHC's operations and funding activities. The Board also sets policy for the organization, and from time to time that policy requires updating and revision to maintain current best practices.

In the Board's Resolution 2018-16, UHC's Employee Handbook was adopted in substantially its original form. Included in Resolution 2018-16 were the following provisions:

“The President is authorized to approve any additional term, provision, alteration, change, subtraction or addition (the “revisions”) to any internal control, practice, policy, procedure, guidelines or document herein authorized and approved or to add to or modify any of the foregoing which may be necessary or appropriate under changing conditions and unanticipated situations and challenges which are not inconsistent with the provisions this resolution, the Act, and Bylaws of UHC or the laws of Utah or the United States.

The President shall not less often than every three years provide the Trustees with such revisions as described in the foregoing paragraph.”

Redline markup of revisions made to the Employee Handbook since its original adoption are included in the board packet for the December 9, 2021 meeting of the Board.

RESOLUTION NO. 2021-37

**A RESOLUTION OF THE UTAH HOUSING CORPORATION
AMENDING INTERNAL CONTROLS, PRACTICES, POLICIES,
PROCEDURES, GUIDELINES AND RELATED DOCUMENTS**

WHEREAS, the Legislature of the State of Utah, at its 1975 regular session, adopted Chapter 190, Laws of Utah, 1975, currently known and cited as the Utah Housing Corporation Act, which has been codified as Title 63H, Chapter 8, Utah Code Annotated 1953, as amended (the “Act”); and

WHEREAS, there was created by the Act, an independent body politic and corporate constituting a public corporation, currently known and identified as “Utah Housing Corporation” (“UHC”), to serve a public purpose and to act for the public benefit by improving the health, safety and welfare of the citizens of the State of Utah; and

WHEREAS, the Act declares that UHC is exempt from certain acts including the Funds Consolidation Act, the State Money Management Act, the Utah Administrative Services Code, the Utah Procurement Code, the Budgetary Procedures Act, Revenue Procedures and Control Act, and the Utah State Personnel Management Act; and

WHEREAS, the Act declares that UHC shall comply with the Open and Public Meetings Act; the Utah Public Finance Website; and the Government Records Access and Management Act; and

WHEREAS, the Act establishes that UHC has and may exercise all powers necessary or appropriate to carry out the purposes of this chapter, including to have perpetual succession as a body politic and corporate, constituting a public corporation, and to adopt, amend, and repeal bylaws, rules, policies, and procedures for the regulation of its affairs and the conduct of its business; and

WHEREAS, the Act declares that UHC may employ and retain independent legal counsel, may employ or engage technical experts, independent professionals and consultants, and other officers, agents, or employees, permanent or temporary, as it considers necessary to carry out the efficient operation of the corporation, and shall determine their qualifications, duties, and compensation; and

WHEREAS, the Act declares that all expenses incurred in carrying out its operations are payable solely from funds provided by its operations, and nothing in the Act authorizes UHC to incur indebtedness or liability on behalf of or payable by the state or any of its political subdivisions; and

WHEREAS, the Act declares that neither the faith and credit nor the taxing power of the state or its political subdivisions is pledged to the payment of principal, the redemption price of, or the interest on, the note, bond, or other obligation; and

WHEREAS, the Act establishes that UHC is governed by a Board of Trustees who may delegate to one or more of its agents, representatives, or employees administrative duties that the Trustees consider proper; and

WHEREAS, the Act establishes that the Board of Trustees shall appoint a President who shall be the chief executive officer and the secretary-treasurer of the corporation; and

WHEREAS, the Act declares that the President shall establish bank accounts and other monetary investments in the name of UHC and shall approve all accounts for salaries, allowable expenses of UHC, or of any UHC employee or consultant, and expenses incidental to the operation of UHC; and

WHEREAS, the Act declares that the President shall administer, manage, and direct the affairs and activities of UHC in accordance with the policies, control, and direction of the Trustees; and

WHEREAS, the Act declares that the President shall keep a record of the proceedings of the corporation maintain and be custodian of the books, documents, and papers filed with the corporation and the minute book or journal of the corporation; and

WHEREAS, the Trustees desire to implement and periodically update internal controls, best practices and policies and to establish fair and enforceable procedures and guidelines to enable the President to administer, manage, and direct the affairs and activities of UHC and to engage, compensate, supervise and regulate employees that are necessary and desirable to carry out the operations authorized by the Act.

NOW, THEREFORE, BE IT RESOLVED BY UTAH HOUSING CORPORATION, AS FOLLOWS:

All actions previously taken by UHC and by the Trustees and officers of UHC directed toward the actions contemplated hereunder are hereby ratified and approved.

All resolutions of UHC or parts thereof, inconsistent herewith, are hereby repealed to the extent only of such inconsistency.

If any provision of this resolution should be held invalid, the invalidity of such provision shall not affect the validity of any of the other provisions of this resolution.

The Utah Housing Corporation Employee Handbook incorporated herein by reference which contains internal controls, practices, policies, procedures, guidelines and documents, is hereby amended and effective as of the date hereof.

The President is authorized to take all action necessary or reasonably required to carry out, give effect to and consummate the internal controls, practices, policies, procedures, guidelines and documents.

The President is authorized to approve any additional term, provision, alteration, change,

subtraction or addition (the “revisions”) to any internal control, practice, policy, procedure, guidelines or document herein authorized and approved or to add to or modify any of the foregoing which may be necessary or appropriate under changing conditions and unanticipated situations and challenges which are not inconsistent with the provisions this resolution, the Act, and Bylaws of UHC or the laws of Utah or the United States.

The President shall not less often than every three years provide the Trustees with such revisions as described in the foregoing paragraph.

This Resolution acknowledges delivery of such revisions from the President to Trustees of such revisions, and shall become effective immediately upon its adoption.

PASSED AND APPROVED BY THE UTAH HOUSING CORPORATION THIS 9th DAY OF DECEMBER, 2021

(SEAL)

Chair

ATTEST:

President



"We're housing Utah"

Employee Handbook

The policies and guidelines within this handbook have been approved by the UHC Board of Trustees on August 30, 2018, based on Resolution 2018-16.

- November 13, 2018: Addition of Gift Card (Section 1000.8) and LinkedIn Learning (Section 300.3) Policies

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Letter from the President

Dear Valued Employee:

Welcome to Utah Housing Corporation (UHC)! I hope you will find this to be a work place where you will find satisfaction and challenges as you perform those duties and tasks for which you are responsible.

UHC was created by the Utah Legislature in 1975 to address the critical need for safe, quality, affordable housing for low and moderate-income households living in Utah. Our mission is to serve the people and communities of Utah by providing innovative programs to finance safe, decent, affordable housing for families to purchase their first home, or a move-up home or find suitable rental units. We finance mortgage loans for home buyers by purchasing loans from mortgage lenders and we service those loans. We provide down payment assistance to those who have been unable to save enough on their own. We allocate tax credits to provide developers with equity so they may construct apartments and charge affordable rents. We develop housing for those who are not served by the private sector or other governmental entities. We must accurately account for millions of dollars each month. We must support all of these functions with sophisticated computer systems, software and the facilities in which we work.

Our challenges are many, but with the talents, loyalty and diligence of our staff, we can perform great feats and serve our mission with pride and yet humility as we partner with so many others to achieve honorable goals.

This employee handbook has been prepared to inform you about UHC's employment practices and policies, as well as the benefits provided to you as a valued Employee and the conduct expected from you. No employee handbook can answer every question nor would we want to restrict the normal question and answer interchange among us. It is through our person-to-person conversations that we can better know each other, express our views, and work together in a harmonious relationship. Please do not hesitate to ask questions of your supervisor, the VP of Human Resources (HR), or me as they arise.

UHC's policies, benefits and rules as explained in this employee handbook may be changed in UHC's sole discretion as business experience, employment legislation, economic conditions, or other reasons dictate. When policies or benefits are changed, replacement pages will be provided and you will be notified.

Because UHC is an independent public corporation, all employees are hired on an at-will basis and are not covered by "Civil Service" provisions as are many other government employees. This means that both employer and employee have the right to terminate the employment relationship for any reason and at any time. Each person's employment is for no specific term. Nothing in this manual should be construed as an express or implied contract or guarantee of continued employment.

Please read this manual carefully and use it as a reference guide in the future. If you have comments, questions or ideas to improve UHC's policies or practices, please contact your Supervisor.

Thank you for choosing Utah Housing Corporation as your place of employment!



Grant S. Whitaker
President & CEO

Utah Housing Corporation Mission and Value Statements

“Serving Utah’s housing needs through finance and innovation.”

“Our service to the people of Utah must be performed with high standards, honesty and integrity at all levels.” Grant Whitaker, President and CEO.

The following is a collection of values that UHC believes in and aims to live by to assist us in achieving our Mission –

Service to the Community

UHC exists to serve the housing finance needs of Utah’s low and moderate income residents. We exemplify trust and fair dealing in the State of Utah.

Respect and Integrity

We treat others fairly and respectfully, we ensure that everyone is heard, and we apply policies consistently. We calmly reduce tension or conflict and turn away from gossip or drama of any kind. Employees are good stewards of company resources.

Safe Workplace Environment

We engender trust by keeping confidential things confidential. We respond quickly and appropriately to complaints of any wrongdoing. We comply with all Federal and State Laws and regulations that apply to UHC.

Professional Growth

We promote education of our Employees and support work/life balance. We recognize loyalty, hard work and a job well done. We provide necessary resources and tools and clearly stated objectives that foster innovation and continual improvement.

Collaboration and Communication

We inform staff beforehand of any UHC circumstance that will affect them. Management regularly communicates strategies and accomplishments to all staff. We treat all departments equally and facilitate inter-department teamwork.

Strong Leadership

Our leaders demonstrate fairness and respect toward all Employees. Leaders empower staff by giving adequate training and help whenever needed and adequate liberty to grow and contribute to the community. Our leaders are present and guide staff to promote accountability and ownership

100. Code of Personal Conduct

100.1. Policy Statement

Utah Housing Corporation (UHC) expects Employees to adhere to the highest standards of conduct while performing their official duties allowing UHC to operate efficiently and its Employees to work together harmoniously. UHC expects each Employee to control their own behavior and conduct by conforming to high standards of morals, ethics and fairness in dealing with other Employees, the Corporation and with UHC's clients.

UHC is a community of individuals who are all unique and deserving of respect. We believe that UHC is enhanced and enriched through the diversity that each Employee contributes. We strive to work and learn from one another in an atmosphere of positive contact and mutual respect.

We are committed to fostering an environment within UHC where all staff, regardless of differences, can feel safe, secure, and supported. We believe that we are individually and collectively responsible for our behavior and are fully accountable for our actions.

Bigotry has no place within Utah Housing nor does the right to degrade another human being on any basis, including one of race, color, sex, gender, pregnancy, age, religion, national origin, disability, genetic status, sexual preference, gender identity, ethnic background, military service, citizenship or any other characteristic protected by law. UHC does not tolerate verbal or written abuse, threats, intimidation, violence, or other forms of harassment against any Employee or any member of the public who deals with UHC. Likewise, UHC does not accept lack of knowledge, anger, alcohol, or substance abuse as an excuse, reason, or rationale for such behavior. UHC is committed to these principles, which are an integral part of our purpose, values, and daily activities.

Specifically but without limitation, all UHC Employees should be aware of and follow the requirements listed below which form the basis of official UHC Code of Personal Conduct:

100.2. Code of Ethics

The purpose of this code of ethics is to set forth standards of conduct for UHC Employees in areas where there are actual or potential conflicts of interest between their public duties and their private interests. In this manner UHC intends to promote the public interest and strengthen the faith and confidence of the people of Utah in the integrity of Utah Housing Corporation. This code of ethics does not intend to deny any Employee the opportunities available to all other citizens of the state to acquire private economic or other interests so long as this does not interfere with his full and faithful discharge of his or her public duties. UHC code of ethics is based on Utah Code 67-16-3.

No UHC Employee shall:

1. Accept employment or engage in any business or professional activity that he or she may reasonably expect would require or induce him or her to improperly disclose controlled information;
2. Improperly disclose or use controlled, private or protected information acquired by reason of his or her position or in the course of official duties to further substantially his or her personal economic interest or obtain special privileges or exemptions for himself or herself or others;
3. Use or attempt to use his or her position to further substantially his or her personal economic interest or to secure special privileges or exemptions for himself or herself or others;

4. Accept additional employment that would impair his or her independence of judgment or interfere with the ethical performance of his or her UHC duties;
5. Receive, take, seek, or solicit, directly or indirectly, for himself or herself or another a gift of substantial value or a substantial economic benefit tantamount to a gift,
 - a. That would tend to improperly influence him or her in the discharge of his or her duties,
 - b. That the person knows or a reasonable person in that position should know under the circumstances is primarily to reward the person for official action taken,
 - c. If he or she recently has been or is or will be involved in a UHC action affecting the donor or lender unless a disclosure of the gift, compensation, or loan has been made in the manner described below;
6. Have personal investments in any business entity which will create a substantial conflict between his or her private interests and his or her UHC duties determined by a UHC officer; or
7. Donate or to demand donations of property, money or services on a condition of awarding or reserving tax credits or any other resource, or approval or other authorization to engage in business with UHC.

Economic benefit tantamount to a gift includes, but is not limited to:

1. A loan at an interest rate that is substantially lower than the commercial rate for similar loans; and
2. Substantially higher compensation received for private services than the fair market value of those services.

Excluded from this definition is an occasional non-monetary gift of a value less than \$50.00, an award publicly presented in recognition of public service, any bona fide loan made in the ordinary course of business, or a political campaign contribution.

100.3. Conflicts of Interest

One question that often arises is what constitutes a potential conflict of interest. It is generally considered that a “potential” conflict of interest is any direct and immediate interest or relationship, including financial interest, with persons or businesses regulated by or directly affected by decisions of UHC Employees, or persons or organizations which may present applications, requests or issues before UHC Employees. The interest of a spouse or other members of the immediate family/household or the interest of any other person which is constructively controlled by the Employee are included.

It is recognized that some relationships and interests have more potential for being a conflict of interest than others. There are some interests and relationships which because of their nature are insignificant. The financial interest may be so small or the relationship so remote that it does not present an actual conflict.

Types of interests to be considered as potential conflicts of interest include relationships or interests with persons, business enterprises, or nonprofit, professional, charitable, religious, social, educational, recreational, environmental, public service, or civic organizations, with which an Employee is connected as a member, employee, officer, owner, director, Employee, partner, advisor, or consultant; in which an Employee has any continuing financial interest as a creditor or through ownership of stocks, bonds, or other securities, ownership of real property or rights in

lands, or through a pension or retirement plan, shared income or otherwise; or to which an Employee is indebted financially.

A Conflicts of Interest Disclosure is required to be provided by each UHC Employee. It is the responsibility of each Employee to actively disclose any conflict to his or her Supervisor at the beginning of any related subject matter related to the conflict and update this disclosure.

Examples of conflicts (not an exhaustive list) that must be acted on as described herein:

1. A mortgage loan for which the Employee or an immediate family member is the borrower or is an employee of the lender. UHC may in the course of its business purchase that loan or may be the servicer of that loan.
2. An application for Low Income Housing Tax Credits, or a project with outstanding Tax Credits or bonds that provides the equity or debt of the project for which the Employee or an immediate family member is the applicant, developer, investor or borrower. UHC may in the course of its business award tax credits or issue bonds for that project.

100.4. Gift Acceptance

It is an offense under the laws of the State of Utah for UHC Employees to knowingly receive, accept, take, seek, or solicit, directly or indirectly, for themselves or another, a gift of a substantial value or a substantial benefit tantamount to a gift:

- a) that would tend improperly to influence a reasonable person in the person's position to depart from a faithful and impartial discharge of the person's public duties;
- b) that such person knows or that a reasonable person in that position should know under the circumstances is primarily for the purposes of rewarding the person for official action taken; or recently has been, is now, or in the near future may be
- c) involved in any governmental action directly affecting the donor or lender, unless a disclosure of the gift, compensation or loan or other relevant information has been made in a sworn statement filed with the President, which statement is a public record.

The term gift does not include:

- Food, refreshments, or meals of limited value
- An item given on behalf of a foreign government that becomes the property of the State
- Opportunities, discounts, rewards, and prizes open to the general public or all employees of the State
- Plaques or mementos recognizing service
- Trinkets or mementos of nominal value
- Gifts from family members, extended family members, or other UHC or State employees
- Gifts from personal friends where it is clear that the gift is motivated by personal friendship and not by the Employee's position with UHC
- Small efforts of common courtesy or other services of nominal monetary value
- Funeral flowers or memorials
- Bequests, inheritances, and other transfers at death
- Attendance or participation at events sponsored by other governmental entities
- Attendance or participation at widely attended events that are related to UHC duties

- Travel to and from widely attended events that are related to UHC duties where such acceptance of such travel will result in financial savings to UHC

If an Employee receives a gift, either directly or indirectly, that cannot be accepted, the Employee may return the gift, pay its market value, or donate the gift to UHC or the State of Utah. If the gift is perishable or not practical to return, the gift may, with approval of an officer, be shared with co-workers or given to charity.

100.5. Corporate Fraud

Every Employee is expected to avoid any act that would constitute fraud, misappropriation, or a financial irregularity. UHC defines fraud as the intentional, false representation or concealment of a material fact, or deceit, trickery, or breach of confidence, perpetrated for profit or to gain some unfair or dishonest advantage or a deed performed for the purpose of inducing another to act upon it to result in his or her injury. Each UHC Employee should be familiar with the types of improprieties that might occur within his or her area of responsibility, and be alert for any indication of irregularity.

Actions constituting fraud include, but are not limited to:

- Any dishonest or fraudulent act
- Misappropriation of funds, securities, supplies, or other assets
- Impropriety in the handling or reporting of money or financial transactions
- Profiteering as a result of insider knowledge of company activities
- Disclosing confidential or proprietary information to outside parties
- Accepting any gift or other compensation, either directly or indirectly, that might be intended to influence or reward the Employee in the performance of official business
- Destruction, removal, theft or inappropriate use of records, furniture, fixtures, and equipment.
- Any similar or related irregularity

If there is any question as to whether an action constitutes fraud, an Employee should check with the Department Head, VP of Human Resources, VP of Financial Services, or CFO for guidance.

Any Employee who suspects dishonest or fraudulent activity must notify the Department Head or VP of Human Resources immediately and should not attempt to personally conduct investigations or interviews/interrogations related to any suspected fraudulent activity.

Irregularities concerning an Employee's moral, ethical, or behavioral conduct should be resolved by the Department Head and VP of Human Resources. If the irregularity reported is deemed to be a financial irregularity, this will be reported immediately to the CFO or the VP of Financial Services who will coordinate an investigation with VP of Human Resources, legal counsel and others which may include law enforcement and UHC's outside auditors as appropriate.

Investigation results will not be disclosed or discussed with anyone other than those who have a legitimate need to know. This is important in order to avoid damaging the reputations of persons suspected but subsequently found innocent of wrongful conduct and to protect the Corporation from potential civil liability.

The reporting individual should be notified of the following:

- Do not contact the suspected individual in an effort to determine facts or demand restitution
- Do not discuss the case, facts, suspicions, or allegations with anyone unless specifically asked to do so by the CFO or VP of Financial Services
- The identity of a UHC Employee reporting an irregularity and the information received from a UHC Employee will be kept confidential to the extent practicable under the circumstance

Great care must be taken in the investigation of suspected improprieties or irregularities to avoid mistaken accusations or alerting suspected individuals that an investigation is under way. All inquiries concerning the activity under investigation by the suspected individual, his or her attorney or representative, or any other inquirer should be directed to the CFO or VP of Financial Services. No information concerning the status of an ongoing investigation may be disclosed to Employees or the public.

The CFO has the primary responsibility for the investigation of all suspected financial fraudulent acts as defined in this policy. If the investigation substantiates that fraudulent activities have occurred, the CFO will issue reports to the President and to the Board of Trustees through the Audit Committee. During an investigation, the CFO and VP of Financial Services will have:

- Free and unrestricted access to all corporate records and premises
- The authority to examine, copy, and/or remove all or any portion of the contents of files, all UHC issued electronic devices, computers, mobile devices, servers, desks, cabinets, and other storage facilities on the premises without prior knowledge or consent of any individual who might use or have custody of any such items or facilities when it is within the scope of his investigation

If an investigation results in a recommendation to terminate an employee, the recommendation will be reviewed for approval by the VP of Human Resources and by outside counsel as necessary, before any such action is taken. The decision to terminate an Employee is made by a UHC Officer.

100.6. Alcohol, Drugs, and other Dangerous Substances

UHC has a vital interest in maintaining a safe, healthful and efficient working environment for its Employees and in protecting UHC property, equipment and operations. Being under the influence of drugs or alcohol on the job may pose serious safety and health risks, not only to the user but to all those who work with the user and may adversely affect the quality of our services. The possession, use or sale of an illegal drug in the workplace is prohibited.

Federal and State laws prohibit the use and/or possession of narcotics, dangerous drugs, or other controlled substances without a prescription.

The following is UHC's policy regarding the work-related effects of illegal drug use and the unlawful possession of controlled substances on Utah Housing premises. Employees are subject to disciplinary action including termination while on Utah Housing premises or otherwise engaged in Utah Housing business when he or she:

- Uses or is under the influence of a drug or other dangerous substance

- Has illegal drugs or other dangerous substances in his or her possession or control
- Manufactures, buys, sells, or distributes a drug or other dangerous substance, or attempts to do so
- Shares prescription drugs with other Employees

When UHC finds it appropriate to do so, UHC will notify law enforcement officials. UHC may also pursue civil recovery against an Employee whose use of drugs or alcohol causes damage to UHC property or whose actions result in UHC being held liable for damages to others.

Employees who use alcoholic beverages on UHC premises or report to work impaired are subject to disciplinary action, including termination.

Employees must report any conviction under a criminal drug statute for violations occurring on or off UHC premises while conducting UHC business. A report of a conviction must be made within five (5) days after the conviction. This requirement is mandated by the Drug-Free Workplace Act of 1988.

100.7.No Smoking/Vaping Policy

UHC is committed to providing its Employees with a comfortable working environment. Due to the increasing evidence of the dangers of tobacco smoke, smoking/vaping is prohibited at UHC.

There is absolutely no smoking/vaping permitted in any UHC office space, including bathrooms, elevators, or stairways. Smoking/vaping is not permitted outside of the building in the immediate vicinity. All smoking/vaping should be confined to the parking area on the south side of the building using the provided cigarette receptacle near the recycling receptacle. This policy continues after hours and on weekends.

100.8.Dress and Grooming Standards

Utah Housing offers Employees the opportunity to dress in casual business attire that creates a comfortable work environment and promotes a professional image to all clients, vendors/partners, and colleagues.

Supervisors can provide guidance in appropriate attire for the workplace. Generally, the following expectations are applicable:

- Clothes must be clean, free of holes, and in good condition.
- Clothes must be free of gang, profane, or sexually explicit pictures or words.
- Pants should be professional in appearance. Shorts, leggings, sweats and athletic pants are not permitted.
- Shirts and blouses should be professional in appearance and not excessively wrinkled. Collared shirts, polo shirts, non-collared dress shirts, and sweaters are permitted. No plain cotton T-shirts with or without pockets.
- Dresses and skirts should be professional in appearance and of appropriate length, no more than two inches above the knee.
- In order to present a professional image, both male and female Employees will not wear clothing that is sexually provocative in nature. Bras and underwear are not to show. Examples of clothing not permitted includes: Tank tops, shirtless vests, underwear or lingerie worn as

clothing, midriff-baring shirts, see-through tops, cleavage baring tops, mini-skirts, or similar attire.

- Athletic clothing (e.g. sweatshirts, nylon pants, running tights, etc.) is to be only worn during permitted exercise time.
- Footwear is to be appropriate, clean, and free of holes.
 - Flip-flops or shower sandals are not permitted.
 - Dress sandals are acceptable.
 - Bare feet are not acceptable.
- Jewelry should be consistent with professional appearance.

Thursdays and Fridays have been designated as “jean days.” Common sense and reasonable standards of workplace dress will dictate what should not be worn on that day, such as overly faded, ripped or holey jeans, including those sold as faded, or with rips or holes. On other special occasions, such as on a company picnic day, the above standards may be relaxed as specified in a notice to that effect.

There are times when normal business attire should be worn on these days. Appropriate circumstances may include, but not be limited to the following:

- Representing Utah Housing at an official event
- Meeting with clients either inside or outside of Utah Housing
- Meetings with customers or clients who have not adopted a casual dress code of their own
- Scheduled UHC Board meetings

Professional appearance includes daily personal hygiene. Appearance, including hair should be neat, clean, and well groomed. When choosing grooming products, Employees should be considerate of others who have chemical and/or fragrance sensitivities.

Body art (tattoos) that depicts violence, profanity, is gang related, is of a sexually explicit nature, and/or is deemed workplace inappropriate must not be visible. Head and neck tattoos should not be visible.

Supervisors are authorized to enforce these dress and grooming standards within their groups. If an Employee wears clothing deemed inappropriate by the Supervisor, the Employee may be instructed to go home and change into clothing more acceptable. Leave time may be charged to the Employee in such cases.

We are committed to supporting our Employees’ religious and cultural beliefs and may modify the dress code accordingly.

100.9. Employee Behavior

To ensure a secure work environment, UHC expects and requires all of its Employees to demonstrate common courtesy and engage in safe and appropriate behavior on the job at all times. Racial or ethnic slurs, threats of violence, and any other provocative comments, language, or actions are examples of unacceptable behavior. Any involvement in incidents of workplace physical violence

is considered dangerous and unacceptable behavior that violates Utah Housing's standard of appropriate behavior.

Employees are responsible for their conduct whether on or off duty. General rules of conduct and behavior expectations also apply when traveling on UHC business, as well as any time working for or representing UHC away from the premises.

100.10. Improper Personal Conduct

Examples of improper personal conduct include but are not limited to:

- Fighting or engaging in inappropriate horseplay on UHC premises.
- Using language at work that is harassing, abusive, offensive, threatening or demeaning.
- Stealing Employee or UHC property or acting in a dishonest manner.
- Behaving in a way that may damage or injure any person or property.
- Removing or transferring UHC property without the approval of a Supervisor.
- Falsifying records.
- Making entries on another Employee's time record, excluding as needed by Supervisors.
- Possessing or pretending to possess firearms, unless the Employee possesses a valid concealed weapons permit.
- Possessing or pretending to possess explosive materials, chemical or biological agents, or other dangerous weapons while on UHC premises that jeopardize the well-being of others or their personal property or UHC property.
- Failing to perform work assignments or disobeying any direction by a Supervisor, Department head, Officer or Trustee (i.e., insubordination*).
- Failing to meet acceptable quality and quantity work standards.
- Taking an unauthorized absence from the assigned work location, walking off the job, or interfering with another Employee's work.
- Performing immoral, indecent, lewd, harassing, or other generally unacceptable act on UHC premises or off-premises while at any UHC sponsored activity.
- Engaging in behavior which, in the judgment of UHC, is unethical, dishonest, immoral, illegal, reckless, damaging, or disruptive to the conduct of business.
- Engaging in behavior or activity which, in the judgment of UHC is inappropriate, improper, or contrary to the business interest of UHC.
- Refusing to follow UHC policy or standard.
- Engaging in an illegal activity.
- Abusing UHC leave or any other benefits, including but not limited to sick leave.

*Insubordination can be divided into two categories:

- 1) Unwillingness to carry out a directive from a Supervisor or unwillingness to follow policies and the established procedures of UHC. This unwillingness could manifest itself as a verbal refusal or obstinacy, a nonverbal refusal or an unreasonable delay in completing work, or as a substantial and willful deviation from procedure without approval; and
- 2) Disrespectful behavior toward any UHC Supervisor, Department Head, Officer or Trustee. Such disrespectful behavior may also include cursing, verbally or physically intimidating behavior, or speaking loudly or argumentatively to or about any person which demonstrates deviation from UHC's culture and established policies relating to acceptable Employee conduct.

100.11. Incompatible Outside Activities

Employees may engage in outside employment, receive payments, or paid expenses subject to the following conditions; however, UHC employment shall be the principal job of full-time Employees governed by these rules:

- The outside employment must not interfere with efficient performance of the Employee's UHC position.
- The outside job must not conflict with the interests of UHC or the State of Utah.
- The outside employment must not be the type that would reasonably give rise to criticism or suspicion of conflicting interests or duties.
- A Supervisor or HR may ask, from time to time, Employees to represent in writing as to certain outside employment or conflict of interest matters. If the outside employment has either the potential or appears to be in conflict with UHC employment, then the Employee is required to notify his or her Supervisor and gain approval to continue such employment. If HR determines that either the outside employment or payment could reasonably present a real or potential conflict of interest, the Employee may be denied permission to engage in the activity or receive payment and remain employed with the UHC.
- Employees shall not use their UHC position or any influence, power, authority or confidential information derived therefrom or uses UHC time, equipment, property or supplies for private gain or for the private gain of any family member, as defined in these rules.

Employees shall not receive outside compensation for their performance of UHC duties, except in cases of:

- Awards for meritorious public contribution publicly awarded.
- Receipt of honoraria or expenses paid for travel, related to papers written, or speeches or appearances made by Employees with the approval of HR, or on their own time for which they are not otherwise compensated and, not otherwise prohibited by UHC policy.
- Receipt of usual social amenities within generally accepted industry practice, ceremonial gifts or insubstantial advertising gifts. When an Employee's responsibilities require action to be taken or a decision to be made which could be interpreted as a conflict of interest, the Employee shall declare the potential conflict in writing to his or her Supervisor.

Each Employee may be asked to sign a Code of Ethics Certification regarding matters of other employment, private gain, additional compensation, conflict of interest, and political activity.

100.12. Indebtedness to UHC

Employees that incur a personal financial obligation to UHC as a direct result of their action as an Employee or in the performance of their official duties may be required by UHC to satisfy the obligation through withholding of all or a portion of their pay. All three of the conditions below must be met before withholding can occur:

- The obligation must be a legitimately owed amount which can be validated through physical documentation or other evidence provided;
- The obligation is known or should be known by the Employee and, in most instances, acknowledged by the Employee as being owed;

- Employees have been notified of this rule that allows for withholding of pay and understand the right of UHC to withhold pay.

Wherever possible, UHC should request advance written authorization of the Employee to withhold the pay however UHC may withhold all or a portion of an Employee's pay to satisfy the following specific obligations:

- Travel advances where the travel and reimbursement for the travel has not occurred;
- Loss or damage of UHC property caused by negligence of the Employee as evidenced by clear and substantial proof;
- Payroll advance obligations authorized by the CFO and supported by agreements signed by the Employee;
- Misappropriation of UHC assets for unauthorized personal use or for personal financial gain. This includes obligations created from Employee theft of UHC property or use of UHC property for personal financial gain or benefit;
- Overpayment of pay determined by evidence that the Employee did not work the hours for which he or she received pay or was not eligible for the benefits received and paid for by UHC;
- An employee who voluntarily separates from UHC service within twenty-four months of the date class work was completed, that qualified for reimbursement, a portion of the reimbursement will be recaptured. The reimbursement for each class will be amortized monthly over 24 months, and any unamortized portions must be repaid to UHC. Reimbursement to UHC may be withheld from the employee's pay check(s) if payment is not received before then
- Other obligations that satisfy the requirements of this section.

When there is no failure on the part of the Employee, this rule does not apply.

100.13. Mobile Device Usage in the Workplace

Employees are expected to exercise discretion in using mobile devices such as cellular phones and tablets during UHC business hours. Excessive personal calls, text messaging, or other personal communication during the workday, regardless of the device used, can interfere with employee productivity, and be distracting to others. Employees are expected to limit personal use to non-work time when possible and to ensure that friends and family members are aware of this policy. Personal calls should be made away from all work areas so that coworkers are not disturbed. Employees are expected to silence devices when asked. Employees are expected to be considerate and use headphones when using devices in areas where other employees may be affected.

Employees may not use a mobile device to record, copy, store, or photograph confidential or non-public information, or work product belonging to UHC. Specific proprietary information may only be stored for legitimate UHC related business. Using a device in a manner which jeopardizes UHC security or private information or using proprietary information for personal gain are causes for immediate termination.

UHC is not liable for the loss or damage of personal devices brought into the workplace.

100.14. Recording Devices

Recording devices and camera-equipped devices (including mobile communication devices) and their uses are restricted in accordance with state and federal regulatory guidelines concerning unauthorized surveillance and voyeurism.

Making recordings of any type are not allowed in restrooms, exercise rooms, or other private areas of the building.

100.15. Political Activities

Employees may voluntarily participate in political activity subject to the following provisions:

- If elected to any partisan or full-time non-partisan political office, the Employee will be granted a leave of absence without pay for times when monetary compensation is received for service in political office.
- Employees may not engage in any political activity during the hours of employment or suggest in any way that UHC endorses the activity.

Violations of these policies governing political activity are reported in writing to HR who investigates the validity of any such allegation. Violation of this policy may result in discipline including termination.

100.16. Sexual Harassment

Sexual harassment is a legal term, created for the purpose of ending harassment and discrimination in the workplace. The basic definition of sexual harassment comes from the United States Equal Employment Opportunity Commission (EEOC): “Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitutes sexual harassment when submission to or rejection of this conduct explicitly or implicitly affects an individual's employment, unreasonably interferes with an individual's work performance or creates an intimidating, hostile or offensive work environment.”

Sexual harassment can occur in a variety of circumstances, including but not limited to the following:

- The victim as well as the harasser may be a woman or a man. The harasser is not necessarily of the opposite sex to the victim.
- The harasser can be the victim's Supervisor, an agent of the employer, a Supervisor in another area, a Department Head or Officer, a co-worker, or a non-Employee.
- The victim is not necessarily the person harassed but could be anyone affected by the offensive conduct.
- Unlawful sexual harassment may occur without economic injury to or discharge of the victim.
- The harasser's conduct must be “unwelcome.”
- Sexual harassment might include:
 - Repeated requests for sexual favors.
 - Demeaning sexual inquiries and vulgarities.
 - Offensive language (written or verbal) to include e-mail communications.
 - Other verbal or physical conduct of sexual or degrading nature.

- Sexually offensive, explicit or sexist signs, cartoons, jokes, calendars, literature or photographs displayed in plain view.
- Offensive and vulgar graffiti.

The legal definition of sexual harassment is broad and in addition to the above examples, other sexually oriented conduct, whether it is intended or not, that is unwelcome and has the effect of creating a workplace environment that is hostile, offensive, intimidating, or humiliating to male or female workers may also constitute sexual harassment. Sexual harassment includes the harassment of women by men, men by women, women by women, and men by men.

While it is not possible to list all those additional circumstances that may constitute sexual harassment, the following are some examples of conduct which, if unwelcome, may constitute sexual harassment depending upon the totality of the circumstances including the severity of the conduct and its pervasiveness:

- Unwelcome sexual advances - whether they involve physical touching or not.
- Sexual epithets, jokes, written or oral references to sexual conduct, gossip regarding one's sexual life, comments on an individual's body, and comments about an individual's sexual activity, sexual preference, gender affiliation or identity, physical deficiencies or sexual prowess.
- Displaying sexually suggestive objects, pictures, cartoons.
- Unwelcome leering, whistling, brushing against the body, sexual gestures, suggestive or insulting comments.
- Inquiries into one's sexual experiences.
- Discussion of one's sexual activities.

Other examples of workplace harassment include racial, ethnic, national origin or other such insults, racially and other such derogatory jokes, and derogatory remarks concerning an individual's disability, shortcomings or other such protected characteristics outlined in this policy.

All Employees should take special note that, as stated above, retaliation against an individual who has complained about harassment, and retaliation against individuals for cooperating with an investigation of a harassment complaint, is not tolerated by UHC.

100.17. Threatening and/or Violent Behavior

Employees threatened with violence in the workplace or become aware of a threat to harm a fellow Employee should report any such threat to a Supervisor or HR.

UHC promptly investigates any physical or verbal altercation, intimidation, threats of violence, or other conduct by Employees that threatens the health and safety of other Employees or the public or otherwise might involve a breach of or departure from the conduct standards stated in this policy. All incidents of physical altercations are treated as gross misconduct and can result in disciplinary action, including termination of employment. Pending the results of its investigation UHC may suspend Employees who are involved in physical altercations that result in injuries, create a significant risk of injury, or have a significant adverse impact on productivity, safety, and morale.

When UHC finds it appropriate to do so, UHC will notify law enforcement officials. UHC may also pursue civil recovery against an Employee whose violent behavior causes damage to UHC property or whose actions result in UHC being held liable for damages to others.

Any Employee who is a victim of domestic violence is encouraged to contact the Employee Assistance Program (see Employee Benefits, Section 300, for more information).

100.18. Retaliation

Acts of retaliation against an Employee who is behaving within his or her legal rights, including filing a formal complaint against workplace discrimination or harassment, participating in investigations of discrimination or harassment, reporting to authorities illegal workplace conduct (whistleblower), or engaging in legal leaves and other rights, are strictly forbidden. Retaliatory actions include any actions that would seek to deter a reasonable Employee from seeking and receiving his or her legal rights under the law.

Retaliation is prohibited by both law and UHC policy, and retaliatory acts will lead to discipline up to and including termination.

If an Employee thinks that any retaliatory action has been taken against them or other Employees, the situation should be reported immediately to the VP of Human Resources. All complaints will be promptly addressed and will be maintained as confidential to the extent practicable, given the need to investigate and resolve the issue.

100.19. Workplace Discrimination

UHC is committed to providing a work environment that is free of unlawful discrimination and harassment. UHC strictly prohibits discrimination and harassment of any kind, including on the basis of race, color, sex, gender, pregnancy, age, religion, national origin, disability, genetic status, sexual preference, gender identity, ethnic background, military service, citizenship or any other characteristic protected by law (hereafter, collectively referred to as "workplace harassment"). This policy applies to all Employees, consultants, vendors, clients and customers of UHC.

Employees who believe to have been subjected to conduct in violation of this policy, should submit a claim to their Supervisor, Department Head, VP of Human Resources, or Officer. All such claims are investigated. Any form of retaliation against an individual who has complained about any type of workplace harassment or retaliation against individuals for cooperating with an investigation of a harassment complaint is not tolerated. To achieve our goal of providing a workplace free from all discrimination, harassment or retaliation, the conduct that is described in this policy is not tolerated.

Because UHC takes allegations of workplace harassment or retaliation seriously, we respond promptly to complaints of workplace harassment or retaliation. Where it is determined that inappropriate conduct has occurred, UHC acts promptly to eliminate the conduct and impose such corrective action as is necessary, including disciplinary action where appropriate.

Please note that while this policy sets forth goals of promoting a workplace that is free of all types of harassment or retaliation, the policy is not designed nor intended to limit UHC's authority to discipline or take remedial action for workplace conduct which we deem unacceptable, regardless of whether that conduct satisfies the legal definition of discrimination, harassment or retaliation.

100.20. Workplace Relationships

Employees are encouraged to socialize and develop professional relationships in the workplace provided that these relationships do not interfere with the work performance of either individual or with the effective operations of UHC.

Employees who engage in personal relationships (including romantic and sexual relationships) should be aware of their professional responsibilities and will be responsible for assuring that the relationship does not raise concerns about favoritism, bias, ethics and conflict of interest. In cases of doubt, advice and counsel should be sought from their Supervisor, Department Head, or HR.

Romantic or sexual relationships between Employees where one individual has influence or control over the other's conditions of employment are inappropriate. These relationships may ultimately result in conflict or difficulties in the workplace. If such a relationship currently exists or develops, it must be disclosed:

- The Supervisor or Employee who has influence or control over the other's conditions of employment has an obligation to disclose the relationship to the Department Head, HR or an Executive.
- The other Employee involved in the relationship is encouraged to disclose the relationship to the Supervisor, Department Head, or HR.

Failure to cooperate with UHC to resolve a conflict or problem caused by a romantic or sexual relationship between Employees or those in positions of authority over another Employee in a mutually agreeable fashion may be deemed insubordination and cause for immediate termination. The discipline policy will be followed to ensure fairness and consistency of measures undertaken.

The provisions of this policy apply regardless of the sexual orientation of any Employees involved.

100.21. Complaint Procedure

Employees subjected to conduct in violation of discrimination, harassment, sexual harassment or retaliation policies are afforded avenues for filing complaints which are free from bias, collusion, intimidation or reprisal. These Employees should do the following:

- Continue to report to work.
- If possible, verbalize disapproval of the action to the perpetrator and demand that it cease.
- Document the occurrences.
- Report the problem to UHC management who will investigate and remedy the problem.

A complaint should be submitted to the Employee's Supervisor or Department Head, , to HR, or directly to a UHC Officer.

Complaints may be submitted by any individual.

Complaints may be made through either verbal or written notification and are handled in confidence to the extent possible given the need to investigate and resolve the situation.

In addition to the above, if an Employee believes to have been subjected to workplace harassment, he/she may file a formal complaint with either or both of the governmental agencies set forth below. Using the complaint process does not prohibit an Employee from filing a complaint with these agencies. In general, a claim must be filed with the EEOC within 300 days or with the Utah Antidiscrimination and Labor Division within 180 days of the alleged act.

Utah Antidiscrimination and Labor Division

Mailing Address: P.O. Box 146630, Salt Lake City, UT, 84114-6630
Street Address: 160 East 300 South, 3rd Floor Salt Lake City, UT 84111
Telephone: (801) 530-6801 or 1-800-222-1238 (801) 530-7685 (TDD)
Fax: (801) 530-7609
Website: <https://laborcommission.utah.gov>

The United States Equal Employment Opportunity Commission (EEOC)

Address: 3300 North Central Avenue Suite, 690 Phoenix, AZ 85012-2504
Phone: 1-800-669-4000
Fax: 602-640-5071
TTY: 1-800-669-6820
Office Hours: The Phoenix District Office is open Monday - Friday from 8:00 a.m. - 4:30 p.m. Please call first to obtain information or schedule an appointment. Charge receipt interviews must begin prior to 3:00 p.m.
Website: <https://www.eeoc.gov/>

When a complaint is received, it is forwarded to the VP of Human Resources who will conduct an investigation of the allegation or allegations. The investigation is conducted fairly and expeditiously and in a manner that maintains confidentiality to the extent practicable under the circumstances. The investigation includes a private interview with the Employee filing the complaint and with witnesses. The Employee alleged to have committed harassment is also interviewed.

When the investigation is completed, the VP of Human Resources, to the extent appropriate, informs the Employee filing the complaint and the Employee alleged to have committed the conduct of the results of that investigation. If it is determined that inappropriate conduct has occurred, prompt action is taken to address the offending conduct, and where it is appropriate, disciplinary sanctions may be imposed.

Any Employee of UHC who is found, after an investigation, to have violated this policy in the workplace is subject to appropriate discipline including termination.

100.22. Unsafe Conduct

Employees should not perform any unsafe act while on UHC premises (including parking lots) or while engaged in UHC-sponsored activities. Employees should use provided safety devices and follow safety regulations and procedures. Employees should not participate in the unauthorized use of vehicles or materials. Employees should not commit safety violations that endanger other Employees. Employees should use all motor vehicles and exercise equipment safely.

Unsafe conduct of Employees also includes endangering security at UHC. Examples of endangering security include, but are not limited to:

- Trespassing in restricted areas.
- Possessing or using any UHC confidential information in unauthorized ways.
- Assisting unauthorized individuals to enter the facility or use UHC property without proper approval.

Violators may be subject to disciplinary action including dismissal from employment and could result in civil or criminal penalties as well.

200. Whistleblower Policy

UHC requires Trustees, Officers and employees to observe high standards of business and personal ethics in the conduct of their duties and responsibilities. As representatives of UHC, we must practice honesty and integrity in fulfilling our responsibilities and comply with all applicable laws, rules and regulations.

This Whistleblower Policy is intended to encourage and enable the raising of serious concerns internally so that UHC can address and correct inappropriate conduct and actions. It is the responsibility of all Trustees, Officers, and employees to report concerns about violations or suspected violations of law, rule or regulation that govern UHC's operations.

UHC may not take adverse action against an employee because the employee, or a person authorized to act on behalf of the employee, communicates in good faith:

- The waste or misuse of public funds, property, or manpower
- A violation or suspected violation of a law, a rule adopted by UHC, or regulation adopted by any recognized entity of the United States
- Gross mismanagement, abuse of authority; or unethical conduct as it relates to UHC

An employee is presumed to have communicated in good faith if the employee gives written notice or otherwise formally communicates the conduct described above to one of the following:

- A person in authority over the person alleged to have engaged in the conduct described above
- An Officer of UHC
- The Vice President of Human Resources
- Law enforcement, if the conduct is criminal in nature
- A trustee of the UHC Board of Trustees

UHC may rebut the presumption described above by showing that the employee knew or reasonably ought to have known that the report is malicious, false, or frivolous.

UHC may not take adverse action against an employee because an employee participates or gives information in an investigation, hearing, court proceeding, legislative or other inquiry, or other form of administrative review held by UHC.

UHC may not take adverse action against an employee because the employee has objected to or refused to carry out a directive that the employee reasonably believes violates a law of this state, or rule adopted by UHC, or regulation adopted by any recognized entity of the United States.

UHC may not implement rules or policies that unreasonably restrict an employee's ability to document:

- The waste or misuse of public funds, property, or manpower
- A violation or suspected violation of any law, rule, or regulation
- Gross mismanagement, abuse of authority; or unethical conduct as it relates to UHC

300. Employee Benefits

300.1. Policy Statement

UHC provides Employees with important benefits to help contribute to their quality of life as well as their families.

300.2. Health Benefits

UHC's Employee benefits program is designed to meet the needs of our diverse workforce. The benefit plans should help provide Employees financial protection as well as contribute to the quality of life for them and their families. During the in-process orientation at UHC, HR will provide Employees materials and answer questions regarding these health benefits. Employees will have 60 days in which to sign up for plan(s). For any life change (new baby, new spouse) that would qualify for changes to the plan(s) outside of the Open Enrollment period, Employees have 60 days to make the change. Employees may sign up on-line at PEHP (www.pehp.org) or see Our Net for the link for all plans.

- **Medical/Dental/Vision Plans**

Eligibility: Participation in the PEHP group health plans is open to all regular full-time Employees, defined by healthcare law as 30 hours or more per week. Part-time Employees, those who are hired to work less than 30 hours per week, are not eligible for Medical/Dental/Vision Plans. Coverage begins on the first day of employment. Eligible dependents include a legal spouse and married or unmarried children up to age 26, with payment of applicable premiums.

Cost: The contribution rate is based on the plan chosen and the number of family members covered. Premiums are deducted on a pre-tax basis. UHC contributes to medical and dental plans, but not vision plans.

Coverage Options: Employees may choose coverage from a variety of available health plans offered by PEHP. Changes from one health plan to another may be made annually during the open enrollment period (generally May-June), for an effective date of July 1. Special Enrollment options are available for marriage, divorce, birth, adoption, loss or gain of other coverage, or as required by law or court order.

- **Employee Assistance Program (EAP)**

In recognition that everyone occasionally experiences life challenges that can be difficult to manage alone, UHC provides an Employee Assistance Program (EAP) offered by Blomquist Hale (BH) for use by Employees and their families. BH can help with marital and family counseling, stress, anxiety or depression, personal and emotional challenges, grief or loss, financial or legal

problems, substance abuse or addictions, or senior care planning. BH also offers classes at their offices, and sometimes onsite at UHC. Seeking assistance from the EAP will not jeopardize job security or career opportunities. Likewise, participation does not exempt an Employee from normal job requirements nor does it allow exceptions to standard work practices and policies. A Supervisor or HR may, from time-to-time, suggest or require an employee to seek assistance from BH for behavioral or other issues.

Eligibility: Employees must be enrolled in a PEHP Medical Plan.

Cost: Meeting with the EAP counselor for an initial assessment and short-term counseling is provided at no cost. If an EAP counselor recommends additional services or treatment outside the scope of their offerings, an Employee is referred to an appropriate health care professional. The EAP counselor strives to make referrals to health care providers covered by Employee's health plan to minimize out-of-pocket costs.

Confidentiality: All information relating to an Employee's EAP participation is strictly confidential. EAP records are maintained only by the EAP provider. The EAP provider does not release specific information about use of EAP services unless the Employee gives advanced written consent.

Referral Procedures: To initiate a self-referral or request information, an Employee can contact the EAP office directly, 24-hours a day, at 801-262-9619. Information is also available in HR.

- **Health Savings Account (HSA)**

An HSA is designed to help individuals and families pay and save for qualified medical expenses on a pre-tax basis. UHC Employees must be covered by The STAR Plan (High Deductible Health Plan/HDHP) offered by PEHP to take advantage of an HSA. An HDHP generally costs less than traditional health care coverage. Money that Employees save on reduced insurance premiums may be contributed to an HSA.

Eligibility: To be eligible for the HSA, an Employee must enroll in The STAR Plan and the following must also apply:

Employee is not participating in or covered by a flexible spending account (FSA) or the FSA balance must be \$0 on or before June 30;

Employee is not covered by another health plan (unless it's another HSA- qualified plan);

Employee is not a dependent of another taxpayer;

Employee is not covered by Medicare or TRICARE

Process: During open enrollment, Employee must sign up for the STAR Plan online at www.pehp.org and create an account at www.healthequity.com. Once this account has been created, Employee will receive a Health Equity Visa Health Account Card from Health Equity. UHC and Employee contributions will not begin until these steps have been completed. If an Employee desires to make contributions to their HSA via payroll deduction, please notify VP of Financial Services or the Assistant Controller via email.

How the HSA Plan Works:

The HSA Plan allows an Employee to pay health care expenses from a dedicated account and have a high-deductible health insurance policy to cover catastrophic medical expenses. After reaching a yearly deductible amount, an Employee pays a portion of the medical expense along with PEHP. After reaching an out-of-pocket maximum, PEHP pays 100% of the covered medical expenses during the remainder of that plan year.

Any unused balance in the HSA at the end of the plan year will automatically be rolled over for payment of future eligible health care expenses. It is not a “use it or lose it” account like a flexible spending account (FSA).

An Employee may choose when and how to spend the funds in their HSA account on eligible health care expenses (see www.healthequity.com for additional information).

Once UHC’s annual employer contribution amount is determined, it is communicated to Employees before the new plan year begins. All UHC contributions to Employee HSA accounts will be pro-rated for each pay period and remitted accordingly. For example, if the UHC contribution amount is \$1,500 annually, an enrolled Employee’s HSA account would receive a deposit of approximately \$57.69/pay period (\$1500/26 pay periods).

Combined UHC and optional Employee contributions to an HSA may not exceed the statutory limit set annually by the IRS. An Employee owns and controls the money in their HSA. Decisions on how to spend the money are made by the Employee without relying on a third party or health insurer. When an Employee’s HSA account balance reaches a certain threshold, options to invest the cash held in the account may be available.

There are no Employee-paid premiums for the STAR Advantage or STAR Summit Plans, but there are Employee-paid premiums on the STAR Preferred Plan.

HSA funds can pay for any “qualified health care expense” even if an expense is not covered by the STAR Plan. Visit www.healthequity.com or www.irs.gov (IRS Pub 502 and 569) for additional, specific information on qualified medical expenses.

An Employee’s HSA is portable and stays with the Employee even if the Employee is no longer employed at UHC.

- **Flexible Spending Accounts/Limited Flexible Spending Account (FSA/LFSA)**

Employees can elect to pay for qualified health, vision, dental, and dependent care expenses with pre-tax dollars through a Flexible Spending Account (sometimes referred to as “Cafeteria Plan”) under Section 125 of the federal tax code. Per IRS rules, Employees cannot contribute to both a medical FSA and an HSA during the same time. This limitation does not apply to dependent-care FSA or the limited-purpose FSA.

Eligibility: All regular Employees who work 30 hours or more per week are eligible to participate on date of hire if opting for the Traditional PEHP medical plan, or opting out of coverage altogether. However, if opting for an FSA but opting out of PEHP Traditional coverage, PEHP may require documentation to substantiate eligibility for claim(s) charged to an FSA card. While pharmacy co-pays/costs are generally approved, since PEHP will not have received notification of the claim for of hospital, medical or procedure charge(s) from the provider, PEHP will request documentation to confirm eligibility. An employee is only eligible for an LFSA if enrolled in an HAS.

Plan Highlights: Through pre-tax deductions, Employees can fund a FSA up to the IRS allowable amount annually for unreimbursed health-care expenses, medicines, etc. with a carryover of \$500 into the next plan year. This carryover amount is not accessible for the first 60 days of the

new plan year. Changes to the Medical FSA can only be made outside the open enrollment period if Employee experiences a qualifying life event. Married spouses may each sign up for the maximum IRS limit for a Medical FSA. In addition, Employees may contribute up to \$5,000 annually per married couple to a dependent-care FSA generally to be used for expenses incurred for child care or care of other dependents. Changes in contribution can be made through the year to the dependent-care FSA through HR. A terminated Employee may submit reimbursement expenses that were incurred through the employment termination date only. Eligible expenses for the LFSA consist of eligible out-of-pocket dental and vision expenses and others as outlined in federal tax code. Changes to the LFSA can only be made outside the open enrollment period if Employee experiences a qualifying life event.

- **Life Insurance**

UHC provides at no cost to Employees up to age 70, Basic Group Term Life Insurance coverage equal to \$25,000; age 71 to 75 coverage equal to \$12,500; and age 76 and over in the amount of \$6,250. The Additional Group Term Life coverage provides \$150,000 in additional coverage for Employees if elected at a moderate cost. No underwriting is required for this amount if applied for within 60 days of hire. Additional coverage can be purchased above the \$150,000 level and requires filling out the Employee Health Statement for underwriting purposes. The maximum coverage for Employees is \$500,000.

Eligibility: Participation in UHC's life insurance plan is open to all regular Employees who work 30 hours or more per week, and to their dependents.

Cost: UHC pays the full cost of the Basic Group Term Life Insurance coverage, but additional coverage is available at additional cost to the Employee. For the cost of additional insurance coverage, contact PEHP.

- **Dependent Life Insurance**

Life insurance is available for Employees' dependents when certain optional life insurance benefits are elected.

Eligibility: Eligible dependents include legal spouse and dependent children up to age 26 if unmarried of regular Employees who work 30 hours or more per week. Covered dependents may opt for up to \$15,000 of coverage per child without completing the Health Statement, if applied for within 60 days of hire. An Employee's spouse may receive up to \$50,000 in Group Term Life Insurance coverage without completing the Spouse Health Statement, if applied for within 60 days of hire. The maximum coverage for spouses is \$500,000.

Cost: Employees pay the full cost of any dependent life insurance coverage.

- **Short-Term and Long-Term Disability Coverage**

While UHC does not offer Short-Term Disability, Long-Term Disability (LTD) is available through the Utah Retirement Systems (URS) at no cost to Employees who work 30 hours or more per week. The LTD plan provides financial protection for Employees by paying a portion of income while disabled. Although not intended to replace LTD coverage, accumulated sick hours can provide an Employee with a paycheck during periods when an Employee cannot work. To apply for LTD benefits, contact PEHP for a phone interview and then you will be mailed an application and other forms to sign. After a three-month waiting period, LTD provides two-thirds of your regular salary for accidental bodily injury, disease, or illness if you are unable to perform your regular job.

Cost: UHC pays the full cost of any LTD coverage for Employees.

- **AFLAC**

UHC facilitates AFLAC coverage, a supplemental insurance for Employees to help pay benefits that major medical insurance does not cover. Contact HR for AFLAC information.

Cost: Employees pay the full cost for AFLAC coverage.

- **Workers' Compensation Insurance**

Workers' compensation provides benefits for the Employee for a job-related injury, illness, or accidental death. Employees are covered by this insurance beginning with the first day at work. UHC pays the full cost of coverage.

UHC is committed to meeting its obligation under the Workers' Compensation regulations administered by the State Of Utah - Labor Commission Division of Industrial Accidents to provide medical, rehabilitation, and wage-replacement benefits to Employees who sustain work-related injuries or illnesses. For more information go to the Labor Commission website and click on Workers' Compensation, <http://laborcommission.utah.gov/>.

Employees must immediately report all work-related injuries or illnesses, regardless of their severity, to their Supervisor. Supervisors are responsible for ensuring that injured Employee receives necessary medical attention and for referring the Employee to HR to complete any paperwork that must be filed with the Workers' Compensation insurer (UHC's insurer is Workers Compensation Fund in Sandy at 800-446-2667). Injury or work-related illness not reported within 180 days may not qualify for Workers' Compensation. If an Employee visits a doctor for a work-related injury or illness, UHC is required to file the initial Workers' Compensation form with the Labor Commission.

UHC counts an Employee's leave due to a work-related injury or illness toward the Employee's 12-week entitlement under the Family and Medical Leave Act. Because Workers' Compensation leave is designated as FMLA leave, benefits continuation – for example, continuation of health benefits – is governed by the applicable provisions of UHC's Family and Medical Leave Act policy.

- **Unemployment Insurance**

UHC pays unemployment benefits as required by Federal and State laws.

- **COBRA**

Should an Employee ever lose medical and/or dental insurance coverage due to termination of employment, the Employee has the right to apply for Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) coverage. PEHP is the administrator of COBRA for UHC. When an Employee terminates from UHC and is enrolled in medical and/or dental benefits, the benefits will continue through the end of the month of termination. For example, if an Employee terminates on March 8, medical and/or dental coverage will continue through March 31. Once the insurance coverage runs out at the end of the month, a COBRA notification will be sent directly to the Employee by PEHP. The COBRA continuation period of benefits is 18 months.

300.3. Additional Benefits

- **Annual Clinics**

Annual Wellness Clinics i.e., Flu Vaccine Clinic and Healthy Utah Testing Sessions are provided by outside professionals at UHC. During the Flu Vaccine Clinic, additional types of vaccinations may be available to Employees and their families. Employees must show their driver license/or other photo ID, and their PEHP or other insurance card, or be prepared to pay with cash at the time of service.

- **Direct Deposit**

UHC requires Direct Deposit of Employees' paychecks to checking accounts, savings, or a combination thereof to any financial institution.

- **Education Assistance**

UHC will provide limited financial assistance in the form of tuition reimbursement for certain pre-approved course work for full-time Employees who have completed their probationary period and worked for UHC for not less than one full year. Educational assistance is neither an Employee right nor a guaranteed benefit. Approval is dependent upon availability of funds and proper approval.

UHC will reimburse the employee for tuition, books, and fees. The Employee must disclose all sources of funding received for the educational program (i.e., scholarships, subsidies, grants, tuition reductions, etc.). The amount reimbursed by UHC will be calculated for only eligible expenses directly paid by the Employee and not reimbursed or paid for by any other funding source.

In determining which course work will be eligible for education reimbursement, the Employee will complete an Employee's Request for Education Assistance form found on Our Net and submit this to his or her Department Head for approval. Once approved, the form will be submitted and assessed by a UHC Officer to determine if the course work will directly enhance the Employee's effectiveness in their UHC job assignment and the measure of benefit that will result to UHC.

UHC will reimburse the Employee as follows:

- 75% for an approved work-related degree program (Associates, Bachelors or Masters) or courses directly related to the Employee's job
- Total tuition reimbursement cannot exceed \$5,250 (or current amount of tuition reimbursement excluded as wages under IRS regulation) for approved course work to an Employee in a single calendar year

An Employee must submit a new Employee's Request for Education Assistance form for approval when changing majors and must substantiate why the change.

Tuition reimbursements will fully accrue as of the last day of class-work. Employees must successfully complete the pre-approved coursework and receive a grade of "C" or better or "Pass" for any pass/fail courses.

An Employee who receives reimbursements for education are expected to remain employed at UHC for at least two years after successfully completing the course and receiving reimbursement; otherwise, the Employee must repay a prorated amount that is calculated by dividing the amount of the education assistance received by the percent of days worked for UHC after the date of the reimbursement payment made by UHC. This repayment will be withheld from the Employee's final paycheck (including any payout of vacation, sick, or comp time) if payment is not received before then. For example: If an Employee received an Education Assistance reimbursement of \$5,000 on July 1, 2010 and terminated employment on December 31, 2011, the Employee would need to repay to UHC \$1,247 of the reimbursement. This percentage for reimbursement is calculated by taking the actual number of days employed at UHC after reimbursement subtracted from the two-year recapture period divided by two years. This percentage is then multiplied by the reimbursement amount. For the previous example, this calculation would be 548 days worked since reimbursement over two years (730 days) multiplied by the reimbursement amount of \$5,000 $((730-548)/730 * \$5000 = \$1247)$.

Coursework must be taken outside of UHC's normal working hours, unless written exception is granted by a UHC Officer.

- **Nursing Mother's Room**

In compliance with State of Utah Code, the following is UHC's policy regarding Nursing Mothers in the Workplace. UHC supports nursing in the workplace by providing a private convenient location on the premises for Employees to nurse or express milk for later use.

The lounge located off the first floor break room is the designated place for nursing or expressing milk. A lock is on the door to ensure privacy. Also, a small refrigerator within the lounge is to be used solely for the purpose of temporarily storing expressed milk.

Nursing Mothers have priority use of the lounge. A sign-up sheet for the lounge is to be used so that Employees who use the lounge can be scheduled. For uses other than breastfeeding, Employees may use the lounge for periods of 20 minutes maximum. For nursing mothers, the time can be extended to 40 minutes. The sign-up sheet is located near the lounge door.

- **Personal Exercise Time**

Employees who work 30 hours or more per week are offered one 30-minute segment of exercise time each workday, Monday through Friday. These 30-minute segments are not cumulative and may not be carried forward. The exercise can be performed in the UHC exercise facility or may constitute a walk/jog originating and ending at UHC's offices. Use of the exercise time to exercise away from UHC's facilities is not allowed. Scheduling of exercise time must be approved by the Employee's Supervisor.

Employees should read and obey the rules for the exercise room posted on the bulletin board. Changing rooms/showers are located in the exercise room, and are to be used only for showering and/or changing, one Employee at a time. Do not leave soaps, towels, shampoos, or anything else in the showers/changing rooms or exercise areas when finished. Lockers are

placed in the exercise room to contain personal items during the time an Employee is exercising. All personal belongings should be removed upon completion of each exercise time. Items left in the exercise area or changing/shower rooms will be disposed of after reasonable attempts are made to find the owner.

Employees may combine the 30-minute exercise time with a regular break or a lunch break as follows:

Morning	Lunch	Afternoon
Exercise 30 minutes + 15-minute morning break beginning at the start of the workday or during the morning.	Exercise 30 minutes + lunch of 30 or 60 minutes during scheduled lunch break	Exercise 30 minutes + 15-minute afternoon break during the afternoon or at the end of the workday.

Employees must sign a Fitness Liability Waiver before using the UHC exercise facility. The UHC exercise facility is intended to be used by UHC Employees only and is not available to family or friends.

Music, podcasts, videos, etc. should be played at low volumes when alone in the room to avoid disrupting business occurring in other areas of the office. When another Employee is present, headphones must be used.

Employees who do not use the exercise time for exercise, whether by choice or prohibition by his or her Supervisor, are not entitled to declare such time as overtime.

- **Wellness Program**

UHC supports healthy living by incorporating a Wellness Program. The Wellness Program is to help Employees recognize the many benefits that come from making healthy choices on a daily basis. Increased awareness concerning personal health leads to better Employee morale, decreased absenteeism and increased productivity.

As described above, employees are offered 30 minutes of paid exercise time during each workday (subject to approval by the Supervisor). Employees can earn points for their exercise time and they have the option twice a year to redeem those points for a gift card. Opportunities to improve personal health are offered through programs and challenges organized through both PEHP and UHC’s Wellness Programs. All Employees are eligible and encouraged to participate. For information about Wellness Program, and how it works, contact HR.

- **LinkedIn Learning**

This policy applies to all regular full- and part-time, UHC Employees, each of whom will have a LinkedIn Learning (LIL) license assigned to them that will permit access to the LIL system anywhere there is internet access. Employees who are within the probationary period will typically not be issued a LIL license unless the Manager determines there is a business reason to do so. Temporary or leased employees are not eligible to have a UHC-issued LIL license assigned

to them. An employee's license will be withdrawn when the employee leaves UHC's employment.

Employees and Managers should collaborate regarding each employee's professional development. It is an employee's responsibility to seek new learning opportunities. It is a Manager's responsibility to coach his or her team and identify employee development needs. LIL offers a wide variety of online training courses, and can be a good tool to help with employee knowledge, skills and professional development.

Employees can access LIL training required by their Managers during their regular workday while on the clock. Employees should not access UHC-required LIL training outside of the regular workday or offsite without the express written consent of their Manager. All time spent on UHC-required LIL training must be reported on the Employee's timesheet as time worked, as outlined in the Employee Handbook Section 1000.8. Employees are free to utilize LIL as they wish on their own time for personal training not required by UHC.

Following are a few scenarios and guidelines for Employees regarding online training/learning:

- You need to gain skills in your current role, you will be taking on new responsibilities, or you want to learn skills for a potential future position at UHC, and you and your Manager have established a development plan or agreed that using LIL will help to gain those skills. If your job allows flexibility to take the required course(s) during normal work hours, and your Manager agrees, you may take the course(s) and report the hours on Paylocity as "Work" and add a note stating "training time."
- Same as prior scenario, but your job does not have the flexibility to take a course during normal working hours. If approved by your Manager, you may take the course(s) outside of your normal working hours, which you should report on Paylocity the hours spent outside your normal work day as "Work" and add a note stating "LinkedIn training time" which time will be subject to overtime rules as outlined in section 1000.8 in the Employee Handbook.
- You want to learn something for your own interest, it is not on your development plan, and not approved by your Manager. You may take the course(s) on your own time, outside normal working hours, which time will not be paid for by UHC.

300.4. Retirement Benefits

As a participating employer in the Utah Retirement Systems (URS) Plan, UHC employees who are provided insurance, paid leave, and/or other benefits as specified by URS qualify for participation in retirement plans. Regular UHC Employees who work 30 hours or more per week are entitled to UHC contributions each pay period into specified plans for which they are eligible. There are different retirement plans and the employee's individual eligibility within each plan is determined by URS as defined in Utah Code Title 49. There are differences for each plan in the UHC contribution amounts, employee plan vesting period, and potential required employee contributions. Tier 2 employees (employees hired after July 1, 2011 without previous service credit) also receive an additional 1.5% of retirement eligible salary in the URS 401(k) above the required URS contribution amounts.

In addition to the plans mentioned above, UHC offers 401(k) and 457B plans that employees may individually contribute to. URS offers other investment opportunities through normal and Roth IRAs. For details see HR or find extensive information on the URS website at www.urs.org.

300.5. Holidays

UHC grants the following holidays with pay to all full-time and part-time Employees:

New Year's Day	Independence Day	Veterans Day*
MLK, Jr. Day	Pioneer Day	Thanksgiving Day
Presidents' Day	Labor Day	Christmas Day
Memorial Day	Columbus Day	

*Treated as a "floating holiday" that may be taken on or after Veterans Day through December 31.

Holidays that fall on a Saturday are observed on the preceding Friday. Holidays that fall on a Sunday are observed on the following Monday.

- **Employees who work 30 or more hours a week:** Holiday pay is not dependent upon hours scheduled, but will be paid at 8 hours for the day or prorated for Employees who work between 30 and 40 hours per week. If an Employee is scheduled to work more than 8 hours, the difference will need to come from vacation, comp, or administrative leave.
- **Employees on Unpaid Leave:** If an Employee reports a full day of unpaid leave either the working day before or the working day after a holiday, they are not eligible for the holiday pay. Exceptions to this policy must be preapproved by an Officer. If partial unpaid days are taken before or after a holiday, the holiday pay will be prorated based on the hours reported.
- **Working on a Holiday:** If an Employee is required or elects, with the permission of the Supervisor, to work on a holiday, straight time in addition to holiday pay will be paid. See Section 1000.8 - Overtime for overtime qualifications.

300.6. Religious Expressions and Observances

UHC does not discriminate against any of its Employees on the basis of religion or sincerely held religious beliefs, nor does it require religious participation or non-participation as a condition of employment. UHC will not permit or tolerate religious harassment or intolerance in any form. UHC will make reasonable accommodation to the religious needs of any Employee that seeks it. UHC recognizes Employees' right to observe religious Holy Days. If an Employee wishes to observe any particular day or days, or any portion thereof, as a Sabbath or Holy Day, they may use available leave time or take unpaid leave. Prior approval by the Supervisor is required. Time should be recorded and submitted in the same manner as other leave.

300.7. Vacation Leave

UHC grants annual vacation with pay to Employees who work 30 hours or more a week.

- **Full-Time Employees:** Vacation accruals are based on years of service at UHC.
 - 4 hours per pay period/104 hours per year beginning hire date until end of 4-year anniversary
 - 5 hours per pay period/130 hours per year beginning start of 5-year anniversary until end of 9-year anniversary
 - 6 hours per pay period/156 hours per year beginning start of 10-year anniversary until end of 14-year anniversary

- 7 hours per pay period/182 hours per year beginning start of 15-year anniversary
- **Part-Time Employees:** Regular part-time Employees who work between 30 and 40 hours per week earn pro-rated vacation hours based on hours worked during the pay period.
- **New Hires:** As a newly hired Employee with Supervisor's approval, vacation can be taken after two full pay periods of working a regular schedule.
- **Vacation Accrual Forfeiture:** Accrued vacation time in excess of a maximum according to length of service (320 hours for service through 5 years, 360 hours for 6 through 10 years, 400 for 11 through 15 years, and 440 for 16 or more years) is forfeited at the end of each calendar year. If an Employee is going to exceed this level by the end of calendar year, it is essential that time off be taken before the end of the year with Supervisor approval or the excess hours will be forfeited.
- **Payout of Vacation upon Termination:** Upon termination from UHC, Employees receive pay for unused earned vacation at their current rate of pay. Earned vacation time is defined as time earned through the termination date.
- **Effect of Paid and Unpaid Leave:** If an Employee takes leave with pay, vacation continues to be earned as a prorated amount based on leave hours used. If an Employee takes leave without pay, no vacation hours are earned.
- **Scheduling Vacation:** In scheduling vacations, UHC tries to accommodate Employee preferences. However, if an Employee requests vacation leave during busy periods or at times when co-workers have already requested vacation, alternate plans may need to be made. Supervisors are responsible for coordinating and approving in advance the vacation schedules of Employees to ensure that peak workload periods and staffing requirements are considered.
- **Requesting Vacation:** Employees must give notice before taking vacation by requesting leave from Supervisor as they have outlined. All requests for vacation must be approved in advance by the Supervisor.
- **Advances of Unearned Vacation:** UHC does not permit the advancing of unearned vacation time except for extraordinary circumstances with the permission of an Officer.
- **Coordinating Vacation with Other Types of Leave:** If a holiday observed by UHC falls on a regularly scheduled workday during an Employee's vacation, the holiday will be paid for and not treated as a vacation day.

300.8. Sick Leave

Paid sick leave is provided to all Employees who work 30 hours or more a week. Employees can use paid sick leave when unable to report for work due to the following reasons:

- Caring for his or her own contagious or incapacitating illness or injury

- Caring for an ill dependent child, spouse, or parent
- Visiting a doctor or dentist or other care provider

Full-time Employees (30 or more hours worked a week) earn 4 hours of sick time for each pay period. Part-time Employees (less than 30 hours worked a week) earn sick leave on a prorated basis based on hours worked.

- **Effect of Paid and Unpaid Leave:** If an Employee takes leave with pay, sick leave continues to be earned as a prorated amount based on leave hours used. If an Employee takes leave without pay or is using Emergency Leave Bank time, no sick leave hours are earned.
- **Work Performed at Home:** There may be situations when it is in UHC's interest to permit an Employee to perform work assignments at home as needed and approved by the Department Head. For extended periods of time or when Employees are on ADA, FMLA leave or other such leave, the involvement of the VP of Human Resources is required.
- **Notice of Absence:** Employees who have knowledge in advance that they will be absent for health reasons must give their Supervisor advance notice, including the probable start date and duration of the absence. If a sudden illness makes it impossible for an Employee to request sick leave before the workday begins, the Employee should notify the immediate Supervisor about the absence at the beginning or before the scheduled work day by telephone, leaving a voice mail if the Supervisor is not reached directly on the attempted call. If an Employee is too ill to place the call, a relative or other responsible individual may place the call. An unexcused absence is grounds for termination. During an illness, Employees must keep their Supervisor informed of progress and expected day of return. With the permission of Supervisor, notice of absences, progress, and expected day of return may be made by text message or email.
- **Recording of Sick Leave:** The total hours absent each day due to illness are recorded on the bi-weekly timesheet and approved by the Supervisor.
- **Return from Leave Following Work-related Injury/Illness:** If an Employee intends to return to work after an absence of any length of time which resulted from an accident or illness sustained on the job, written permission from the attending physician certifying the Employee is fit to work before resuming work duties is required.
- **Return from Leave Following Medical/Maternity Leave:** When an Employee returns from a medical/maternity leave, reduced number of hours to be worked may be requested for up to three months. Such requests are subject to the approval of an Officer. At the end of the reduced work schedule, the Employee may return to the normally scheduled workweek. An Employee may request a permanent reduction in work hours that will require an Officer's approval. A permanent reduction in work hours may result in the Employee being categorized as a part-time Employee. Leave accruals and other benefits are prorated or are not available on the basis of the reduced work schedule.

- **Leave During a Period of Long-term Disability:** After a waiting period of 90 days following a disabling event, Employees are eligible to receive Long-Term Disability (LTD) benefits for a disability due to an injury or sickness. LTD benefits, when applicable, may be used together with earned sick days to provide income up to a maximum of 100% of salary until such days are exhausted. LTD payments are based on 2/3 of the salary and extend to a maximum of two years. LTD benefits continue beyond two years in cases of permanent and total disability if caused solely by physical impairment. The monthly disability benefit is offset by other income, such as, Social Security Disability income. The plan includes a benefit for mental health disabilities and a benefit for partial disability. Some disabilities may not be covered under this plan. For details, contact PEHP. Service credit with URS accrues during the approved period of disability benefits.
- **Unused Sick Hours Disposition and Payout:** Employees who terminate employment with UHC before their fifth-year anniversary lose all their accrued unused sick leave hours. Any UHC employee with 5 years of continuous service at UHC and with an accrued unused sick leave balance of more than 160 hours or more (see below) is considered an Eligible Employee for the Sick Leave Payout Program. Employees must cash out their unused sick leave once they are eligible during the regular annual disbursement process.

Each Eligible Employee is entitled to increase the Required Reserve from 160 to either 240 or 320 hours on an annual basis. Employees should give consideration to this increase if he or she believes a long period of sick leave might become necessary for circumstances such as, but not limited to, birth of a child, illness that may require a long recovery period, or care of an immediate family member for which normal sick leave is eligible.

Excess Hours will be converted to cash and paid to the all Eligible Employees annually based on December 31 calendar-year end balances. Unused sick hours in excess of the 160-hour reserve or more as described above will be cashed out at one-hundred percent (100%) of the employee's current pay rate as of the payment of the Payout. An Eligible Employee's annual payment amount may be deposited into a tax deferred 401(k) or 457 retirement savings account (in accordance with IRS maximum thresholds) if requested in writing to the VP of Financial Services.

An Eligible Employee who retires or leaves UHC after their fifth-year anniversary is entitled to a payout of all unused sick leave hours, including the Required Reserve, as described above using the appropriate pay rate at time of separation.

- For payout to be eligible as compensation counting toward retirement, the payout must represent amounts of leave accrued in a single year.

300.9. Family and Medical Leave Act (FMLA)

If an Employee is absent because of their own or a family member's serious health condition, pregnancy and birth or adoption, they may be eligible for leave under the Family and Medical Leave Act of 1993 ("FMLA"). FMLA requires employers to provide up to 12 weeks (26 weeks total to care for an injured military service member) of unpaid, job-protected leave to eligible Employees for certain family and medical reasons.

- **Eligibility for FMLA Leave:** An Employee is eligible to seek leave under the terms of the FMLA (“FMLA Leave”) if the Employee has worked for UHC for at least 12 months and has worked for at least 1,250 hours during the 12 months before commencement of the leave.
- **Types of FMLA Leave:** Eligible Employees may qualify for FMLA Leave, for a block of time or intermittently, for any of the following reasons:
 - The birth or adoption of the Employee’s child and for the care of that child or foster care placement and for the care of that child.
 - To care for a seriously ill or injured spouse, parent or child under the age of 18 (or child 18 years or older who is incapable of self-care).
 - An illness or injury that renders the Employee unable to perform his or her job. The injury or illness must be a serious health condition meaning any illness, injury or impairment that generally involves one or more of the following:
 - Inpatient care.
 - Continuing treatment by a health care provider due to incapacity caused by a health condition that lasts for more than 3 consecutive days and requires health care visits for continuing treatment.
 - Any period of incapacity due to pregnancy or for prenatal care.
 - A serious health condition that requires periodic visits for health care.
 - A permanent or long-term condition requiring medical supervision.
 - To care for a relative injured in military service.
 - To assist an immediate family member called to active military duty.
- **Notice and Scheduling of FMLA Leave:** Employees requesting FMLA Leave must provide UHC with a written notice containing the reason for and the type of the requested leave. Please contact HR for instructions to request FMLA Leave.
- **Medical Certification:** Employees must request FMLA leave at least 30 days in advance of a foreseeable event or following UHC call-in procedures or as soon as practical if unforeseeable. Employees are required to provide timely medical certification to HR to support the leave request (a form for which is available from HR), and follow-up questions to medical provider are sometimes required. The request for FMLA Leave may be denied if these requirements are not met.
- **Tracking FMLA Leave:** FMLA leave is calculated based on a “rolling” 12-month period, and tracked by HR, meaning your annual FMLA Leave allotment calendar begins when first absent for FMLA Leave. When approved for intermittent FMLA Leave, Employee must specify by email to both Supervisor and HR when an absence is for FMLA Leave. An employee may request periodic updates on balance of FMLA Leave available.
- **Intermittent FMLA Leave Considerations:** An Employee on intermittent FMLA Leave should be aware of the following important points:
 - An employee is not entitled to more favorable employment terms as a result of eligibility for or taking of FMLA leave, and may be evaluated and disciplined on performance while working and not on FMLA leave, the same as any employee.

- Performance/production requirements will be proportionate for time not on FMLA, and you will be held accountable i.e., if you are absent 20% of the time and are only producing 50% of what another employee doing the same job, you may be disciplined and put on corrective notice.
- If an episode related to the condition for which FMLA Leave was granted occurs at work and renders Employee unable to work for longer than 15 minutes (outside of break and lunch periods), that time may be counted as FMLA leave, and will not be paid for unless Employee has accrued paid leave available to use.
- Employee will be held responsible for communicating with co-workers as expected.
- **Entitlement to Pay and Benefits During FMLA:** Where an Employee has accrued leave (sick, vacation, compensatory, administrative), the Employee can decide how this is to be used during FMLA Leave. For the duration of FMLA Leave, UHC maintains the Employee's health, dental, life insurance, and disability coverage provided the Employee pays the premium for such coverage on a timely basis while Employee is on unpaid leave. During FMLA Leave, the Employee's share of the premium is deducted from the Employee's pay if using any accrued leave. If the Employee chooses unpaid FMLA Leave, the Employee pays through billing arrangements with Financial Services. If any payment due is more than 30 days late, UHC may cease providing the benefits.

300.10. Americans with Disabilities Act (ADA)

UHC will provide reasonable accommodations, including leave, to qualified disabled Employees as may be appropriate and/or required by the ADA or other applicable law. Leave will be coordinated with any LTD benefits available to employees.

300.11. Emergency Leave Bank (ELB)

UHC has established an Emergency Leave Bank (ELB) program for Employees who experience a catastrophic event (defined below) such as a natural disaster or an illness or accident that causes a severe impact resulting in a need for prolonged absence from work in excess of their available sick, vacation, or compensatory leave. UHC is the administrator and a contributor of resources to the ELB program.

The ELB consists of two banks of contributed hours, a General Leave Bank (GLB) and an Employee Contribution Leave Bank (ECLB):

- **General Leave Bank (GLB):** Money is set aside in the GLB from (1) Employees' forfeited excess accrued annual leave hours not used by the end of a calendar year (see subsection 300.7 – Vacation Leave) (2) from unused sick leave that Employees with less than 5 years employment at UHC lose at termination (see subsection 300.8, Sick Leave), and (3) from voluntary non-refundable Employee contributions that may be made when Financial Services opens a contribution period.
- **Employee Contribution Leave Bank (ECLB):** The ECLB is established when there are insufficient hours in the GLB to fulfill conditionally approved ELBs for specific Employees. Eligible Employees will be allowed to contribute sick, vacation, or compensatory time from their unused balance(s) to the ECLB, in accordance with the policy outlined below. Contributions to this leave bank are voluntary and subject to the minimum and maximum limits described below.

- **Contributions to ECLB:** An ECLB will be opened when there are not enough available hours in the GLB to establish an ELB for one or more employees that have been conditionally approved for participation. Contributions will be on an as-needed, Employee-specific basis. Donations to the ECLB for a specific Employee will be solicited via email from the VP of Financial Services, VP of Human Resources or an Officer.

Eligible Employees may contribute hours, which will be converted into dollars at the contributor's current pay rate, into the ECLB to assist the affected Employee to take paid time off for the catastrophic event. For example, it has been determined that Employee A is eligible for the ECLB. Employee B wishes to contribute 8 hours to the ECLB. Employee A makes \$10 per hour. Employee B makes \$15 per hour. The calculation is as follows: Employee B contribution rate x hours {\$15 x 8 = \$120}. Employee A then receives value/hourly rate of receiving Employee, or 12 hours of emergency leave {\$120/\$10 = 12 hours}. All amounts and hours will be calculated by the payroll administrator, thus ensuring confidentiality.

Employees who contribute leave from any unused sick, vacation, or compensatory leave balance must adhere to the following requirements:

- Employee contributions to the ECLB will only be accepted within 10 business days of the date the ECLB is announced to be "open for contributions" via email. Contributing Employees must notify, via email, the VP of Financial Services with the number of hours and which leave category from which the hours should be deducted.
- Contribution minimum: 4 hours
- Contribution maximum:
 - 40 hours from any leave balance in a rolling 12-month period; rolling 12-month period means, for example, Employee A donates 10 hours in April, 10 in August, and 20 in January; if a new ELB is opened in June, Employee A would be eligible to contribute no more than 10 hours, otherwise Employee A would exceed the 40 hour limit.
 - No more than 50 % of Employee's current balance in either sick or vacation leave may be contributed.
 - 100% of compensatory leave may be contributed.
- Employees who contribute to the ECLB must have a remaining minimum balance of 40 hours after the contribution is made in whichever category (sick or vacation) from which the contribution is made.
- Employees cannot borrow against future leave to contribute.
- Employees who are currently on an approved leave of absence cannot contribute sick or vacation leave.

Contributing Employees' names and amounts of their donations are confidential and will not be disclosed.

- **Catastrophic Events:** An Employee desiring to make a request to utilize the ELB must have a situation that will require the extended absence of the Employee from work and result in a loss of income to the Employee due to the exhaustion of all Employee's available paid leave and that meets one of the following criteria:

- Personal or Family Health Related Emergency - Critical or catastrophic illness or injury of the Employee or an immediate family member*
- Other Personal Crisis - A personal crisis of a severe nature that directly impacts the Employee, such as a house fire or earthquake impacting the Employee's primary residence

*(See Appendix A – Glossary of Terms)

- **Eligibility:** Employees who request leave from the ELB must:
 - Be employed as a non-temporary Employee with UHC for a minimum of 6 months
 - Eligible to accrue sick, vacation, or compensatory leave
 - Contributed a minimum of 16 hours to the GLB or 16 hours to an ECLB within the past 36 months as measured from the date of the ECLB creation (an exception may be considered but must be approved by two Officers)
 - All of the requesting Employee's sick, vacation, and compensatory leave has been exhausted or be anticipated to be imminently exhausted before a request may be approved

- **Employee Request for ELB Hours:** The Employee must submit a completed Request/Authorization to Participate in ELB (Form) along with other documentation (e.g. medical provider letter of recommendation, property damage assessment including a statement of habitability of the residence, etc.) to his or her immediate Supervisor to initiate the process. In situations where the Employee is physically unable to complete the Form, Employee's immediate Supervisor may assist in completing and submitting the Form to VP of Human Resources or an Officer. Employee must identify in the Form, to the best of his or her knowledge, the expected duration for which the hours are needed. Department Head will recommend whether to approve the Employee's request.

All medical information regarding an Employee is confidential and will not be disclosed to anyone not involved in the review and ELB approval process. All documents provided for approval of ELB request will be kept in the Employee's HR file. Employee will have an opportunity to describe the emergency situation that he or she may wish to voluntarily disclose to other employees as part of a request for contributions to the ECLB.

Conditions associated with normal pregnancy, delivery (including C-sections), and bonding with the child are not eligible events for which ELB hours will be granted.

Employees may not be gainfully employed at another job while receiving ELB hours.

- **Approval of ELB Request:** The ELB is not an Employee right and each case must be reviewed by two Officers who may approve an ELB regardless of eligibility for FMLA leave. Factors that will be considered when reviewing an Employee application to use ELB hours include:
 - The Employee's leave usage history to determine if the employee has used his or her leave in a judicious manner
 - Duration of employment
 - Anticipated duration of the emergency situation
 - Whether the situation meets the definition of catastrophic

- Previous contribution of hours to GLB or ECLB
 - Use of ELB in the past
 - Appropriate documentation (e.g. medical provider letter, etc.) has been provided
- **Extension of ELB:** If the situation continues beyond the initially identified duration stipulated in the Form, and a GLB or ECLB balance remains available, and Employee has not yet reached the ELB leave limit of 320 hours, the Employee (by teleconference if necessary), Department Head, and HR shall meet to review the status of the situation to determine whether or not the ELB should be extended beyond the initially approval duration. Intermittent use of the ELB may be considered for follow-up treatment(s) or directly-related recovery or reparation over a period of time.
 - **Leave Accruals while Using ELB Hours:** Employee shall accrue at his or her normal rate, vacation and sick leave during the time Employee is receiving the benefit of an ELB.
 - **Excess ECLB Hours:** When Employees' collective contributions of hours to an ECLB is greater than the amount used and an ECLB balance remains, the excess contributed hours will be returned pro rata to the contributing Employees' leave accounts. Employees will be notified by email of leave amount returned.

300.12. Pregnancy Leave

If Employees are eligible for FMLA, pregnancy leave is taken as FMLA leave. Employees have 12 weeks for pregnancy leave, minus any previously used FMLA Leave taken during the prior 12 months (see 300.9 - Family and Medical Leave Act (FMLA), subsection "Tracking of FMLA Leave"). This leave can be taken using available time off or unpaid leave.

300.13. Unpaid Leave of Absences

Absences that occur when vacation, personal and sick leave are exhausted are treated as unpaid leave. Employees on Unpaid Leave will not accrue any vacation or sick leave. Employees should be aware that unpaid leave will affect retirement benefits by reducing the amount of compensation counted by URS as eligible earnings as a pension is calculated and is contingent upon an average of 20 hours worked or paid leave.

- **Eligibility:** With Department Head approval and at the discretion of an Officer, full-time and part-time Employees may be granted an unpaid leave of absence up to a maximum of three months depending on Department needs and other considerations.
- **Extended Absences from Office:** Unusual absences from UHC offices ("Extended Absences") will generally be those non-routine, longer-termed, Employee-initiated absences other than absences associated with routine illnesses, routine vacation, routine compensatory time-off, or such other absences of a routine nature. The absences must be approved by an Officer. Examples would include, but are not be limited to:
 - Absences related to the Family Medical Leave Act
 - Absences related to extended recuperation following illness or accident
 - Absences related to military service

- Other absences authorized by an Officer

During paid or unpaid Extended Absences, an Employee's position will be held through the authorized dates of absence.

- **Requesting Approval for Extended Absence:** A written request for an extended absence must be submitted by the Supervisor to an Officer at least three weeks prior to the requested leave date using the Employee Extended Absence Notification form indicating if the Employee will be on a No-Work Leave or a Some-Work Leave.
 - **No-Work Leave:** When UHC has been advised by an independent professional that a given Employee is not able to (and therefore, should not) perform basic UHC-related functions while on Extended Absence. Employees with a No-Work Leave status will have no access to UHC working files to include email files, networking files, etc. All UHC equipment and property will be taken into possession by the Supervisor.
 - **Some-Work Leave:** Employees who have not been work-restricted by a professional while on Extended Absence may be able to perform a limited amount of UHC-related work. Generally, this limited amount of work would be performed from a remote location, utilizing remote-access technology or other methodologies, but due to conditions or situations surrounding their absence they cannot physically come to UHC's office to perform such work. An Officer may restrict the number of hours worked that a Some-Work Employee can charge on their bi-weekly Payroll Time report.
- **Benefits Coverage:** During the period of unpaid leave of absence, vacation and sick leave is not earned and holiday pay is not granted. Insurance benefits (health, dental, long-term disability, and life insurance) can be maintained if the Employee pays their portion of the premiums directly to UHC for the duration of the leave. Payment arrangements should be made in advance through Financial Services.
- **Failure to Return to Work after an Extended Absence:** In the event that an Employee does not return to work prior to or at the end of this authorized period of absence, employment with UHC may be automatically terminated.

300.14. Administrative Leave

An Officer may award Administrative Leave to Employees at different times during the year. A use-by date will also be provided at the time the Administrative Leave is awarded, and if not used by this date, Administrative Leave will be forfeited. Administrative Leave is listed in the time sheet system and is to be chosen when taking this type of leave. Administrative Leave is not paid out upon termination.

300.15. Bereavement Leave

UHC recognizes the importance of family and the difficulties Employees may face following the loss of a loved one. For that reason, UHC grants Employees bereavement leave in accordance with the following provisions.

Following the death of an immediate family member, Employees who work 30 hours or more a week may take off up to 24 hours with pay. Employees should work with their supervisor on the details of taking this time.

Immediate family members are considered to be a:

- Spouse or Domestic Partner
- Child, Grandchild
- Child's Spouse or Domestic Partner
- Parent
- Brother
- Sister
- Grandparent
- Spouse's Child(ren)
- Spouse's Parent, Grandparents
- Niece/Nephew

Normally, it is expected that the time off would be taken during the week following the death. However, Employees with legal responsibility for settling a deceased family member's affairs can use part of the three days for this purpose at a later time.

300.16. Military Leave

Regular full-time and part-time Employees who are members of the Military Reserve or National Guard and are required to attend annual active duty training are entitled to leave not to exceed 15 days in any one calendar year.

- **Notification of Absence:** If an Employee is scheduled for military training, the Supervisor must be notified of the pending absence at least two weeks prior to the requested leave date. Notification must include delivery of a copy of the military orders specifying the effective date the leave is to begin and the expected date of return.
- **Pay Procedures:** Employees are entitled to receive pay equal to the difference between the regular salary and the amount of compensation received for military duty. Immediately upon return from military leave, Employees must submit copies of pay stubs received during military leave to the VP of Financial Services.
- **Unpaid Military Leave:** If an Employee is absent longer than 15 days in any one calendar year, the Employee may be placed on unpaid military leave unless other available leave is available and the Employee chooses to apply that to the absence. If an Employee plans to enter the military on a long-term basis, they must consult with HR.
- **Re-Employment Rights:** Veterans and members of the National Guard and Reserves may be eligible for reemployment with their civilian employers if they meet certain requirements under the Uniformed Services Employment & Reemployment Rights Act (USERRA). USERRA also provides protection against discrimination in employment because of service in the uniformed services (Title 38, chap 43 USC). Inquiries regarding reemployment rights should be directed to the U.S.D.L., Veterans Employment & Training Services (801-524-5703) (Utah Code Vol 3, Section 67 & USERRA federal Uniformed Services Employment & Reemployment Rights Act, as amended.)

- **Part-Time Employees:** Regular part-time Employees are entitled to all of the above considerations.

300.17. Jury and Witness Duty Leave

UHC recognizes and respects its Employees' civic obligation to make them available for jury service or when summoned as a witness in a court proceeding.

- **Pay While on Duty:** Any witness fees and jury fees, up to the amount of regular compensation, must be turned over to UHC, and UHC will pay the Employee's regular rate for the time taken for jury duty. Employees may retain any court reimbursement for expenses.
- **Requesting Leave:** If an Employee is summoned for court duty, the summons or other evidence must be presented to the Supervisor in order to be granted leave with pay for time lost from the regular work schedule while on court duty. The summons or other evidence must be presented to the Supervisor as soon as possible following receipt. The Supervisor will notify HR and Financial Services.
- **Return from Court Duty:** A failure to make a timely return from court duty is treated as an unexcused absence.
- **Personal Litigation:** Court leave is not allowed for Employees engaged in personal litigation. In such cases, Employees must use available leave or take leave without pay.

300.18. Emergency Closing of Offices

In the event that extreme weather conditions, other calamities or building issues, an Officer will determine whether to close the building. If the decision to close UHC offices is made during regular working hours, Employees will be notified and should leave the building accordingly. Building closings also include the closing of UHC's switchboard and reception areas.

- **Essential Personnel:** While no Employees are currently classified as "essential," Employees should make individual determinations whether they should come to work based on any immediate or emergency issues with which they are dealing.
- **Pay and Leave Practices:** When a partial or full-day closing is authorized, Employees are paid at the regular rate of pay for the hours scheduled to work. If an Employee is out on leave, the Employee will account for this leave as the type of leave being used and may not change leave hours to emergency closing hours or "Administrative Leave" based on an emergency closing.

400. Employment Classification, Records, and Status

400.1. Equal Opportunity Employer

UHC's policy is to provide for equal employment opportunity by ensuring that any term, condition or privilege of employment be based on legitimate business factors without regard to race, color, sex, gender, sexual orientation, gender identity, pregnancy, age, religion, national origin, disability, genetic status, ethnic background, military service, citizenship or any other factor precluded by law.

UHC is an equal opportunity employer that offers full-time, part-time, and temporary employment. UHC also uses consultants and temporary workers to provide specific assistance to supplement the capacity of its workforce.

400.2. Nature of Employment

In the absence of an expressed written agreement to the contrary designated as an employment agreement and signed by a UHC Officer, all employment at UHC is “at will” meaning that employment may be terminated by an employee or by UHC for any reason or no reason, with or without notice. In addition, the State of Utah created the UHC Corporation through legislation as an independent corporation. UHC is exempt from certain state laws that otherwise generally apply to state entities. UHC is exempt from the Utah State Personnel Management Act; therefore UHC Employees are not covered by career service or classified service provisions of state law. The Board of Trustees and the President of UHC have sole authority over all personnel matters.

400.3. Employee Types

The Fair Labor Standards Act ("FLSA") establishes two broad employment categories, exempt and non-exempt. All Employees, whether full-time, part-time, or temporary, are classified as exempt or non-exempt for overtime and minimum wage requirements. Employees are advised of their particular classification upon being hired by UHC.

Exempt Employees: Exempt Employees are not subject to federal and state overtime requirements. An Employee is exempt if he or she generally works in an executive, administrative, professional or other capacity as defined by the Fair Labor Standards Act. An exempt Employee usually receives straight time off for overtime worked. Overtime of more than 15 minutes per day must be authorized in advance by Supervisor. See Subsection 1000.8 – Overtime for further policy information.

Non-Exempt Employees: Non-exempt Employees are entitled to overtime pay of one-and-one-half times their regular rate for hours worked in excess of 40 in any work week. Any Employee who is not classified as exempt is considered as non-exempt. Overtime of more than 15 minutes per day must be authorized in advance by Supervisor. See Subsection 1000.8 – Overtime for further policy information.

Regular Full-Time Employees: Regular full-time Employees are those Employees who work 40 hours per week. They are eligible for the full range of UHC benefits. They can be classified as exempt or non-exempt depending on the nature of their jobs here at UHC.

Regular Part-Time Employees: Some positions at UHC have been structured as part-time. Part-time Employees who work a minimum of 30 hours per week are eligible for the full range of UHC benefits with leave benefits being prorated. Part-time Employees who work less than 30 hours per week are not be eligible for benefits. See Section 200 - Employee Benefits for further details.

Temporary Employees: There are two types of temporary Employees, those who are directly hired by UHC and those who are employed by an external service provider. Temporary Employees may work full time (40 hours per week) but are expected to be at UHC for a limited period of time only and are not eligible for any benefits.

Temporary help may be warranted when one or more of the following conditions occur:

- An absence of a regular Employee which causes a severe disruption in workflow.
- A vacancy that is not filled for a period of time.
- Peak workload periods of short duration.
- Projects requiring specialized skills.

Temporary Employees hired by UHC are on UHC's payroll and are hired by UHC to work for the duration of specific projects or seasonal assignments. Temporary assignments usually would be for less than a six-month period.

If a Temporary Employee is needed from an external provider, requests for temporary clerical, administrative, or accounting support are initiated by the Department Head. HR is responsible for hiring temporary support personnel from an external service provider. HR should be notified at least two business days in advance of the need for temporary help to begin work. The immediate Supervisor is responsible for assigning and overseeing the workload for the temporary person and approving time sheets. HR must receive the original time sheet for payment purposes.

Interns: UHC may occasionally hire student interns (generally from colleges and universities). Interns typically assist with special projects and/or provide support services to staff as needed for a specified period of time. Legal requirements regarding unpaid interns are different and should be understood in advance.

Department Heads should contact HR if they are interested in hiring an intern for their Department. HR assist with the scheduling of interviews and complete the mandatory reference and background checks, as well as explain legal requirements for unpaid interns.

Consultants: UHC may sometimes require the expertise of consultants to complete a specific, time-limited project. Consultants work pursuant to a contract to perform special functions for a Department when particular skills or expertise are not available among existing staff. Consultants are not Employees. Engagement of a consultant requires prior approval of an Officer and the VP of Financial Services or CFO.

Rehire: A former employee who is rehired after twelve months of termination must serve a new probationary period. The probationary period is the time period identified in the position description considered to be part of the selection process, the purpose of which is to allow a Supervisor to make judgments about an employee's ability to perform the duties to which the rehire has been appointed. This time period allows a Supervisor to make the determination if post probationary employment should be awarded. A former probationary status employee who terminated and is rehired must serve a new probationary period.

400.4. Staffing Plan

UHC shall prepare an annual staffing plan covering regular employment positions as part of the annual budget process. The Board of Trustees approves an annual budget for administrative expenses and approves a staffing plan.

Department heads may request changes to the staffing plan for reasons including but not limited to work-load changes, or when opportunities arise for cost reduction or improved services. Changes in the numbers, titles, or grades of positions listed in the staffing plan must be approved by an Officer. Changes in the total projected personnel costs resulting from changes in the staffing plan must be approved in accordance with UHC budgeting procedures.

No person shall be placed or retained on the UHC payroll unless the person occupies a position listed in an approved or modified staffing plan.

400.5. Position Descriptions

Within each Department, Position Descriptions will be developed, maintained, and modified as needed for each position.

Each Position Description will contain:

- Job title
- Characteristics distinguishing the position
- Essential functions of the position
- Statements of qualifications for placement in the position
- Knowledge/experience and education level needed for the position
- Band and grade(s) for the position
- A statement that the position description is not exhaustive and can be changed to meet UHC's needs

When substantial changes occur in the position, the Department Head will modify the Position Description as needed and only after approval of a UHC Officer. If a Position Description is updated while the position is filled, Employee(s) in said position will be informed by the Department Head and will sign indicating their understanding. A copy will be given to the Employee with the original given to HR. Department Heads will review the position descriptions for their staff annually. The tasks and responsibilities contained in the Position Descriptions are to be consistent with those in the annual Performance Evaluation form.

400.6. Recruitment

In all internal and external recruitment and selection efforts, UHC makes every effort to ensure equal employment opportunity for all persons.

When a new position is approved or when a vacancy exists, the Department Head will follow established procedures in requesting to hire someone for the position to be filled, identifying particular skills/requirements needed, and forwarding to HR the Position Description for this position. A posting is then developed by HR in cooperation with the hiring manager, and posting of the job is completed utilizing a third-party system. Hiring managers generally will be deeply involved in conducting the remaining recruitment tasks, such as, reviewing applications and resumes, selecting appropriate candidates, testing, interviewing and selecting the successful candidate, though HR will assist as needed.

In order to inform existing UHC Employees of opportunities for advancement and/or change within UHC, HR will notify Employees of openings by email, including a link to view the posting and apply.

Employees are encouraged to share the posting through social media. Job openings are also posted on the UHC website. If an Employee believes he or she is qualified for a posted position, the Employee should apply through HR.

Applicants for employment may be examined, where determined appropriate by the Department Head in consultation with the VP of Human Resources, by the use of position-related test instruments and procedures designed to measure or predict likely success in the position. Administration of examinations shall be performed by the HR Department and will typically provide for:

- Obtaining references
- Security of examinations and scores
- Timely notification of applicants in advance of the testing schedule
- Elimination from consideration of those applicants who abuse the process
- Unbiased evaluation and results
- Reasonable accommodation of persons with disabilities as needed and/or required by law

On occasion when specific technical talent is required, a recruiting service may be utilized for hiring a new employee. Upon approval of one of the officers, a department head may work directly with a recruiter who will vet all potential candidates, arrange interviews, and coordinate the hiring process. The department head is still required to complete the necessary HR forms with associated approvals. These employees do not require reference checks but must complete a job application and pass the mandatory background checks as other employees.

400.7. Employee Eligibility to Work

All employees hired on and after November 7, 1986, as a new hire or rehire must provide verifiable documentation of their identity and eligibility for employment in the United States as required under the Immigration Reform and Control Act of 1986. HR will be responsible for verifying the identity and employment eligibility of these employees and completing all sections of the Employment Eligibility Certification Form I-9 in conformance with Immigration and Naturalization Service (INS) Regulations. The I-9 form shall be maintained in a file separate from the employee's personnel file.

In addition, all employees must be verified as eligible to work in the United States. This verification is done through E-Verify by HR. All new employees must be verified within 3 days of hire date.

400.8. New Hire Orientation

UHC strongly believes in the importance of acclimating new Employees to the organization. With that goal in mind, all new hires participate in an orientation program that begins on their first day of work. An orientation program is designed to help new hires feel welcome and inform them of those things UHC offers its Employees, along with instruction on certain protocol, such as security matters, convenience locations, etc.

Orientation responsibilities are shared between HR and the new hire's Supervisor. HR serves as part of the official welcoming team and communicates policies, benefits information, insurance plans, and obtains signatures for waivers and consent forms. Supervisors are responsible for initially greeting new Employees and introducing them to co-workers and explaining specific job or

department duties, procedures, and responsibilities. Supervisors are responsible to orient new Employees to location of toilet rooms, break rooms, employee entrance and use of the alarm system and entry cards. Supervisors should make every effort to introduce new Employees to other UHC staff and Officers.

On both the first and subsequent days of employment, newly hired Employees are required to complete and turn in a number of employment-related forms and official documents. All new hires are expected to promptly and accurately complete these forms and records. Throughout the orientation period, all new Employees are encouraged to ask questions and seek guidance on any procedures, subjects, or issues affecting their jobs or employment relationships.

Following the hire date, to enhance understanding of the specifics of the position, Supervisors shall review with the new employee the Essential and Additional Functions assigned to the position as listed on the Position Description. This review provides an opportunity to answer questions that the new employee may have as well as to establish mutually agreed-upon goals for the probationary period and beyond.

400.9. New Hire Probation

Employees do not begin regular employment until they satisfactorily complete the probationary period. The probationary period is the time period identified in the offer letter and is considered to be part of the selection process. The purpose of the probationary period is to allow a Supervisor to make judgments about Employees' ability to perform the duties for which they have been hired and determine whether post-probationary employment will be awarded.

Probationary Employees are assured a full and appropriate opportunity to demonstrate competence in the job and will receive feedback on their performance during the probationary period. Probationary Employees are welcome to request additional feedback from Supervisor if they wish.

The standard probationary period for all UHC positions is six months. However, a different probationary period may be used according to specific position requirements as approved by an Officer. There may be times when, at a Supervisor's discretion, a probationary period may be extended in order to determine an Employee's ability to perform the duties for which they have been hired.

Supervisors conduct performance evaluations during or following the probationary period. Probationary Employees may receive up to a 2% merit pay adjustment if performance is deemed satisfactory or better. If the probationary period ends after March 31 and Employees are awarded a merit pay adjustment, the adjustment will be effective immediately ;however, these Employees will not be eligible for an additional merit increase at the end of the fiscal year (June 30). Probationary Employees are entitled to receive a cost-of-living adjustment the end of the fiscal year when offered to all Employees.

Both during and after completion of the probationary period, Employees are employed in an at-will relationship, meaning that employment may be terminated by an employee or by UHC for any reason or no reason, with or without notice.

400.10. Anniversary Date

The first day an Employee reports to work is the official anniversary date. The anniversary date is used to compute various benefits described in this Handbook. If an Employee has worked as a temporary Employee and then is hired by UHC as a non-temporary Employee, the latter date will be the official anniversary date.

400.11. Promotions and Transfers

UHC believes that its Employees are its most important asset. UHC is committed to training and career development to help Employees achieve excellence in their position or to prepare for advancement as opportunities present themselves at UHC.

Promotions and lateral transfers are based on job-related criteria which include a review of qualifications, skills, knowledge, abilities, experience, and educational backgrounds among other factors. Although UHC prefers to promote internal Employees, management reserves the right to hire from outside the organization when deemed appropriate.

An Officer may change an incumbent's salary to properly reflect an increase in responsibilities. This action may result in a title change of the incumbent's position, a change to the employee's Band and Grade scale (see section 600.4, Pay Plan and Salary Ranges) or may result in the employee moving to another position.

If the promotion results in the employee moving to another position, the new salary shall be increased to at least the minimum of the new range.

To be eligible for promotion, an Employee must meet the minimum qualifications specified in the position description for the position and shall not have received an unsatisfactory performance rating within the last 12 months.

400.12. Reclassification

If a classification or compensation study changes any position to a lower Band/Grade scale (see section 600.4, Pay Plan and Salary Ranges), any incumbent of the affected position shall retain his or her existing salary; however, increases in salary for either Cost of Living or Merit may not be forthcoming until the incumbent's newly assigned Band and Grade and related Utah Housing Pay Range match the existing salary.

When an individual Employee voluntarily accepts an appointment to a position that has a lower Band or Grade level than the position previously held, an Officer may reduce the incumbent's salary to reflect the reduction in responsibilities.

If a classification or compensation study changes the salary range allocation for a position to a higher Band/Grade scale, any incumbent of the affected position shall have his or her salary adjusted at least to the minimum of the new Pay Range. Such adjustments are given at an Officer's discretion based on specific case-by-case circumstances and consistent with the increase in responsibilities given to the Employee.

400.13. Demotions

An Employee whose position is changed for cause or disciplinary purposes may receive a reduction in Band/Grade scale (see section 600.4, Pay Plan and Salary Ranges) and a corresponding reduction in the Pay Range and salary in an amount deemed appropriate by an Officer. The new salary rate, however, must be within the Pay Range of the position to which the Employee was demoted. The salary rate may be reduced in the case of demotion even if the Pay Range is not reduced.

400.14. Employee Records

UHC establishes and maintains personnel files (which may be in paper or digital form) to help manage its human resources and to comply with various federal and state legal requirements. Records maintained in personnel files include employment applications, tax withholding forms, benefit election and beneficiary designation forms, performance appraisals, pay increase and promotion reports, and other personnel actions.

Keeping the personnel file up to date is important to Employees with regard to pay, deductions, and other matters. It is the Employee's responsibility to make sure HR receives any changes to the following information:

- Legal name
- Home address
- Home telephone number
- Person to call in case of emergency
- Number of dependents (names and birth dates)
- Marital status
- Change of beneficiary
- A driving record or status of driver's license if operating a UHC vehicle
- Military status
- Exemptions on the W-4 tax form
- Completion of educational or training courses
- Any other items UHC should know about

In addition, the following are kept in separate, confidential files: I-9s; medical conditions relating to workers' compensation, disability accommodation, and Family and Medical Leave Act arrangements; as well as certain types of correspondence applicable to employment.

Access to Personnel Records: UHC's policy is to respect individual privacy and to maintain all personnel records as confidential. No private information or personal data about an Employee is shared inside or outside UHC without prior consent or unless for legitimate business needs of UHC. Employee Emergency Contact information must be entered in Paylocity, and updated if Employee wishes to change the emergency contact. The information is used in case of a critical situation/emergency only when an Employee cannot contact a family member or friend personally. The contacting of the emergency contact will be conducted by the Department Head or a UHC Officer.

Employees may have access to review or obtain a copy of the contents of their own personnel file upon reasonable notice to HR. If an Employee disagrees with any information contained in the personnel file, a request may be made by Employee for removal or correction and may be removed

or changed if mutually agreed upon between the Employee and UHC. If such an agreement is not reached, the Employee may submit a written statement explaining the reason for his or her position, which will be placed in the personnel file.

UHC Officers, VP of Financial Services, and the VP of Human Resources will have unrestricted access to all contents of all personnel files. Supervisors, generally, will be able to review all performance-related contents of those Employees who are directly or indirectly under their supervision and may be reviewed in the presence of HR.

If others request to review the contents of a personnel file, the request must be submitted in writing to the VP of Human Resources, specifying the individual items being requested and the purpose for which they are being requested. A request of this nature will generally occur when an existing Employee is applying for a position within a different UHC department, and the Supervisor wishes to view past performance appraisals. Another type of circumstance may be related to a court order in the case of a criminal or civil matter. Before permitting access to the personnel file, a UHC Officer must approve the request and the Employee will be notified of the request. If approved by a UHC Officer, the VP of Human Resources will make copies of the individual items requested within a reasonable period of time and provide them to the requesting party.

Use and Release of Information: HR is responsible for all Employee information that is physically maintained or electronically stored in the HR Information System. Release of Employee information is carefully controlled. HR will retain a record of any request or release of information remitted in the Employee's personnel file. Supervisors will not respond to requests for verification of employment or references from prospective employers or other entities or parties, but will refer any request they receive to HR.

- **Public Information:** UHC is required by Utah Code 63A-3-402(6)(a) to submit employee compensation detail information on a basis consistent with its fiscal year to the Utah Public Finance Website (UPFW) at least once per year and within three months after the end of the fiscal year (UT Admin Code R25-10-4). The required information includes employee compensation detail information with break out of the following fields for each employee:
 - Name
 - Hourly rate
 - Gender
 - Job Title
 - Total wages or salary
 - Total benefits only
 - Incentive awards
 - Reimbursements
 - Paid leave if recorded separately from wages or salary
- **Internal Release:** Internally, access to sensitive Employee information such as salary or salary history, social security number, tax withholding information, benefit plans, performance reviews, etc., is limited to those Employees who require the information to perform their jobs. This would include designated staff in particular roles in the Financial Services and Human Resource departments as well as an Employee's Supervisor or Department Head and the UHC Officers.

- Prospective Employer Requests: HR provides general references on a former or a current Employee to prospective employers to include:
 - Dates of employment
 - Position title with brief description
 - Salary range for the Employee's band/grade
 - Performance evaluation from last evaluation conducted as numerical scores or descriptive text
 - Determination to end employment with UHC as either voluntary or involuntary
- Verification of Employment for Outside Entities: At times, financial institutions, governmental agencies, creditors, and residential property managers will contact UHC for information on a current or former Employee to include:
 - Employment status at UHC whether currently or past employed
 - Current or last job title
 - Dates of employment
 - Current, past, or final salary paid
 - Breakdown of pay (i.e., regular wages, overtime, etc.)

All such requests of this type should be referred to and handled by HR. Responses to written requests for verification of employment will be made only when accompanied with the current or former Employee's signed authorization to release such information. The written verification will be completed by HR or Financial Services and returned directly to the requesting party. Telephone requests for verification of employment will be limited to confirming information stated by the external party.

- Court Orders: On occasion, UHC may be required under the provisions of the State of Utah's public records law or by legal process or court order to release some of the above information to outside parties. As such requests for personnel information are made, HR confers with a UHC Officer and makes a case-by-case determination that complies with UHC's legal obligations. UHC exercises every reasonable safeguard to ensure that personnel information is protected from unauthorized accessibility or improper use. Unauthorized access to personnel files and misuse or improper disclosure of Employee information constitutes grounds for immediate discipline and/or discharge.

400.15. Letters of Recommendation

All letters of recommendation for employees must be submitted to and approved by the VP of Human Resources before being provided to either an Employee or prospective employer.

400.16. Nepotism

No Trustee, Officer, or Employee of UHC may take part in any hiring or employment decision relating to a family member. If a hiring or employment matter arises relating to a family member, then the Trustee, Officer, or Employee of UHC must advise the UHC President of the relationship and must be recused from any and all discussions or decisions relating to the matter. This prohibition shall apply notwithstanding the exceptions contained in Utah Code Ann. Section 52-3-1.

No Trustee, Officer, or Employee of UHC may take part in any contracting decision relating to a family member or relating to any entity in which a family member is an officer, director, partner, or investor, or in which a family member owns or controls 10% or more of the stock or other ownership interests of such entity. If a contracting matter arises relating to a family member, then the Trustee, Officer, or Employee of UHC must advise the UHC President of the relationship and must be recused from any and all discussions or decisions relating to the matter. If a contracting matter arises relating to a family member of the UHC President, then the UHC President must advise the UHC Board of Trustees of the relationship, and the UHC President must be recused from any and all discussions or decisions relating to the matter.

Employees may not supervise or be supervised by a family member who is also employed at UHC. For the purposes of this policy, the term "family member" shall mean an employee's spouse, siblings, step-siblings, siblings-in-law, parents, step-parents, parents-in-law, children, stepchildren, children-in-law, and any person living in the same household as the Trustee, Officer, or employee of UHC. Any proposed variance from this policy must be discussed with the VP of Human Resources and approved by the UHC President in writing.

Employees must disclose relationships that may be covered by this policy.

400.17. Employee Liability

An Employee who becomes aware of any occurrence which may give rise to a lawsuit, who receives notice of claim, or is sued related to an incident arising out of their employment, shall give immediate notice to his or her immediate Supervisor and the President. Under provisions of the Governmental Immunity Act (GIA), Section 63-30-36, 37, defense and indemnification will be provided in most cases not involving fraud, malice or the use of alcohol or drugs by the Employee. If a lawsuit results against an Employee, the GIA requires that the Employee must also make a written request to the President for defense within ten calendar days of receiving notification of the lawsuit.

500. Time and Attendance

500.1. Policy Statement

Utah Housing Corporation (UHC) is committed to helping Employees face the demands of work, family, and life-related issues by offering a variety of possible work schedules. These schedules provide Employees with increased flexibility with their work schedule while allowing UHC to maintain a progressive and productive work environment.

UHC Employees may request an alternative work schedule in order to accomplish both work and personal goals. Requests will be granted when, at the discretion of the Department Head and the Supervisor (if applicable), the alternative work schedule provides sufficient coverage for individual departments and meets the needs of UHC's operations with no expense to productivity or quality output.

500.2. Regular Working Hours

UHC's regular working hours are 40 hours from 8:00 a.m. to 5:00 p.m., Monday through Friday for non-exempt Employees. Exempt employees are required to work 80 hours during the Pay Period. UHC's reception areas are staffed from 8:00 a.m. to 6:00 p.m., Monday through Friday. Employees are required to report promptly to the work place at 8:00 a.m. and are expected to remain working

until 5:00 p.m., unless you have opted for an alternative work schedule as approved by the immediate Supervisor or are considered part-time. An Employee wishing to opt for an Alternative Work Schedule must complete an *Alternative Work Schedule Request* form and submit to his or her Department Head and Supervisor (if applicable) for approval.

500.3. Pay Period vs. Work Week

Pay Period is the two-week period that begins on Saturday at 12:00:00 a.m. (midnight) and ends at 11:59:59 p.m. the second Friday afterward. The Pay Period is not flexible and is the same for all UHC Employees. If elected through an alternative work schedule, the Pay Period will not be the same as the Employee's Work Week.

Work Week refers to a 40-hour period that normally begins on Saturday and ends on the following Friday unless the Employee has opted for an Alternative Work Schedule (see subsection 500.5).

Each full-time Employee should accurately reflect their scheduled work hours daily in the timesheet system. If an exempt Employee has elected for a compressed work week, they should have 44 and 36 hours respectively for their work weeks. If an Employee is hired to work less than 40 hours per week, the Employee is considered part-time. Hours recorded may be work, vacation, sick, holiday, comp time, time off without pay, and so forth. Part-time Employees are required to account for their time in a similar manner so that the total hours equals the hours they are hired to work or more if the Supervisor authorizes the part-time Employee to work more hours from time to time.

The workday for full-time Employees includes an uncompensated lunch break and two compensated 15-minute work break periods; one in the morning and one in the afternoon. Part-time Employees breaks will be determined by hours scheduled to work. These time periods may not be adjusted or accumulated to accommodate a shorter workday. However, a Supervisor may permit an Employee to take a longer lunch break provided the Employee begins a work day or ends work a work day to accommodate that longer lunch break. Employees may not work through their lunch break and charge overtime on their timesheet without prior approval from their Supervisor.

500.4. Exempt vs. Non-Exempt Employees

The Fair Labor Standards Act (FLSA) covers minimum wage, overtime wages and conditions under which minors may be employed. There are two categories of employees:

- Non-exempt Employees are not exempt from the FLSA and receive pay or compensatory time as discussed below.
- Exempt employees are exempt from the rules of the Fair Labor Standards Act. In essence, those employees do not receive time and one-half in either pay or time off for working overtime.

500.5. Available Alternative Work Schedules

Several alternative work schedule options are available to full-time Employees. In all cases, an Alternative Work Schedule is intended to require each full-time Employee to work a 40-hour Work Week for straight pay and is not intended to enable an Employee to work more than 40 hours or collect pay at a higher rate than straight time.

Compressed Work Week is a Work Week that contains alternative work schedules that include one extra day off (flex-day) in every two-week Pay Period. In order to offer a compressed Work Week

option, the Work Week for all participating non-exempt Employees will run from beginning of chosen flex-day lunch start time to the following chosen flex-day lunch start time, both must be the same day of the week (i.e., Friday). UHC has two compressed Work Week options for an Employee to choose from with Supervisor approval.

- Option 1: An Employee works eight 9-hour days, one 8-hour day, and one flex-day off within that two-week Pay Period.
- Option 2: An Employee works five 8-hour days, four 10-hour days, and one flex-day off within that two-week Pay Period.

Flextime offers an Employee, whether full time or part time, flexibility in scheduled starting and ending times. Starting times may be no earlier than 6:00 a.m. Ending times may be no later than 7:00 p.m. All flextime schedules must have Department Head and Supervisor (if applicable) approval.

Employees are required to take a daily uncompensated lunch break of a minimum of 30 minutes as approved by the Supervisor.

The Supervisor is responsible for identifying if any of the aforementioned alternative work schedules are adequate to ensure that productivity and client service does not suffer. A Department Head may require an entire work group within a Department or an entire Department to convert to one or more of the above alternative scheduling options or conversely prohibiting a work group or Department from participating in any alternative work schedule. To determine whether an Employee's request for an individual alternative work schedule is appropriate, the Supervisor will assess the impact on UHC and the outcome on productivity, work quality, client access, and absenteeism. Alternative work schedules are not appropriate for some positions and are not a universal Employee benefit. The nature of the Employee's work and responsibilities must be conducive to an alternative work schedule without causing disruption to performance and needs of UHC.

Employees may submit changes to working schedules (this does not include lunch breaks) no more often than every 3 months. All changes are subject to Supervisor approval and will require completing and submitting a new Alternative Work Schedule Request form.

Supervisors/Department Heads have the authority to restrict, delay, or temporarily revoke an alternative work schedule for any Employee as the needs of UHC require, if an Employee does not have a satisfactory attendance record, does not meet all performance expectations, or consistently fails to complete tasks and assignments on a timely basis. If an Employee is chronically late to work or leaves early or abuses the privilege of an alternative work schedule in any way, the Employee's Supervisor has the authority to terminate the alternative work schedule for that Employee at the end of any Pay Period.

If an Employee does not participate in an alternative work schedule, an Alternative Work Schedule Request form must be signed by the Employees and the Supervisor with the choice of opting out being marked.

If an entire work group or Department is not participating in an alternative work schedule, the Department Head can alert Financial Services and HR of this. Employees in that work group or Department will not be required to complete the Alternative Work Schedule Request form.

500.6. Attendance

Employees who will be absent from work during normal work hours because of illness, vacation, personal leave, compensatory time, or other reasons, must notify (or request approval of) their immediate Supervisor with as much reasonable advance notification as possible. Absent Employees should contact his or her Supervisor directly by phone, email, or text, and not relay messages through third parties.

Employees who are persistently late or fail to follow UHC's absence notification procedures may be subject to disciplinary action.

Employees who are absent without notification may be deemed absent without leave and will not be compensated. Absence without leave may result in disciplinary action including termination of employment.

If an Employee is absent, the appropriate time off (vacation, sick, etc.) must be reflected in the Employee's time sheet for the relevant Pay Period or the Employee may make up the time by working extra hours within the same Work Week with his or her Supervisor's approval. If the time cannot be made up and leave balances have been exhausted, this time will be considered as an unexcused absence and time off without pay unless the Employee is on approved FMLA leave. The accrual of three unexcused absences may result in disciplinary action including termination of employment.

An Employee may occasionally work through an authorized lunch break in order to take other time off the same work day when prior approval is granted by the Supervisor.

Absences under FMLA: If an Employee has a serious medical condition or needs time off to care for a family member with a serious medical condition or a newborn or newly adopted or foster child, he/she may be eligible to use paid leave or request unpaid leave in accordance with the Family and Medical Leave Act (FMLA). Absences or instances of lateness related to the FMLA-certified condition, while covered by the use of approved FMLA leave, are considered authorized. For detailed information about FMLA requirements and procedures, see APPENDIX C at the end of this handbook.

500.7. Timesheets

UHC's Pay Periods are biweekly beginning at 12:00:00 a.m. on Saturday and ending two weeks later at 11:59:59 on Friday. Opting into an Alternative Work Schedule does not change the frequency of pay.

For non-exempt Employees working a Compressed Work Week, the actual Work Week is from flex-day lunch to flex-day lunch with the Employee taking lunch exactly 4 hours after starting their scheduled time on the flex-day worked. This precision is required to prevent unauthorized overtime.

All full-time Employees must account for 80 hours as either worked or taken as paid or unpaid leave for each work day on the biweekly timesheet. Please see Section 300.13 – Unpaid Leave of Absences.

An accurately completed timesheet is required for payroll purposes. On the Monday following the last day of the Pay Period, timesheets must be submitted by each Employee for Supervisor approval no later than 10:00 a.m. If an Employee will not be available on that day, the timesheet must be completed and submitted in advance for Supervisor approval. Supervisors are required to approve timesheets by 11:00 a.m. on the Monday following the end of the Pay Period. Supervisors are authorized to complete an absent Employee's time sheet and submit it on the Employee's behalf, with later corrections being made as necessary. If said Monday is a UHC holiday, the Employee must submit their timesheet the last working day before the end of the Pay Period by the end of business day. The Supervisor must approve the timesheets on this day, as well.

Partial hours worked must be reported in no less than quarter-hour increments and rounded to the nearest quarter.

For full-time Employees, holidays are paid as 8-hour days. Therefore, Employees participating in a Compressed Work Week schedule will need to use vacation or compensatory leave for the other 1 or 2 hours or make up this time in the same work week with Supervisor approval.

All vacation, sick, or other time off must be entered on the timesheet. If an Employee fails to list time off, the Supervisor is authorized to enter the hours from the Employee's accrued sick or vacation leave, if specific reason for time off is known. If unknown, leave will be used from whichever is applicable and available.

Falsifying timesheet reports or consistently erring in reporting time on a timesheet may result in disciplinary action including termination of employment. Both the Employee and Supervisor are responsible to accurately track and report hours on timesheets. Discovery of inaccuracies or false reporting of hours on previously-approved timesheet, regardless of time passed, renders prior approval of these hours void.

500.8. Overtime

Overtime work may be necessary when workloads are so great that Employees cannot perform all necessary work during normal working hours. Overtime is considered to be earned when a non-exempt Employee works over 40 hours in one Work Week or as elected by an Alternative Work Schedule. Holidays and time off are not included in these 40 hours because the Employee is not working during that time off. For example, Memorial Day is a paid holiday occurring on the last Monday of the month of May. If an Employee who is not on a compressed work schedule takes the day off on Memorial Day and works 36 more hours during the next 4 days, the extra 4 hours worked above the expected 32 hours will be paid at straight time.

Time off (Sick, Vacation, Administrative, Comp, etc.) is not paid if it results in a non-exempt employee receiving more than the 40 hours a work week or 80 hours total for an exempt employee unless otherwise preapproved by the Supervisor. Employees should reduce the non-holiday time off

recorded on their timesheets accordingly. For example, if a non-exempt Employee who is not on a compressed work week takes 8 hours of time off but still works 36 hours during the same work week, only 4 hours of time off should be recorded. For example, if an exempt Employee takes 8 hours of time off but still works 76 hours during a pay period, only 4 hours of time off should be recorded.

As Paylocity accommodates exact time-clocking, Employees (non-exempt or exempt) who have more than 15 minutes of overtime a day must have prior authorization from his or her Supervisor.

A non-exempt Employee who works in excess of 40 hours in one Work Week will be paid at time-and-a-half for the hours worked over 40 or elect as described below.

A non-exempt Employee may choose to receive compensatory time off at time-and-a-half for overtime worked with Supervisor approval. The VP of Financial Services of UHC must be notified by email at the same time a timesheet is submitted for any overtime an Employee wishes to take as compensatory time; otherwise, it will be paid as overtime pay.

An exempt Employee is compensated at straight time and will accrue compensatory time for time worked over 80 hours when requested to work by the Supervisor.

The maximum compensatory time that any Employee may accrue is 160 hours. Any compensatory time accruing in excess of 160 hours will be paid down to 160 at the Employee's current pay rate in the Pay Period in which the excessive hours are earned. Exempt employees can request a payout of compensatory time at any time for straight-time pay by submitting this request to Financial Services through email.

Non-exempt Employees who are required to work or attend a meeting through lunch, even if lunch is served, and who do not take the lunch break before or after the meeting will be compensated. The Employee should record on the time sheet the additional time worked during the meeting to be compensated (or have compensatory time accrued) at the applicable rate.

Exempt Employees should take lunch break before or after the required work or meeting or, with Supervisor's approval, they may take time off another day during the Pay Period or leave early the same day rather than recording additional time on the timesheet.

For events held during normal work hours such as departmental team building, company-wide picnics, holiday parties, periodic celebrations, etc., which Employees are not required to attend, Employees will receive credit for their normal hours worked (8 hours, 9 hours, etc.), but will not be credited overtime for the lunch break even if lunch is served. Employees who for any reason do not attend the event will receive no additional benefit including compensation, administrative or compensatory leave, etc.

500.9. Pay for Travel

The following conditions are considered for receiving pay for both exempt and non-exempt Employees while traveling on company business:

- Travel is defined as being a passenger or driver in an automobile, airplane, train or bus and includes unavoidable waiting time, such as, checking in and security clearance, flight layovers or delays, waiting for shuttles and taxis, and attendance at conferences, events and meetings for which the travel is scheduled. Normal commuting time to the UHC building or the airport from home and back does not count toward hours worked. Normal meal period (such as, one-hour lunch) and travel to and from the airport are not counted toward hours worked while traveling.
- When travel involves commercial airlines as the mode of transportation, travel time begins up to 2 hours before the scheduled flight departure time (The Transportation Security Administration recommends that the Employee arrive at the airport two hours prior to the departure time for domestic and three hours prior to international flights) and, when returning to Utah, ends up to 1 hour after actual landing, less normal meal periods. Employee will be paid as work hours for the greatest of all time spent traveling or their normal work hours for that day.
- For travel in-state (i.e., site visits, audits, etc.) when the company vehicle needs to be returned to UHC, the total time traveled is paid as work hours; however commuting time to and from home is not counted as work time.
- When an Employee is required to travel out-of-state for work-related purposes, or must travel in-state on a trip that will require an overnight stay, payable work time will be the Employee's normal workday. Additional travel time on these days may increase the payable work time.
- Actual hours spent attending conference sessions or other business meetings on Saturday, Sunday, or UHC-recognized holidays, should also be reported as payable work time. However, during in-state or out-of-state travel, time is not counted toward payable work time when an Employee chooses to attend a dinner, reception, or networking event that is optional.
- Employees should report any actual time spent working which exceeds his or her regular workday time. If an Employee is expected or required to attend a dinner, reception, or networking event, time spent in such activities should also be counted as payable work time, and appropriate notes entered into the time sheet entry on that date. The requirement or expectation to attend such events must have been clearly conveyed to the Employee by his or her Supervisor or an Executive of UHC.
- Employees with questions regarding travel pay should contact their Supervisor or HR.

600. Performance Evaluations

600.1. Policy Statement

Utah Housing's performance evaluation system involves the establishment of measurable performance objectives for the fiscal year and/or an Employee's probationary period, and an evaluation of each Employee's performance compared to those objectives.

600.2. Essential Functions

Essential Functions are originally established for the position for which Employees are hired at UHC and reviewed and possibly revised by the Supervisor annually at the end of each fiscal year or whenever substantial changes are made. These functions define the most important and essential aspects of the job. Substantial changes will be initialed by Employees and Supervisors and given to HR to be filed in Employees' personnel folders. If essential functions of a job change, those changes should be recorded within that job's Essential Functions.

If an Employee transfers to a new Supervisor regardless of new or different Department, a new set of Essential Functions are established and performance evaluations will be completed by the new Supervisor.

600.3. Performance Evaluation

The performance appraisal process takes place near the end of the fiscal year. Each UHC Employee shall receive a performance evaluation at least once annually. Probationary Employees shall receive a performance evaluation at least at the end of the probationary period. Interim informal performance evaluations are encouraged. During the annual performance evaluation process, the Supervisor will meet with each Employee to discuss the evaluation of job performance over the past fiscal year. The performance appraisal process is expected to be a collaborative effort between the Supervisor and Employee, so each party has an opportunity to express an opinion on the performance and the desire for clarification of expectations and need for additional training to properly perform the job.

The performance appraisal will address those performance objectives contained in three sections:

- Core Values
- Essential Functions
- Additional Functions

The Supervisor may enter comments. Employees will be given an opportunity to enter comments or submit on a separate sheet of paper. Any goals established by the Supervisor and Employee will be entered. The Supervisor and Employee will sign the evaluation form. The completed and signed evaluation form must be approved by an Officer of UHC before it is submitted to Financial Services for any pay increases, if applicable, and placed in the Employee's personnel folder.

600.4. Pay Plan and Salary Ranges

The President will adopt a pay plan designed to compensate each position. Each position will be allocated to a salary range on the pay plan by an Officer. Each position salary range assigned by the President will take into consideration the position description and relevant market data as determined by the President. Market research may be obtained from independent sources or carried out by UHC through comprehensive labor market surveys, comparable State of Utah classifications or surveys prompted by analysis of turnover, vacancy rates, recruitment indicators or other means. Other criteria may be applied for unique situations. The President may adjust the salary range as appropriate for the business needs of UHC.

The President's compensation is established by the Board of Trustees as required by law, and need not conform to the pay plan, standard evaluation processes, or any other compensation standards applicable to UHC employees.

UHC has established five broad salary bands and pay grades within each. Within each salary band are salary ranges that reflect a minimum pay rate, a midpoint pay rate and a maximum pay rate. Upon being hired, Employees are assigned a specific Band/Grade.

The salary bands correspond as follows:

Band	Grade	Organizational Title
A	1, 2, 3	Generalist Assistant
B	1, 2, 3, 4, 5, 6, 7	Specialist Technician Accountant Project/Function Manager
C	1, 2, 3, 4, 5	Assistant VP, Supervisor, Sr. Technician
D	1, 2, 3, 4, 5	Vice President Director
E	1, 2, 3	Sr. Vice President

The fairness and competitiveness of UHC’s salary structures are evaluated on an annual basis in an effort to ensure that salaries remain fair and competitive. Salary Bands generally are increased annually to reflect increases in Cost-of-Living Allowances.

600.5. Performance/Merit Increase Program

The Performance/Merit Increase Program is designed to encourage and reward those who achieve performance objectives and demonstrate a satisfactory proficiency as discussed in the annual evaluation. Merit increases may be awarded annually after the completion of the fiscal year (July 1 to June 30) and are based on the outcome of the performance evaluation. Increases are effective the first full pay period of the new fiscal year.

600.6. COLA (Cost-of-Living Allowance)

Each year, the President will determine if an annual Cost-of-Living Allowance is appropriate and, if so, this will be used to adjust the salary ranges.

600.7. Corrective Action

When an Employee’s performance or behavior do not meet established standards for reasons other than willful misconduct (see Section 100 – Code of Personal Conduct) documented corrective actions appropriate for the circumstances must be taken. Whenever corrective actions are taken, Supervisors must coordinate such actions with Department Heads, VP of Human Resources and a UHC Officer.

The Supervisor will discuss the substandard performance with the Employee in an attempt to discover the causes and to set forth an appropriate plan for corrective action. If an Employee is presented with a Performance Improvement Plan, which will be placed in the Employee’s personnel file. Corrective actions may include one or more of the following:

- Closer supervision
- Training
- Referral for personal counseling
- Reassignment or transfer

- Period of constant review
- Opportunity for remediation
- Discipline including termination (See Section 800 – Discipline)

During the implementation of a Performance Improvement Plan, Supervisors shall provide appropriately timed reviews of Employee’s progress. If, after reasonable effort, as determined by UHC, the corrective actions taken do not result in satisfactorily improved performance, the Employee shall be further disciplined and/or terminated in accordance with provisions of these policies.

UHC management reserves the right to discipline or discharge without using corrective action outlined above where willful misconduct is involved or otherwise where UHC deems it to be appropriate. An Employee may be dismissed during his or her probationary period with or without cause.

700. Workplace Etiquette

700.1. Conference Room Reservations

Having enough conference/meeting room space is important to UHC operations. The following rules for reserving UHC Conference Rooms (including Presentation Room and Board Room) for meeting needs are to be adhered to:

- **Book your conference room early:** This will help avoid last minute conflicts and inconvenience to all Employees as waiting until the day of a meeting could result in not finding available space. If a meeting is cancelled, the reservation must be canceled immediately. Reservations for Conference Rooms and Presentation Room should be made by using the HR Hotline. Reservations for the Board Room should be made by contacting the Executive Assistant.
- **Conference Rooms cannot be double-booked:** To avoid this, refer to the Conference Room calendar on OurNet to make sure the date/time is available.
- **Be accommodating and/or diplomatic:** If a meeting is being held for a smaller number of people in the Presentation Room, be willing to move to another Conference Room if a meeting requiring the space needs the Presentation Room.
- **Reserve enough time for meetings:** Schedule enough Conference Room time for meetings to avoid running long and causing start time delays for the next scheduled meeting. If a meeting does run long, be prepared to leave the Conference Room if another scheduled group arrives for their meeting.
- **Empty Conference Rooms:** Just because a conference room is empty does not mean it is available, check the calendar on OurNet or with the receptionist for availability.
- **Do not use a Conference Room as a personal office:** While it may sometimes be nice to spread work out over a large conference room table, Conference Rooms intended for client and staff related needs such as audits, meetings, etc.
- **Leave the conference room cleaner than it was found:** Employees should clean up after themselves and guests. The Presentation Room should be left in classroom style.

700.2. Breakroom Etiquette

UHC provides breakrooms on each floor and includes amenities such as refrigerators, microwaves, filtered water, ice, coffee makers, etc. The breakrooms are a space to unwind and take a break,

whether enjoying lunch or leisurely reading the newspaper. Adherence to the following rules offers the opportunity for Employees to enjoy their time in the breakrooms:

- **Keep it clean:** Remember that many Employees use the breakrooms, so take an extra step or two and put trash in the garbage can, wipe up any spills, rinse the sink of what you pour or dump, and put items back where they belong.
- **Respect refrigerator space:** Refrigerate only what needs to be kept cold.
- **Label food and drink:** All items should be labeled with the Employees' names in bold letters to make sure there is no doubt who food or drink belongs to. Please only eat or drink what belongs to you.
- **Remove food before it spoils:** Ideally, the refrigerator should be used for what is needed for the day. However, there may be times when there is a need to keep food and drink there for a few days. This does not make it okay to leave it there indefinitely. Take it out before it starts to smell or grows mold.
- **Keep appliances clean:** When an Employee uses a breakroom appliance such as a toaster or microwave, clean up crumbs, splatters, spills, etc.
- **Let someone know when the kitchen staples and supplies run low:** If an Employee sees that the cups, plastic ware, paper towels, etc. are almost empty, either fill it or contact the Receptionist to replenish it.
- **Brew more coffee:** If any Employee pours the last cup of coffee, please prepare more for the next person or turn off to avoid burning coffee pot.
- **Be respectful of strong odors:** Avoid bringing food with smells that can leach and linger.
- **Avoid a floor hazard:** Promptly clean up any spills and remove any sticky or slimy residues.
- **Clean as you see the need:** When an Employee sees something out of place in the breakroom or the trashcan is overflowing, do something about it such as wiping up spills, putting items back where they belong, or contacting Admin Services for direction and/or help.
- **Filtered water:** Faucets for the water filters are available at each breakroom sink. Please use the filtered water and not the filtered bottled water that UHC has purchased for use in business meetings. Employees should fill their own container with the filtered water. Bottled water creates unnecessary expense and waste.

700.3. Restroom Etiquette

Soap, towels, and hand sanitizer are available in all UHC restrooms. Employees should show respect and consideration of others by cleaning up after themselves as needed. UHC's cleaning people come in after the building has closed for the day, so it is up to Employees to ensure we are keeping the restrooms tidy by making sure the paper towels are placed in the trash and wiping down counters if there is excess water guaranteeing the restroom is ready for the next person.

700.4. Recycling

UHC is committed to protecting and improving the environment by recycling commonly used materials such as paper, cardboard, plastic containers, aluminum cans, etc. Recycle bins are placed throughout the building including copy rooms, breakrooms, near cubicles, and offices. Non-public information (NPI) should not be placed in recycle bins.

The following items should be placed in recycle bins and be free of any food or liquid:

- Clean paper and cardboard

- Empty plastic bottles and jugs
- Empty aluminum and steel cans

The following items should not be placed in recycle bins:

- Coated paper containers
- Plastic bags
- Styrofoam
- Glass
- Food Waste

700.5. Parking Rules

UHC provides parking for all Employees. The following rules have been:

- Parking spots are first come, first serve. There are no reserved parking spots for Employees.
- Employees should not block the front entrance.
- Employees should not occupy spaces reserved for company cars or visitors.
- Vehicles should not be left in the parking lot overnight unless an Overnight Parking form has been completed with the Receptionist.
- No littering is allowed in the parking lot. Employees are required to pick up anything that may fall out of their vehicles.
- Employees should not speed, turn carelessly or drive irresponsibly in the parking lot.
- Employees should respect the property of others.
- Employees should not conduct maintenance or repair jobs to their cars while they are parked in UHC parking lot, except if they cannot be started, have a flat tire, or require windshield repairs.

700.6. Returned Mail

UHC outgoing mail falls into two major categories:

1. Mail related to customers for whom a loan is serviced, possibly containing non-public information
2. Mail sent to trustees, vendors, clients, consultants, business partners, governmental entities, or other entity conducting business with Utah Housing

UHC shall make a reasonable attempt to send all mail to the most recently known address of the recipient. In the event that UHC receives returned mail with a forwarding address provided by U.S. Postal Service, UHC will correct the address and re-send the mail to the addressee. The correct address should be updated in UHC's database. All critical customer mail that is returned with no new address available is scanned into a computer system, and a note regarding the returned mail is entered into the customer's file within the system. Additional attempts are made to find a current address.

If returned mail contains a check payable to the addressee and cannot be successfully forwarded to a new address of the payee, the check is returned to the sender for handling.

Non-critical mail is resent if a new address is available and destroyed if no new address is available.

Customers and other addressees may notify UHC of a change of their respective mailing addresses verbally, submitting a written notice, or by providing proof of address change to UHC at its offices.

700.7. Use of UHC Vehicles

The primary use of UHC vehicles, like any other UHC property, is intended to enhance an Employee's efficiency in performing UHC official business. Other incidental uses such as driving to a restaurant, a social function in connection with the business travel or to overnight lodging while on UHC business is permissible.

Reserving a UHC vehicle should be done at least 24 hours prior to need by a General Help Request on the HR Hotline. Vehicle keys will be picked up from and returned to the receptionist at the beginning and ending of each trip. A mileage sheet is located in each UHC vehicle where the following must be recorded: Driver name, the date of the trip, beginning mileage, ending mileage, and the purpose/destination of the trip. If a vehicle has less than half a tank of fuel prior to its return, the Employee will fill the vehicle's fuel tank using the Fuelman Fleet Card and associated DIN located in the glove compartment. The receipt for fuel must be submitted to financial services for payment of the fleet card account. On return, park the vehicles in designated UHC parking stalls.

UHC vehicles must not be taken to an Employee's home, except when the Employee is leaving on UHC business before 8:00 a.m. the next morning or returning after normal business hours. A UHC vehicle kept at an Employee's home overnight must be maintained safely and after completion of travel be returned to UHC by the beginning of the next workday. Regular or frequent after-hours use between an Employee's home and the UHC office constitutes commuting, and is not an authorized use of a UHC vehicle.

UHC-owned vehicles should not be driven by anyone other than authorized UHC Employees who have requested and been granted authorization. Family or friends may accompany an Employee if prior written approval is given by an Officer and the Employee's Supervisor. This approval can be obtained by completing the Form entitled Request to Travel with Family or Friends in a Company Vehicle for Company Business (found on OurNet>Employee Support>Documents and Forms>Travel>Travel with Family).

UHC vehicles must not be used by anyone for any purpose that could properly be charged as a crime, such as, the illegal transportation of persons, drugs or contraband.

Smoking/vaping inside a UHC-owned vehicle are prohibited.

Engaging in any willful or wanton misconduct is prohibited. Driver and passengers should use seat belts, avoid driving an overloaded vehicle, avoid driving a vehicle on unpaved roads or on roads which are not regularly maintained, leaving the car and failing to remove the keys, or failing to close and lock all doors, car windows or the trunk.

Driving any vehicle on UHC business while legally intoxicated or under the influence of alcohol, drugs or other absorbed elements which may impair a person's ability to drive safely is prohibited.

All traffic and parking laws and ordinances and rules of common sense and good judgment must be observed. Any citation issued, whether for parking or moving violations, will be the responsibility of the Employee. UHC will not pay for fines that result from any violation. Any damage, collision or issuance of a citation should be reported to the Employee's Supervisor and that Supervisor will immediately notify a Company Officer at the first opportunity after the incident.

UHC cars should be left clean when returned. All personal belongings need to be removed.

Text messaging or using electronic mail (reading or composing) while driving on UHC business, whether using an Employee-owned vehicle or a UHC-owned vehicle or while using a UHC phone or a personal phone, is prohibited. Texting while driving a vehicle is against the law in the State of Utah. Anyone caught texting and driving faces up to three months in jail and up to a \$750 fine. If an individual causes an accident while texting and driving which results in injury or death, the punishment can grow to a felony and up to a \$10,000 fine and 15 years in prison. Pull over and do your messaging safely.

UHC-owned vehicles are covered by insurance provided by UHC's insurance provider; therefore, employees who have been authorized to operate a UHC vehicle need not obtain additional coverage through their own personal insurance policy.

When an Employee-owned vehicle is driven for UHC business, any events involving that vehicle resulting in bodily damage, damage to the Employee-owned vehicle, other vehicle(s), personal property, and any other property is the responsibility of the employee or his or her own personal automobile insurance coverage. UHC's mileage reimbursement rate includes increments relating to the employee's cost of insurance, fuel, maintenance and depreciation. Any use of an Employee-owned vehicle for UHC business, instead of a UHC vehicle is done voluntarily and at the choice of the Employee. When an Employee voluntarily uses his or her personal vehicle for UHC business, UHC's insurance policy doesn't offer insurance coverage to protect the Employee's personal property.

700.8. Fragrance Policy

UHC strives to maintain a workplace environment that is conducive to efficiency and productivity and free from unnecessary distractions and annoyances. As part of that effort UHC requires Employees to maintain a neat and clean appearance that is appropriate for the workplace setting and for the work being performed. Recognizing that Employees and visitors have different levels of sensitivity to scents, Employees should wear minimal amounts of perfume, cologne, and body spray, and minimize use of other scented items, candles and scented sprays in the office. Heavily scented makeup, soap, shampoo and laundry detergent may also cause problems.

If an Employee is sensitive to scents and a coworker is wearing or using a scent that they are sensitive to, please make the coworker aware in a professional manner referring to this UHC policy. If an Employee is asked by a coworker, Supervisor, or HR to reduce or refrain from the use of scented item(s), the Employee should comply. There may be times when, due to an Employee's extreme scent sensitivities, workplace areas or departments may be deemed no-scent zones as an ADA accommodation. Any Employee with a concern about scents or odors should contact their Supervisor or HR.

Employees required by medical necessity to use medicinal lotions or skin creams that contain odors perceptible to others may request a reasonable accommodation from their Supervisor or HR.

700.9. Use of UHC Building

There may be times when Employees need to work hours that are different than their regularly scheduled hours and during non-business hours; this must be approved by their Supervisor. If the Supervisor cannot be available during these hours, the Supervisor should arrange for another Supervisor, Team Lead, or other trusted staff member to be available during this time to ensure accurate awareness of hours worked and to ensure safety of the Employee. Employees should never be in the building alone.

With prior approval, the UHC Atrium is available for personal use after hours for events such as immediate family weddings and receptions. An Employee Request to hold Event at UHC form and Event Release of Liability form will need to be acquired from HR, completed, and returned to HR at least two weeks prior to the event. Raucous, noisy, uncontrolled behavior is not permitted. No alcoholic beverages, smoking, vaping or use of controlled substances is permitted. In every respect, an employee that is granted permission to use the UHC facility, is responsible for set-up, clean-up, damage and restoration to its previous state including any and all interior and exterior facilities used for such events.

700.10. Bullying Policy

UHC will not in any instance tolerate bullying behavior. Employees found in violation of this policy will be disciplined, up to and including termination. Bullying is defined as repeated inappropriate behavior, either direct or indirect, whether verbal, physical or other types of abuse, conducted by one or more Employees against another or others or conducted by persons who are not Employees, in or around the workplace and/or in the course of employment. Bullying is conduct that is threatening, humiliating, or intimidating or work interference, including sabotage, which prevents work from getting done. Such behavior violates UHC's Code of Personal Conduct, which clearly states that all Employees will be treated with dignity and respect.

Bullying may be intentional or unintentional. However, it must be noted that when an allegation of bullying is made, the intention of the alleged bully is irrelevant, and there will be zero tolerance until an investigation of the matter is completed and discipline is recommended. UHC considers the following types of behavior examples of bullying:

- **Verbal bullying:** Slandering, ridiculing or maligning a person or his or her family; persistent or infrequent but repeated name calling that is hurtful, insulting or humiliating; using a person as butt of jokes; abusive and offensive remarks.
- **Physical bullying:** Pushing, shoving, kicking, poking, tripping, assault or threat of physical assault, damage to a person's work area or property
- **Gesture bullying:** Nonverbal threatening gestures; glances that can convey threatening messages.
- **Exclusion:** Socially or physically excluding or disregarding a person in work-related activities.

In addition, the following, but not limited to, examples may constitute or contribute to evidence of bullying in the workplace:

- Persistent or infrequent but repeated singling out of one person
- Shouting or raising voice at an individual in public or in private
- Using verbal or obscene gestures
- Not allowing the person to speak or express themselves (i.e., ignoring or interrupting)
- Personal insults and use of offensive nicknames
- Public humiliation in any form
- Persistent or infrequent but repeated criticism on matters unrelated or minimally related to the person's job performance or description
- Ignoring, interrupting or sabotaging an individual at meetings
- Public reprimands
- Repeatedly accusing someone of errors that cannot be documented
- Deliberately interfering with mail and other communications
- Spreading rumors and gossip regarding individuals
- Encouraging others to disregard a Supervisor's instruction.
- Manipulating the ability of someone to do his or her work (e.g., overloading, under loading, withholding information, assigning meaningless tasks, setting deadlines that cannot be met, giving deliberately ambiguous instructions)
- Inflicting menial tasks outside the normal responsibilities of the job
- Taking credit for another person's ideas
- Refusing reasonable requests for leave in the absence of work-related reasons not to grant leave
- Deliberately excluding an individual or isolating them from work-related activities, including meetings
- Unwanted physical contact, physical abuse or threats of abuse to an individual or an individual's property (defacing or marking up property)

800. Discipline

800.1. Policy Statement

To maintain an orderly, safe, productive, and efficient work environment, it may be necessary to discipline an Employee who has exhibited behavior, performance issues, or taken an action that is in conflict with UHC's standards. Any Employee who violates UHC policies, standards of conduct, or whose performance requires improvement is subject to progressive disciplinary action to ensure that actions, which would interfere with business operations or the Employee's job performance, are not continued. Employees are responsible to perform their duties as set forth in their job descriptions or as otherwise established. Employees are encouraged to take advantage of all learning opportunities available and to request additional instruction when needed.

The objective of any disciplinary action is to:

- Assist the Employee to successfully perform their job functions
- Clearly identify the unacceptable conduct
- Clearly describe what specific improvements need to be made by the Employee
- Define the period of time in which improvements need to be demonstrated
- Specify how the Employee's conduct will be monitored
- Specify how and when the Supervisor will meet with the Employee periodically to encourage successful outcomes

Depending on the severity of the violation, any of the following disciplinary action(s) may be warranted:

- Verbal direction
- Instruction
- Verbal and/or written warnings
- Demotion/pay reduction/pay freeze
- Probation
- Suspension
- Termination

UHC's goal when taking disciplinary action is to assure fairness and consistency are practiced with sufficient communication to enable an Employee to understand the circumstances surrounding the violation. UHC reserves the right and discretion to determine which form of discipline will be used in any particular situation.

- UHC reserves the right to combine, skip or repeat steps depending upon facts of each situation and the nature of the violation
- When determining appropriate action UHC will consider factors such as a repeated violation despite coaching and/or training, the employee's work record, the amount of time since the last violation, and the negative impact the conduct and/or performance issue(s) have on the department, organization, and/or coworkers

Nothing in this policy provides any contractual rights regarding discipline or corrective action plans, nor should anything in this policy be read or construed as modifying or altering the employment at-will relationship.

800.2. Rules of Conduct

Listed below are examples of violations that are considered serious enough to result in disciplinary action, including employment termination, for a single violation. This list is not intended to be a complete list.

- Committing sexual or workplace harassment
- Physical or verbal assault on UHC employee, client, vendor, or partner
- Discrimination on the basis of ethnicity, race, national origin, color, religion, gender or gender preference
- Misappropriation of funds
- Falsifying any UHC record or report, such as an application for employment, timesheet, or a client's account information
- Theft or misuse of UHC property (See Section 1200.2 – Employee Use of UHC Issued Computer and Electronic Communication Systems) or another employee's property
- Insubordination
- Excessive use of profanity or abusive language
- Use of alcoholic beverages while on UHC premises or being impaired or intoxicated while on UHC premises or while attending an event related to UHC employment
- Use, possession, or distribution of an illegal drug or substance while in the workplace or while attending an event related to UHC employment, except that which is specifically prescribed to the Employee by a medical professional

- Willful or repeated neglect of safety practices and policies
- Actions or behaviors at the workplace that are illegal
- Repeated unexcused absences from work
- Absences from work due to incarceration
- Refusal to complete required job functions in accordance with job expectations

800.3. Disciplinary Procedures

The Supervisor will discuss the substandard performance or unacceptable behavior with the Employee in a timely manner in an attempt to discover the cause and set forth an appropriate plan for corrective action.

Generally, UHC's policy is to practice progressive discipline as described in the following Disciplinary Phases, but there may be instances in which a violation would merit skipping one or more Phases or require immediate employment termination (see Termination of Employment, Section 900, for more information) or other disciplinary action. In other words, disciplinary procedures are performed in accordance with the circumstances of each violation or behavior and the reasons for skipping any Phase(s) will be well documented.

800.4. Disciplinary Phases

- **Phase I – Performance Improvement Plan**

In initial instances of minor violations or unacceptable behavior, a Supervisor will discuss the problem in detail and counsel the Employee concerning corrective action and warn the Employee that failure to correct the problem within a specific time period may result in further disciplinary action. The Supervisor will provide clear expectations and follow up. The Supervisor and the Employee will outline steps to improve performance or resolve the problem. The Supervisor will create a Phase I - Performance Improvement Plan. The Employee will be asked to sign the Phase I – Performance Improvement Plan indicating understanding of the issues and corrective action needed. The Employee may provide written comments or rebuttal to the Phase I - Performance Improvement Plan. The Phase I – Performance Improvement Plan and any Employee comments will be placed in the Employee's personnel file. In the event the Employee fails or refuses to sign the Phase I Performance Improvement Plan, or any notice when requested, or fails to provide written comments or a rebuttal when that opportunity is offered to the employee, such failure or refusal will be documented by the Supervisor for inclusion in the employee's personnel file.

- **Phase II – Written Disciplinary Notice**

If an Employee commits a serious violation, has committed a violation a number of times, has had attendance issues on multiple occasions, or Phase I corrective action efforts have been unsuccessful, a Phase II - Written Disciplinary Notice may be prepared by a Supervisor clearly indicating the violation(s), the date(s), proposed corrective action, and the potential of future disciplinary action that may be taken if the violations are not corrected within a specific time period. An employee may be placed on probation during Phase II if deemed necessary. The Phase II Notice, including all supporting documentation to demonstrate the Employee's performance, conduct, or attendance issue, will be submitted to VP of Human Resources. The

VP of Human Resources will review the documentation for sufficiency and/or determine if a Phase II Notice is appropriate

Once approved by the VP of Human Resources, the Supervisor (if applicable) and the Department Head will review the approved warning with the Employee. The Supervisor will discuss the specified corrective action plan with the Employee and subsequent consequences if expectations/requirements of the action plan are unsuccessful, up to and including termination.

The Employee and Supervisor are required to read and sign the Phase II Notice with a copy given to the Employee and the original given to HR to be placed in the Employee's personnel file. The Employee may provide written comments or a rebuttal to the Phase II Notice. The Employee's signature on the form is solely an acknowledgement of his or her having been provided with the notice and not a concurrence with the findings.

- **Phase III - Final Written Disciplinary Notice (aka "Last Chance Notice")**

The Department Head should be consulted and in agreement with issuing a Phase III - Final Written Disciplinary Notice. This is a last chance warning from UHC to the Employee requiring sustainable, improvement of performance, conduct, or attendance. The Employee will be informed that he or she is on probation effective immediately, and that a breached Last Chance Notice normally results in employment termination. Suspension without pay, demotion, or reduction in pay may be administered as part of Phase III discipline, at the discretion of UHC.

The Supervisor will prepare supporting documentation to demonstrate the Employee's performance, conduct, or attendance issue(s), and submit to the VP of Human Resources (or an Officer of UHC if VP of HR is unavailable) for review for sufficiency and to determine if a Phase III – Last Chance Notice is appropriate.

The VP of Human Resources, the immediate Supervisor and the Department Head will determine together whether a suspension (and for what period of time), a demotion, or reduction in pay is appropriate as part of the Phase III discipline. A Phase III Notice requiring the Employee's immediate and sustained corrective action will be prepared by the immediate Supervisor, and reviewed by the VP of Human Resources. The immediate Supervisor, Department Head, or VP of Human Resources will read the Phase III Notice to the Employee, and the immediate Supervisor and Employee will sign the Phase III Notice, with a copy given to the Employee and the original placed in the Employee's personnel file. The Employee's signature on the form is an acknowledgement of his or her having received the notice and not necessarily concurrence with the findings. The Employee may provide written comments or a rebuttal to the Phase III Notice, which would be attached thereto. If suspension is issued, it will be effective immediately upon conclusion of the meeting (see Suspension below for more details).

- **Suspension**

There may be instances in which the gravity of a violation, issue, or allegations of misconduct are serious enough to justify placing an Employee on suspension for the remainder of that day, or for multiple days or weeks. In such instances, the Department Head, Supervisor and VP of Human Resources (or an Officer of UHC in absence of VP of Human Resources) will determine whether a suspension is warranted, and the specific or estimated length of time of the

suspension. Suspension variations and Notice of Suspension may include, but are not limited to, the following:

- A “remainder of day” suspension may be communicated verbally to Employee by the Supervisor, and documented by the Supervisor for placement in the Employee’s personnel file afterward.
- If in UHC’s judgment, an Employee poses a threat to themselves or others, or is causing or involved in disruption of the workplace, the Employee(s) may be required to leave the building immediately, without advance written notice. In such a case, Notice of Suspension will be communicated verbally, and a written Notice of Suspension will be prepared by the Supervisor(s), including specific reason(s) for the suspension, when it will begin and end, and what is expected of the Employee following return from suspension. Notice of Suspension will be sent to Employee’s personal email address and home address via USPS or other carrier for employee to review and sign. A self-addressed, stamped envelope will be provided with the mailed Notice for Employee to return the signed Notice of Suspension.
- When suspension is to accompany a Phase III Disciplinary Notice, details of the suspension will be included in that Notice, including specific reason(s) for the suspension, when it will begin and end, and what is expected of the Employee following return from suspension. The Employee and Supervisor are required to read and sign the Notice of Suspension. A copy of the Notice is given to the Employee and the original placed in the Employee’s personnel file.
- When suspension is related to a pending investigation, Employee(s) may be asked to leave the building without advance written notice. In such a case, Notice of Suspension will be communicated verbally, and a written Notice of Suspension will be prepared by the Supervisor(s), including a summary of what is being investigated and when the suspension is expected to end. Notice of Suspension will be sent to Employee’s personal email address and home address via USPS or other carrier, for employee to review and sign. A self-addressed, stamped envelope will be provided with the mailed Notice for Employee to return the signed Notice of Suspension.

Employee’s signature on a Notice of Suspension or Phase III Disciplinary Notice is solely an acknowledgement of his or her having been provided with the notice and not concurrence with the findings. A Suspended Employee will not be permitted to enter UHC’s place of business, nor engage in any UHC work, including working from home. During a suspension UHC-issued equipment such as cell phone, laptop, tablet, credit card, etc. may be retained by UHC during suspension. Suspended Employee will not be permitted to have contact with any coworkers or customers during work hours while on suspension without express permission. The Department Head, in consultation with the Supervisor and VP of Human Resources, will determine on a case-by-case basis whether the suspension is with or without pay, and if without pay, whether Employee may use available vacation, compensatory, or administrative leave, or as part of the discipline will take the suspension period as time off without pay; if determined to be without pay, Supervisor will alert Financial Services as soon as possible. UHC will comply with the Fair Labor Standards Act (FLSA) when determining withholding compensation from a suspended Exempt Employee.

800.5. Phase Appeals, Termination Grievance and Review Procedure

Appeals to any disciplinary action or terminations made by UHC are subject to one review by a UHC Officer. Any Employee seeking to use this grievance procedure must notify a UHC Officer in writing within five (5) business days of the disciplinary action notice or termination. The Employee must state the grievance and the requested relief. The UHC Officer shall use fair and appropriate standards to review and respond to the grievance. At a minimum, the Employee will be given an opportunity to be heard, i.e., to express concerns verbally or in writing, as part of this process. The UHC Officer will work with the VP of Human Resources to investigate any grievance. Any decisions made regarding the grievance will be provided in writing to the Employee and will typically be responded to within five (5) business days from receipt of Employee's grievance.

800.6. Disciplinary Documentation

When requested by the Employee, additional copies of all progressive disciplinary documentation will be provided. UHC reserves the right to withhold confidential investigative documentation.

900. Termination of Employment

900.1. Involuntary Termination

UHC reserves the right to treat disciplinary or job performance situations on a case-by-case basis. There may be situations, for example, in which an Employee does not fulfill job requirements; engages in acts of misconduct, insubordination, dishonesty or violence; or is excessively absent or tardy without an acceptable excuse, where UHC may terminate the employment of the Employee.

Before attempting an involuntary termination, Supervisors will consult and work with the VP of Human Resources and an Officer following the Discipline Policy (Section 800) when appropriate. The Supervisor will conduct a termination meeting with the Employee where another Supervisor or HR representative should attend as a witness.

This Section does not limit the employment "at will" relationship or create a requirement that terminations be based on "cause."

In addition, an involuntary termination may occur as part of a workforce reduction. UHC may reduce the size of its workforce at any time and for any reason. UHC may, but need not, offer a voluntary severance incentive in connection with a work force reduction. An Officer and the VP of Human Resources will determine how the work force reduction is carried out.

900.2. Voluntary Termination

Employees who choose to resign from UHC are requested to submit a notice of resignation by email or hard copy, including the planned final day of employment with UHC, to their Supervisor, Department Head, or HR. There may be instances where, for business reasons, UHC will choose a different final workday than the Employee's preferred final day.

900.3. Termination During the Probationary Period

UHC newly-hired Employees must complete a probationary period as described in the offer letter. During this probationary period, the process of formal discipline does not apply and Employees may be dismissed at any time with no reason given. Probationary Employees may not use the termination grievance found in Section 800.5 – Phase Appeals, Termination Grievance and Review Procedure in this handbook.

900.4. Abandonment of Position

An Employee who is absent from work for three consecutive days and is capable of providing proper notification to his or her Supervisor but does not do so shall be deemed to have abandoned his or her position and shall be dismissed for cause.

900.5. Retirement

An Employee may retire at any time as provided for in State retirement regulations and statutes and the Utah Retirement Systems procedures. It is recommended that an Employee contact Utah Retirement Systems no later than three months prior to the expected retirement date; URS recommends an Employee contact them 12 months prior.

900.6. Exit Interview

In the event of either a voluntary or involuntary termination of employment, UHC will treat the Employee fairly and courteously. For Employees who are terminating voluntarily, The VP of Human Resources or other HR representative will attempt to conduct a confidential personal exit interview. While each exit interview is unique, it will typically include details such as the final payment of wages, and what vacation and sick benefit payouts the Employee is eligible for. During the exit interview Employees are encouraged to discuss their job experience at UHC, including working conditions, adequacy of training, job satisfaction and effectiveness of management. At that time, Employees will surrender their building access card, any UHC keys and/or equipment that Employee has at that time.

900.7. References after Termination

HR provide general references (including job title, dates of employment, departments worked) on its former Employees to prospective employers. A record of these transactions is stored in the Employee's personnel file.

1000. Financial Services

1000.1. UHC President

By Utah law, the UHC Board of Trustees appoints the President of UHC. The President also serves as CEO and Secretary/Treasurer. In the role of Secretary/Treasurer, the President has the following responsibilities:

- Establish bank accounts and other monetary investments in the name of UHC
- Administer, manage, and direct the affairs and activities of UHC in accordance with the policies, control, and direction of the Trustees
- Approve all accounts for salaries, allowable expenses of the corporation, or of UHC employee or consultant, and expenses incidental to the operation of the corporation.
- Perform any other duties as may be directed by the Trustees in carrying out the necessary responsibilities

1000.2. Authority to Disburse Funds

UHC has three categories of accounts: Accounts for the Operating Fund, accounts for the Servicing Department, and accounts for the Housing Development Fund. All operating costs and expenditures of UHC, as well as most of the Housing Development expenditures are disbursed through the operating account. The Servicing accounts are all fiduciary accounts to facilitate UHC's servicing activities. The Housing Development accounts, as categorized, are owned by separate legal entities with UHC acting as an agent or minority member.

- **Authorized Check Signers:** All UHC checks require two authorized Signatures, which may be any two of the UHC Officers. In addition, the VP of Financial Services and the VP of Financial Analysis are authorized to be one of the two required signatures on two of the Servicing Department accounts, the "Escrow Disbursement Clearing Account" and "Remittance Clearing Account."
- **Disbursement Procedures:** Funds may be disbursed by physical check from UHC bank accounts or disbursements may be made by wire transfer or ACH transfer or intra-bank transfer from one account to another. Intra-bank transfers are defined, for purposes of this policy statement, to be funds transferred between two pre-authorized linked accounts. This type of transfer is very common in the Servicing Department.

The payment for goods and services, whether accomplished by check or bank transfer, should be organized to ensure that no unauthorized payments are made, that complete and accurate records are made of each payment, and that payments are recorded in the appropriate period.

Checks and bank transfers will be prepared following the determination the transaction is valid and is in accordance with the following UHC procedures:

A determination the transaction is valid should be accomplished by reviewing the following supporting documents;

Invoices (together with receiving reports and packing slips)

- Purchase Orders
- Payroll records
- Petty cash vouchers
- Remittance advices
- Check requisitions

Check requests should be signed by a responsible official (Department Head or Assistant VP) indicating proper authorization. Check requests will be prepared by persons other than those who initiate or approve documents for payment.

Checks and bank transfers will be designed or completed in such a way to make subsequent unauthorized alteration difficult through use of protective paper, check imprint, etc. The following procedures are prohibited:

- Checks payable to “bearer” or “cash”
 - Checks signed in blank
 - Altered checks and bank transfers
- **Check Procedures:** Each signatory will examine the supporting documentation to ensure each item has been checked and approved in accordance with UHC’s procedures. There will be adequate control over the custody and use of the signer and signature plates when a mechanical check signer is used. Servicing checks over \$10,000 print with one electronic signature and requires an authorized signer for the second signature. Servicing checks under \$10,000 print with one electronic signature only. All checks created outside of the Servicing check system require signatures from two authorized signers.

UHC checks may be from traditional check stock, which are preprinted by a financial printer or computer generated checks (i.e. laser check) using specialized software and blank security paper. Facsimile signatures are only authorized for computer generated checks. Checks are printed on 8.5x11 check stock with stub on top. Servicing checks are printed on 8.5x11 check stock with stub on bottom. The original check and stub are sent to the vendor.

- **EFT Procedures:** All supporting documentation should be signed by a responsible official (Department Head or Assistant VP) indicating proper authorization. After approval by a Department Head or Assistant VP, an EFT Transfer request is then reviewed and signed by an Officer. If the transaction is non-recurring (not occurring at least quarterly, unusual, or purchases of land, etc.), this requires two Officers to review and sign the EFT form.

1000.3. Use of UHC Credit Cards

The purpose of the UHC Credit Card program is to establish a simple, easy to use, more efficient, cost-effective method of purchasing and payment for small dollar transactions (less than \$1500). Cardholders are expected to comply with these policies and procedures, as well as UHC purchasing policies. This program is designed to supplement a variety of processes, including petty cash, check payments, and purchase orders. It can also reduce the need for cash advances for travel, make payment of travel costs more convenient for travelers, and simplify accounting for travel reimbursements.

- **General Credit Card Policies:** Credit cards are the property of UHC. They are to be used for allowable UHC purchases only, not for personal non-UHC expenses. A Cardholder’s failure to comply with this and procurement policies may result in severe consequences, including termination of employment.

Each credit card is issued to a specific Employee, who is the only person authorized to use it. The Cardholder can authorize their direct reports to perform online purchases using their credit card. UHC carries liability for the credit cards. Credit card use will not affect an Employee’s personal credit rating in any way.

The Cardholder is responsible for the security of his/her credit card as well as for accounting for the transactions that are made with the card. If the credit card is lost or stolen, the Cardholder must notify the VP of Financial Services immediately, so further transactions will be blocked and the card canceled. Prompt action in these circumstances can reduce UHC's liability for fraudulent charges.

Because UHC funds are committed each time a credit card is used, the Cardholder must understand and comply with applicable UHC Purchasing policies.

Examples of appropriate uses include the following: lodging, meals (not reimbursed with a per diem), airlines tickets, car rentals, parking charges, among others. Other permitted uses include, but are not limited to, business meals, meeting expenses, and direct mail, catalogue or internet order purchases that result in saving UHC time and/or money.

- **Requesting a Credit Card:** When a Department Head determines it is within the scope of a Employee's job duties to make small dollar purchases on behalf of the department and/or engage in frequent travel, they will direct the Employee to apply for a UHC credit card using the UHC Credit Card Application. The Employee's direct Supervisor must approve the application for a credit card by signing the application. Employees must carefully read, understand and sign the Cardholder Agreement and submit it with the UHC Credit Card Application to the VP of Financial Services.

The VP of Financial Services will review the application for completeness and then direct the CFO to review, sign and date it. The CFO will then submit the application to the Credit Card Company.

Before beginning to use the Credit Card, the new Cardholder will attend a training conducted by Financial Services. This course is designed to educate the Cardholder on UHC credit card and purchasing policies to ensure the Cardholder understands his/her responsibilities and knows how to use the card appropriately. All Cardholders are also required to attend this training on an annual basis.

- **Restrictions on Credit Card Use:** There are several small dollar items that require careful discretion and consideration of the business purpose BEFORE making the purchase, or are prohibited because it is inappropriate to purchase with UHC funds. **All items purchased by UHC must have a clear business purpose** that is in support of conducting UHC business and/or advancing the mission of UHC. If a Cardholder purchases a small dollar item that does not have a clear and direct business purpose, or is otherwise inappropriate to be purchased with UHC funds, the Cardholder will receive written notification; reiteration of the requirement regarding business purpose and notification the Cardholder is placed on notice. A second occurrence may result in credit card deactivation and revocation of credit card privileges.

Each credit card is assigned a monthly limit, which is based on Department's needs. If these limits have to be adjusted, the Cardholder's Supervisor must contact the VP of Financial Services to request a change.

Some supplier Merchant Category Codes have been “blocked” from use in the credit card program because they are considered high risk and are generally not used by UHC in the normal course of business. Examples include casinos and adult entertainment merchants.

In general, most UHC purchases are exempt from Utah State Sales Tax; however, an Employee may pay sales tax on meals, transportation, and/or incidental costs of less than \$100 charged on the credit card. Lodging-related taxes may also be paid by an Employee traveling on official UHC business. There may be a small number of cases where sales tax is charged unnecessarily. In these situations, present a sales tax exemption certificate to the vendor, verifying that the purchase is exempt. For additional information or assistance, contact the VP of Financial Services.

Examples of when the credit card may not be used:

- Purchase of items for personal use or consumption
 - Purchasing in violation of UHC procurement policies
 - Splitting a purchase to remain under procurement policy limits
 - Gas for any UHC-owned vehicles (there is a separate Gas Card), except for extenuating circumstances
 - Services that would be considered either Payroll or Independent Contractor Payments
 - Charitable Donations
 - Alcoholic Beverages (except when these charges will be reimbursed by another party and approved by an Officer)
 - Cash Advances
 - Utah State Sales Tax (except for lodging, restaurants, and small incidentals under \$100.00)
- **Travel Related Credit Card Purchases:** Meals while traveling should not be charged to a UHC credit card, unless they are for a group gathering and done in lieu of per diem.

The cardholder is responsible for submitting all itemized receipts for credit card charges promptly upon returning from a business trip. However, do NOT claim reimbursement for any items that are charged on the credit card.

When traveling on UHC business, the Cardholder may use his/her credit card to pay the official UHC business travel expenses of fellow UHC Employees. However, all travelers must identify their expenses on their own travel reimbursement forms and reference who paid for their expenses by inputting the last 4 digits of the card used in the travel reimbursement’s designated field.

The Cardholder may include the expenses of a non-UHC-Employee fellow traveler in cases where separation of the payment is difficult and UHC is not reimbursing the non-UHC-Employee traveler for travel expenses, excluding nominal transportation costs (i.e. less than \$10). For example, a non-UHC-Employee traveler who is staying in a double room with the Cardholder is not billed separately by the hotel. The Cardholder may use his/her credit card to pay the total bill. However, only the single rate is the allowed business expense, and the difference must be paid back to UHC by the Cardholder.

- **Itemized Receipts must be Maintained:** Cardholders must keep itemized receipts for all goods and services, including meals, purchased with a credit card. Itemized receipts are the only documentation identifying what was purchased and specifying whether or not sales tax was paid on the purchase. They will also be used for auditing purposes.

If no itemized receipt is submitted for a credit card charge, a Credit Card Missing Receipt Form must be completed, signed and dated by the Cardholder and their Supervisor. For travel-related exceptions, see Section 1100 – Travel Policy (Incidentals). In addition, the Cardholder’s Department Head must write a memo to an Officer, requesting an exception to this policy. Excessive requests for exceptions may result in the loss of credit card privilege.

- **Cardholder Activity Log:** Monthly transaction statements are received directly from the bank and delivered to Financial Services. Cardholders will be emailed a copy of the statement and must prepare a Cardholder Activity Log. This document, along with the itemized receipts, serves as a record of information about the purchase transactions the Cardholder makes on the credit card. **Use of this log is a mandatory requirement and must be submitted with every monthly credit card statement.** Each individual Cardholder is also responsible for logging the “Business Purpose” on each transaction identified on the Cardholder Activity Log. For any and all business meal or food purchases, the individuals hosted should also be listed for each occurrence.
- **Cardholder Review/Reconciliation/Signature:** Individual Cardholders must review their monthly credit card statement emailed to them by Financial Services, reconcile and verify each purchase transaction receipt against the monthly statement and the purchase transactions listed on their Cardholder Activity Log for that month.

Individual Cardholders must sign and date their Cardholder Activity Log. The Cardholder Activity Log and itemized receipts are securely bundled together and submitted to the Supervisor for review and signature/approval.

- **Supervisor Review/Approval/Signature:** Each month, the Cardholder’s Supervisor must review and reconcile the Cardholder Activity Log to the itemized receipts and to the monthly credit card statement. The original monthly credit card statement will be provided to the Supervisor by Financial Services and NOT from the Cardholder. The Supervisor is responsible to ensure there is a legitimate business purpose for all transactions. The Supervisor’s review and reconciliation must be documented by a signature and date. The President’s use of the UHC credit card will be reviewed and signed monthly by another Officer of UHC and then provided quarterly to members of the Audit Committee for review.

Cardholder Activity logs, itemized receipts, credit card statements, and other documentation must be retained in accordance with UHC record retention policy, consistent with other financial documents.

Credit card transactions may be audited by Financial Services and outside auditors.

After the Cardholder and Supervisor signatures have been completed, the entire credit card packet, inclusive of the original credit card statement, Cardholder Activity Log and itemized

receipts must be forwarded to Financial Services, by the 10th of each month. Cardholders that habitually miss this deadline will be placed on Credit Cardholder Notice; continued lateness may result in credit card deactivation and revocation of credit card privileges.

- **Payment to Credit Card Provider is made by Financial Services:** The collective monthly credit card purchase transactions made by all UHC Cardholders are paid in one lump sum directly to the bank by Financial Services. Cardholder's purchase transactions are reallocated from the clearing account to the appropriate accounting codes as determined by Financial Services based on the business purpose indicated on the Cardholder Activity Log.
- **Termination of Employment or of Credit Card Privilege:** Upon termination of UHC employment or termination of Credit Card privilege, the cardholder must return his/her Credit Card to the CFO, VP of Financial Services, or Assistant VP of Financial Services who will destroy the card and notify the bank to cancel the credit card. The credit card must be canceled within two business days of the termination date.

Reviews: The VP of Financial Services will review the Cardholder Activity Logs, credit card statements, and supporting receipts for all Cardholders at least quarterly. Credit card information is subject to review by an Officer as requested.

1000.4. Petty Cash

This policy establishes the proper uses and administration of petty cash funds. Petty cash funds provide a convenient way to pay for small expenses. Wherever possible, Employees should use other disbursement methods (i.e., Credit Card, Check Request) instead of petty cash.

When other disbursement methods cannot be used, petty cash funds can provide cash to cover minor expenses, such as reimbursement of staff members for small expenses such as meal reimbursements, parking, etc. Reimbursements larger than \$50 should be done through a Check Request.

To receive reimbursement from the petty cash fund, Employees must fill out a "Received of Petty Cash" form documenting the date of the expense, amount, and business purpose. The Employee should then attach the original itemized receipt and then have their direct supervisor sign the form prior to giving the documents to the VP of Financial Services or Assistant VP of Financial Services for reimbursement. When the Employee receives the funds, they should sign the form indicating they have received the cash.

1000.5. Procurement Policy

This Procurement Policy is intended to ensure that goods and services purchased for the ongoing operations of UHC are obtained in a cost-effective manner and in compliance with best practices to safeguard corporate resources, to substantiate proper oversight of expenditures, and establish purchasing thresholds.

As a fraud detection tool, UHC utilizes Positive Pay on its three main disbursement accounts: the Operating Fund, Escrow Disbursement, and the Principal Clearing Account. UHC uploads to the bank a file with the check number, payee, and dollar amount of each check issued. The bank compares

the items submitted for payment against those authorized and issued by the company before transferring liability to UHC.

- **Authorized Individuals:** Only the Officers, Department Heads, and Employees designated by Officers or Department Heads will make small purchases as defined in this policy. Employees should disclose Conflicts of Interest (see section 100.3) and refrain from participation in the procurement process if Conflicts of Interest exist. Any Computer Equipment (including Hardware, Software, etc.) purchased must be approved in advance by the VP of IT.
- **Use of Contracts:** Purchases made utilizing pricing established by the State of Utah Purchasing Division or UHC contracts that have already undergone the bidding process are exempt from additional bidding procedures. If an item is on an existing UHC contract, Employees should utilize that method first, and only with Officer approval, assuming a valid business purpose, can they purchase items from competing suppliers. Officers are the only staff members legally authorized to sign contracts for UHC.
- **Sole Source:** When a supply or service is available from only one source in the marketplace, the product or service may be purchased as a sole source. If a department believes a product or service is a sole source, the department may submit a Sole Source Request Memo with supporting documentation to the CFO or VP of Financial Services. The CFO or VP of Financial Services will review the memo to determine whether the purchase is justified as a sole source. Sole source requests with insufficient justification and rationale in support of the sole source assertion may not be approved. In cases of reasonable doubt or insufficient sole source justification, the department should conduct a competitive solicitation.
- **Highly Specialized Professional Services:** When engaging services from highly specialized areas (such as Financial Advisors, Attorneys, Bond Counsel, etc.) initial selection should undergo a competitive Bidding or Request for Proposal (RFP) process and that UHC Officers review those relationships periodically. When reviewing these types of services, the evaluator should develop a written criteria and ranking system to evaluate if the current provider of services is meeting all expectations or should undergo a competitive bidding process. All contracts and agreements made for highly specialized services must be approved by an Officer and are typically discussed with the Board of Trustees as any changes are made.
- **Sales Tax Exemption:** UHC is a sales tax-exempt organization. All purchases for goods used by UHC should be made without the charge of Utah State Sales Tax by using our Sales Tax Exemption Form when requested. Any employee found to be using the UHC tax exempt status for non-UHC purchases will be subject to immediate termination of employment.
- **Procurement Thresholds:** The thresholds outlined below apply to the full cost of procurement, including shipping and other charges. It is prohibited to split or divide procurement into smaller procurements with the intent to circumvent any established threshold.

These thresholds apply to all procurements and competitive bidding will be employed in the procurement of any goods or services as described below; all exceptions require approval of an Officer (apart from Contract, Sole Source and Highly Specialized Services described above).

Small Dollar Purchases: \$1499.99 or less

Small Dollar Bid: \$1,500.00-\$4,999.99

Large Dollar Bid: \$5,000.00 or more

Small Dollar Purchase: For purchases where the extended unit/service cost is reasonably expected to be less than \$1,500, select the best source without seeking competitive bids. The \$1,500 threshold is for a single line item with a maximum of \$4,999.99 annual cumulative threshold that may be expended to obtain procurement items from the same vendor/source.

Small Dollar Bid: For purchases where the extended unit/service cost is reasonably expected to be greater than \$1,500 but less than \$5,000, two documented telephone or written quotes, or three internet or three catalogue prices will be obtained. Evidence of bidding must be maintained and submitted upon request for payment. Small Dollar Bid items require approval from the VP of Financial Services or Assistant VP of Financial Services if not previously budgeted.

Large Dollar Bid: For purchases where the extended unit/service cost is reasonably expected to exceed \$5,000, three written proposals will be required. Large Dollar Items require approval from the VP of Financial Services, Assistant VP of Financial Services, or CFO if not previously budgeted. Whether or not item is budgeted, an Officer must review the procurement documentation before execution of the purchasing of goods/services.

An invitation for bids can be conducted through email or a bidding website and will:

- State the period of time during which bids will be accepted
- Describe the manner in which a bid will be submitted
- State the place where a bid will be submitted

And include or incorporate by reference to the extent practicable

- A full description of the procurement items sought
- The full scope of work
- The objective criteria that will be used to evaluate the bids
- The required contractual terms and conditions

- **Board of Trustees Required Approval:** Capital funding for the financing of affordable housing properties for Single Family, Multifamily, or Housing Development funds are presented to the Board for authorization as needed. The following purchase transactions, which have not already been taken to the board as outlined above, require prior approval by the Board of Trustees.
 - Contracts for professional services requiring payment by UHC in one fiscal year: \$500,000 or more
 - Purchases of supplies, equipment, and non-professional services requiring payment by UHC in one fiscal year: \$500,000 or more
 - Construction or Capital Project related contracts requiring payment by UHC: \$1,000,000 or more

- **Required Documentation:** Evidence of competitive bidding and evidence of any exceptions granted will be maintained in UHC records. Documentation supporting procurement will be provided to Financial Services typically through a Bidding Documentation Sheet and retained for seven years, which is the retention policy, to demonstrate compliance with these Procurement policies.
- **Office Supplies/Equipment:** Office supplies are those expendable items that are normally consumed in the performance of day-to-day administrative tasks across UHC. The Administrative Services staff is responsible for and is authorized by delegated authority of the VP of Administrative Services, to procure office supplies and minor capital items as deemed necessary to reasonably meet the office demands for such items, and to establish and maintain reasonable levels of inventory on hand of such item, as deemed necessary. These items typically fall under the Small Dollar Purchase Threshold (under \$1,500) where no bidding is required. The Administrative Services staff will exercise prudent measures in ensuring that only reasonably priced items, of reasonable quality, in reasonable quantities be procured to permit staff to perform their administrative duties in a reasonably efficient and effective manner, or in the case of services, to ensure a safe, secure, functional office. The Administrative Services staff will generally make purchases for supplies and minor equipment from those vendors with pricing established by the State of Utah Purchasing Division or those deemed to be competitively priced and reliable through established accounts whenever possible.
- **Confidentiality of Terms:** If a Department Head believes that the Supplier Terms must be kept confidential for any reason, this must be first approved by an Officer and the terms will only be disclosed to necessary parties to execute the terms of the contract or provide payment to the vendor.

Compliance Reviews: At least monthly an employee of Financial Services will review compliance with procurement procedures for all or select a sample of payments made of UHC resources. Payment methods reviewed for compliance are not limited to checks but also include credit cards, EFTs, and petty cash.

1000.6. Subscriptions, Memberships, and Local Training

UHC pays approved subscriptions, memberships, and local training incurred by UHC Employees in furtherance of UHC's mission and purpose. In evaluating these requests, supervisors must consider the "value added" to UHC operations or reputation as a result of the proposed membership, subscription, and local training. Prior to the expenditure, employees must complete the Subscriptions/Memberships form or Local Training Form to obtain approval from the Employee's Supervisor (when applicable) and Department Head. An Officer approval is required on the Subscriptions/Memberships form.

1000.7. Recognition Allowances

UHC values the hard work and dedication of its Employees and wants each Employee to feel valued, recognized, and appreciated. This policy provides a framework for individuals and teams to be recognized for their outstanding work and contributions in the following areas:

Anniversary/Years of Service: Employees who work 30 hours or more per week become eligible for a service award/gift and lunch with Supervisor and Department Head or Department Head and an Officer in the year in which they complete 5, 10, 15, 20, 25, 30, 35 and 40 years of service. A semi-annual event is held to acknowledge and celebrate Employees who reach these major anniversaries UHC wide to include light refreshments.

Celebrations: Traditions are important at UHC and these traditions include the following events/holidays:

- UHC Annual Golf Tournament
- End-of-Summer Event
- Halloween
- Holiday Event (usually held in December)
- Occasional companywide activities (i.e. Dogs & Denim, Rootbeer Float Day, etc.) as approved by the President

Retirement/Voluntary Departure: Retirement recognition and an award/gift is given upon retirement or departure after completion of 10 years or more of employment at UHC without a break in service. A company-wide celebration is held for retirement of greater than 10 years. A Departmental open house is held upon retirement of less than 10 years or when departing UHC after 10 years.

Life Event Recognitions: Employees are acknowledged for certain life events including:

- Wedding of Employee
- Birth of Employee's baby or Employee's adoption of a child.
- Death of Employee's spouse/partner, child, parent, sister, or brother and parent, sister or brother-in-law.
- Major surgery or illness of Employee or spouse/partner
- Employee higher education graduation and earning of a degree

Team Building: Team building is an ongoing process that helps a department evolve into a cohesive unit. Employees' shared expectations for accomplishing group tasks while developing trust and support for one another and respecting one another's individual differences is the goal. Effective team building can lead to:

- Unification and motivation around a common goal
- Better communications
- Increased department productivity and creativity
- A climate of cooperation and collaborative problem-solving
- Higher levels of job satisfaction and commitment
- Higher levels of trust and support
- Diverse Employees working well together
- Better operating policies and procedures

Budgetary guidelines for the above recognition events can be found on Our Net or by contacting the VP of Financial Services. Passing of envelopes around UHC for donations for life events is prohibited.

1000.8. Gift Cards

UHC purchases gift cards for recognition awards, team building, individual incentives, and outside business partners. The use of gift cards will be left to the discretion of Managers and Department Heads. When a gift card is purchased using UHC funds, a Gift Card Log is required to be used. The Gift Card Log must be updated each time a gift card is given to an Employee, Outside Party, or transferred to another Manager. Gift Card Logs must be submitted to Financial Services at time of initial purchase and within the pay period(s) of distribution. Per IRS guidelines, UHC will record the gift card amount as an employee's earnings and will withhold federal, state and FICA taxes as required.

1100. Travel Policy

1100.1. Policy Statement

UHC pays for certain approved business travel and related expenses incurred by UHC Employees in furtherance of UHC's mission and purpose. The majority of out-of-state travel and expenses are incurred in relation to housing seminars, technical training or other training, and educational events. Employees are actively encouraged to participate in educational presentations as panel members. In evaluating travel requests, supervisors should consider the "value added" to UHC operations or reputation as a result of the proposed travel.

In order to provide reasonable standards for assessing business travel and expense approvals, UHC has instituted this travel and expense reimbursement policy. UHC Employees engaging in business-related travel may incur travel-related expenses (airfare, accommodations, meals, ground transportation, etc.) in a manner that recognizes and is consistent with UHC's status as an independent state entity with an affordable housing mission. It is the responsibility of individual Employees to incur only those expenses that are necessary, reasonable and consistent with that status.

For training that does not require an overnight stay or travel-related expenses, see Section 1000.6 - Subscriptions, Memberships, and Local Training.

1100.2. Travel Approval/Advance, Expenses, and Reimbursement

- **Travel Approval and Advance:** Prior to any travel, Employees must complete the Travel Authorization Form. Authorization of travel and certification of available budget for all travel must be approved by an Employee's Supervisor (when applicable) and Department Head. Department Heads do not require an Officer's approval for travel if budget has been approved for said travel unless a travel advance is requested. If budget money is not available, approval must be received from the CFO. When all approvals have been obtained, the original Travel Authorization Form must be submitted to Financial Services, with the employee retaining a copy.

Following approval of the authorization, an Employee may receive a travel advance for up to 90% of the anticipated qualifying travel expenses. Employees should use travel advances only for those costs expected to be incurred and paid as out-of-pocket expenses, i.e. meals, ground transportation, incidentals, etc. Any expenses that will be directly paid by UHC either through direct billing or through use of a UHC corporate credit card i.e. registration fees, lodging, airline tickets, etc., will not be considered in determining the amount of the advance. The Employee

will sign and date the appropriate space on the Travel Authorization Form when the travel advance moneys are received.

All out-of-state travel is budgeted in advance and must be approved in advance by a Department Head. Employees must not commit to any expenditures or travel plans without obtaining this authorization and checking that funds are available within the budget.

Supervisors should make travel recommendations for the minimum number of UHC Employees required to effectively implement ideas and concepts that may be garnered in a seminar setting. All out-of-state requests within a particular department for a particular event should be made simultaneously in order to allow a Department Head to assess the appropriate number of attendees at any given event. In instances where family travels with the Employee, only the exact cost of travel and accommodations for the Employee is reimbursed by UHC. Personal entertainment expenses are not reimbursable.

Program travel must be preauthorized by Department Head.

- **Travel Expenses:** All travel bookings should be made in a manner designed to minimize the expense incurred by UHC for travel-related reimbursement. Employees may book their own travel; however, they remain responsible for meeting the "expense minimization" standard. Employees are permitted to arrive before a travel event begins or to extend the stay beyond the official close of a travel event; however, all expenses beyond the days of the approved event are the Employee's sole responsibility. This requirement may be waived by a Department Head if an overnight stay reduces overall expenses and is prudent given the circumstances of the travel event.
 - **Air Transportation:** Air transportation is limited to Economy class with seat selection availability. All reservations should be the least expensive air fare available at the time reservations are made. Only one change fee per trip will be reimbursed with the explanation for the change documented and Department Head approval received.
 - **Lodging:** Employees should coordinate with others attending the same event when reserving and confirming all lodging arrangements. Reasonableness of cost, convenience, availability, geographic proximity and other pertinent considerations will be employed in selecting an appropriate lodging facility. Employees attending conferences are encouraged to make lodging arrangements at the hotel suggested by the conference, as doing so may help preserve a conference's viability. The amount of lodging expense allowed by UHC will be actual costs, including related taxes, and should reasonably approximate the amounts approved on the Travel Authorization Form.
 - **Lodging Receipt:** A proper receipt for lodging accommodations must accompany each Travel Summary/Settlement Form. A proper receipt is the original motel or hotel statement of charges and generally would include the following information:
 - Name of motel/hotel
 - Street address of motel/hotel
 - Town and state of motel/hotel
 - Telephone number of motel/hotel

- Date of statement
 - Name of person or persons staying at the motel/hotel
 - Date or dates of occupancy
 - Detailed breakout of all charges appropriately described i.e. room charge, taxes, phone, meals in room or affiliated restaurant, etc.
 - Amounts, method and date paid
 - **Lodging at Other Than Hotel/Motel:** In those instances where Employees elect to stay with friends or relatives rather than a motel/hotel or use their personal campers or trailer homes for travel, the Employee will be reimbursed at a Per Diem Lodging rate of \$25.00 per night with no receipts required. An Employee staying at a campground or trailer park must provide a receipt from such facility and the actual cost will be reimbursed.
- **Meals:** The Per Diem Meal Allowance method is utilized in order to more effectively control levels of anticipated and actual meal costs, to standardize these costs at reasonable levels and to facilitate the authorization and subsequent approval of costs incurred by the Employee. For each qualifying day or portion of a day, the Employee will be reimbursed on the Per Diem Meal Allowance Rate basis in lieu of actual expenditures incurred. Employees will report allowances for meals only at the Per Diem Meal Allowance rates described below. The Per Diem Meal Allowance rates will be modified when those rates used by the State of Utah are modified, typically once per Fiscal Year. The meals for which an Employee will report Per Diem Meal Allowances on both the Travel Authorization and the Travel Summary/Settlement is dependent upon the times of travel commencement and termination as described section 500.9, Pay for Travel.
- **Per Diem Meal Allowance Rates:** The UHC Per Diem Meal Allowance rates are the same as those established by the State of Utah Finance Department. The Per Diem Meal Allowance includes tax, tips and other expenses associated with a meal. Alcoholic beverages are not reimbursable. Complimentary meals of a hotel, conference, and/or association should be deducted from the allowance based on the meal provided; however, continental breakfasts (no hot food items) will not reduce the allowance. The following are the Per Diem Meal Allowances for FY2018-19 based on in-state, out-of-state, and premium travel locations:
 - In-state Per Diem Meal Allowance Rates: Breakfast, \$10; Lunch, \$14; Dinner, \$18; Total, \$42 per day.
 - Out-of-state Per Diem Meal Allowance Rates: Breakfast, \$10, Lunch, \$14, Dinner \$22; Total, \$46 per day.
 - Premium locations are divided into two tiers:
 - When traveling to a Tier I premium location (Anchorage, Chicago, Hawaii, New York City, San Francisco, and Seattle), the per diem rates are: Breakfast, \$15; lunch, \$20; dinner, \$32; total, \$67 per day.
 - When traveling to a Tier II premium location (Atlanta, Baltimore, Boston, Dallas, Los Angeles, San Diego, and Washington, DC), the per diem rates are: Breakfast, \$13; lunch, \$17; dinner, \$28; total, \$58 per day.
 - **Per Diem Meal Allowance Computation:** In computing the allowance for meals the beginning and ending days of travel will be broken into four quarters as follows.

- **Travel Commencing:** The qualifying meals for which Per Diem Meal Allowance is reportable for the first day of travel is calculated based on the quarter the travel commences, as follows:

<u>1st Quarter</u>	<u>2nd Quarter</u>	<u>3rd Quarter</u>	<u>4th Quarter</u>
a.m.	a.m.	p.m.	p.m.
12:01-6:00	6:01-noon	12:01-6:00	6:01-midnight
B, L, D	L, D	D	None

- **Travel Ending:** The qualifying meals for which Per Diem Meal Allowance is reportable for the last day of travel is calculated based on the quarter the travel ends, as follows:

<u>1st Quarter</u>	<u>2nd Quarter</u>	<u>3rd Quarter</u>	<u>4th Quarter</u>
a.m.	a.m.	p.m.	p.m.
12:01-6:00	6:01-noon	12:01-6:00	6:01-midnight
None	B	B, L	B, L, D

- **Allowances for Non-overnight Trips:** An Employee may request an allowance for meals only when officially approved travel is in excess of 200 miles round-trip and when travel from the office or home base and return to the office or home base is for a period of 8 hours or longer. The Per Diem Meal Allowance Rates and conditions of reimbursement will be the same as above. The Per Diem Meal Allowance is taxable as required by IRS regulations for travel without overnight lodging and will be paid directly to the Employee through payroll.
- **Meals for Trustees:** The actual cost (including gratuities and taxes) of meals for Trustees and their spouses/partners may be charged as a UHC expense when the Trustees conduct business activities during such mealtime period or are in attendance at meetings such as a conference, workshop or retreat. When UHC Employees and their spouses/partners or other advisors or consultants attend those meetings, the meals of those Employee, spouse/partners, advisors, or consultants may also be paid. Meal expenses for spouses/partners of Trustees and necessary employees attending such events may also be charged as a UHC expense. Trustees traveling on UHC business will be reimbursed at Per Diem Meal rates as above, but not for meals otherwise paid for by UHC or its business contacts.

- **Incidentals:** The Per Diem Allowances stipulated are all inclusive. Additional expenses such as sales tax and tips are considered part of the allowances shown for those types of reimbursements. However, Employees will be reimbursed for reasonable, actual costs for incidental items as follows:

- **General:** Baggage fees, skycap, maid, parking valet, bellcap, and doorman tips, parking fees (see Airport Parking below), toll fees, taxi (including tips approximating 20%), metro and bus fares, fuel for UHC or rental cars, certain mileage, telephone and other. Generally, no other gratuities will be reimbursed. Receipts should be obtained when possible.
- **Airport Parking Charges:** Generally, Employees will have adequate time to park their vehicle in the Salt Lake City Airport’s Long Term parking lot and take the free shuttle to the terminal or walking from the parking lot to the terminal if flying from the Provo Airport. In this context, the daily airport parking reimbursement will be limited to the Long Term parking rate only. If extenuating circumstances (such as extremely inclement

weather conditions, unexpected traffic delays, etc.) force the Employee to park in other than the Long Term lots, reimbursement in excess of the Long Term daily rate may be approved by an Officer. Late departure for the airport is not an extenuating circumstance. Parking expense exceeding \$20.00 will not be reimbursed without a receipt issued by the parking vendor or other proof of payment.

- **Ground Transportation Charges:** Reasonable efforts should be made to use the most economical method of transportation that is readily available and practical. Reasonable efforts should be made to obtain a receipt for taxi, subway, online ride hailing services and shuttle services, however, whether a receipt is obtained or not, the amount of the charges including any tip, date of the transportation, and the beginning and end points must be provided.
- **Telephone Charges:** Employees provided with a UHC mobile phone account should use the mobile phone for all calls when possible. If a mobile phone is not available, telephone calls for reasonable periods of duration of a personal nature while out of town on authorized business will be reimbursed for overnight trips. All telephone charges for business related calls while traveling for authorized business will be reimbursed. The telephone charges may be reflected within the lodging bill and reported as part of the lodging expense on the Travel Summary/Settlement, or if paid out-of-pocket may be reflected as incidental expenses.
- **Travel Reimbursement:** Employees will complete the Travel Summary/ Settlement, obtain all required approvals and submit it with all required attachments to Accounts Payable no later than ten calendar days following the end of the travel.
 - **Use of UHC Credit Cards:** UHC has authorized certain Employees to use credit cards issued in the name of UHC and the Employee for authorized travel and business expenses. UHC's Financial Services Department retains a generic credit card that is not issued to an individual Employee. This generic card may be checked out and used for business travel purposes. Cards issued to Employees or the generic card are referred to as a "UHC Card." This may prevent Employees without a UHC Card from having to absorb the costs of UHC business lodging and to minimize the need to draw larger travel advances. The Employee must follow all policies for UHC Credit Cards as outlined in section 1000.3 when checking out this card.
- **Advance vs. Actual Expenses:** After completion of travel, the Employee must submit the approved Travel Authorization if not already submitted, showing any advance travel payment received, attached to a final settlement claim, Travel Summary/Settlement, in which actual travel times and expenses incurred will be identified. If actual net reimbursable expenses are less than the Employee received in the advance travel payment, settlement by the Employee, in the form of personal check or cash, will be made along with the submission of the approved Travel Summary/Settlement. If the actual net reimbursable expenses are greater than the Employee received in the travel advance, then the Employee will receive reimbursement from UHC within 10 calendar days of the submission of the accurately completed Travel Summary/Settlement form accompanied by all required documentation. The Employee's Department Head and Supervisor (if applicable) are required to carefully review all expenses detailed in the Employee's Travel Summary/Settlement and compare the expenses to receipts, invoices and conference agendas to assure the Employee is properly reimbursed, and at the

same time watching for any inexplicable variances between information initially reported on the Travel Authorization and the information reported on the final Travel Summary/Settlement. The Supervisor (if applicable), Department Head and an Officer signatures on the Travel Summary/Settlement indicates that required careful review has taken place. The travel forms of the President will be reviewed and signed by another Officer of UHC and then provided quarterly to members of the Audit Committee for review.

The Travel Summary/Settlement form will generally have the following items, among others, attached to it:

- Request for Travel Authorization
 - Lodging statement of charges
 - Airfare receipt
 - Parking receipts
 - Details for individual ground transportation charges, receipts if available
 - Registration receipt and brochure/agenda of conference activities, if applicable
 - Other receipts for incidental expenses, if available
- **Reimbursement by a Third Party:** An Employee on UHC business, the costs of which will be reimbursed by a third party, must receive approval by an Officer and then, may request a travel advance. Third party reimbursements for travel expenses for UHC business must be used to offset any advances made by the UHC, when the Employee receives such reimbursement. No circumstances would ever warrant an Employee to be reimbursed by the UHC and also a third party for the same expense.

1100.3. Transportation

- **UHC-Owned Vehicles**

- **Usage:** UHC-owned vehicles may be used by authorized persons on official UHC business. Other persons on official business may accompany the UHC Employee driver. Family or friends may accompany the Employee driver when approved in writing in advance by an Officer. The Employee must complete the form “Request to Travel with Family or Friends” and have his or her Supervisor approve it before obtaining an Officer’s approval.
- **Violations of the Law:** The driver is expected to obey all applicable motor vehicle laws. Posted speed limits and all motor vehicle laws shall be adhered to. Any Employee who is cited for or found guilty of violating motor vehicle laws will personally pay the required fines.
- **Safety Belts and Restraints:** Safety belts (seat belts, shoulder belts, safety harnesses) must be used by all occupants of the vehicle. Utah law must be followed with respect to child restraints and booster seats when children are occupants of a UHC owned vehicle. Use of UHC vehicle to transport a child must only be done with prior approval using a “Request to Travel with Family or Friends” form.
- **Driver:** No UHC-owned vehicle shall be driven by any individual other than an approved Employee. The individual must have a current drivers’ license, a photocopy of which has been submitted to and on file with HR.
- **Accidents:** UHC’s insurance agent, Universal Business Insurance, should be contacted immediately in the event of any accident or damage with a UHC owned vehicle (or a Rental Vehicle):

Universal Business Insurance

Sandy Office: 801-984-6100

Sandy Fax: 801-984-6060

St. George Office: 435-656-7777

St. George Fax: 435-628-0379

If an Employee is driving a personal vehicle, contact the personal insurance agent and UHC. In the event of an accident or damage, the Employee should also contact the Supervisor or Department Head; if unable to do so, contact one of UHC's Officers or the Risk Manager. If anyone in the UHC vehicle is injured, medical attention should be obtained as quickly as possible. In no case should the safety or well-being of an occupant be risked or sacrificed for economic or any sense of embarrassment or shame.

- **Unauthorized Personal Use:** UHC-owned vehicles are used exclusively for UHC business purposes. UHC's insurance carrier does not provide insurance for unauthorized personal use of UHC vehicles. Employees are responsible to pay UHC or other parties for any damages resulting from the unauthorized personal use.
- **Fuelman Fleet Gas Card:** Each UHC vehicle is issued a (5) five-digit Driver Identification Number (DIN) to be used with the UHC's Fuelman Fleet Cards. All fuel purchases for UHC vehicles are required to use a Fuel Card and associated DIN. Each Employee is required to sign and fill out a Driver Fuel/Fleet Gas Card Form prior to use of any UHC vehicle. Fuelman Fleet Cards may not be used for personal vehicles or non-business purposes. Using the Fuelman card for any purpose other than official business use will be considered theft of the Corporation's property, and could be grounds for termination of employment. Each Fuelman Fleet Card is assigned to a specific UHC-owned vehicle; however the DIN will work with any Fuelman Fleet Card. Swapping or sharing of Fleet cards between vehicles or to use any card for other than the intended purpose is not allowed. Each time an Employee uses a Fuelman Fleet Card they are required to completely fill the vehicle's fuel tank and enter an accurate odometer reading at the pump. This will allow UHC to monitor fuel usage and track required maintenance intervals.
- **Private Vehicles**
 - **Reimbursement Procedures:** If a UHC-owned vehicle is available, Employees should first use a UHC-owned vehicle whenever it is available and practical for in-state travel. With prior Supervisor approval, Employees may use a private vehicle in the conduct of authorized UHC business and receive reimbursement based on mileage.
 - **Reimbursement Rate:** Authorized use of a private vehicle on official business will be reimbursed at the Mileage Reimbursement rate established by the Internal Revenue Service. The current rate is included on the reimbursement form and updated annually. The mileage rate is all inclusive and includes amounts for the cost of automobile operation, insurance, fuel, maintenance costs, and depreciation. Additional expenses such as parking, storage, tolls, etc. may be allowable reimbursable expenses. Damage to an Employee's personal vehicle, damage to another vehicle or other property damage resulting from a collision and liability for bodily harm or death for passengers traveling in an Employee's private vehicle or another involved in a collision is the responsibility of that individual or his or her insurance company. The Employee is expected to obey all applicable motor vehicle laws.
 - **Mileage Computation:** Mileage must be computed from the odometer reading and should be limited to the most direct, economical, usually traveled routes. Mileage charts and online mapping programs such as Google Maps or MapQuest may be used by the Employee

or Supervisor in determining the reasonableness of mileage traveled and may be used for authentication purposes.

- **Documentation:** An approved Mileage Reimbursement form will be submitted reporting miles driven on UHC business during the indicated period. Documentation may also be obtained from online mapping services. Mileage reimbursement may also be requested on the form used for Program Travel if other costs associated with the trip, such as meals and lodging, are to be documented at the same time. Mileage for personal travel in conjunction with Program Travel is not reimbursable.

- **Driving Instead of Flying**
 - **Approval:** An Employee may choose to drive UHC-owned or a privately-owned vehicle instead of flying to distant destinations subject to approval of an Officer.
 - **Driving a UHC-Owned Vehicle:** Employees and their Supervisors should evaluate the probable cost differential between driving and flying. For example, if UHC business must be conducted in a single city such as St. George, Utah, or Denver, Colorado, an Employee can fly there and back in the same day. The cost of the flight, airport parking plus a rental car and its fuel may be more cost effective than the cost of driving a UHC-owned vehicle (measured using the Mileage Reimbursement Rate) or a privately-owned vehicle along with expenses for meal per diems and overnight lodging, notwithstanding the possible inefficiency of the Employee's time. This evaluation should be performed and evaluated by the Employee's Supervisor before requesting approval of travel for UHC business.
 - **Driving a Privately-Owned Vehicle:** If an Employee drives a privately-owned vehicle, reimbursement will be at the lower of the Mileage Reimbursement rate described above plus additional out-of-pocket expenses such as parking, toll fees, etc. or a quoted airplane fare plus estimate of transportation costs, unless otherwise approved by an Officer. In addition, allowances for meals will be paid for the same period of time that would have reasonably been incurred had the Employee flown.
 - **Travel Time:** If the primary purpose of driving a privately-owned vehicle is for the purpose of having family or friends accompany the UHC Employee or for the purpose of combining personal experiences (such as family visits or sightseeing) and elected travel time for driving an automobile was incurred during the Employee's normal work day and was greater than that which would have been incurred had the Employee flown, the excess travel time should not be recorded, and an Employee may need to record leave on the timesheet to ensure appropriate work/leave hours are recorded.

- **Rental Vehicles**
 - **Approval:** Whenever possible, use of rental vehicles must be approved in advance by an Officer, generally on the Travel Authorization form. The cost of a rental car will be reimbursed at the actual rate charged by the rental contract. If advanced approval is not received, any exception to advance approval of the use of rental vehicles must be fully explained in writing and submitted with the Travel Summary / Reimbursement Request and approved by an Officer.
 - **Rent in UHC and Employee's Name:** UHC has a preferred relationship with Hertz Car Rental offering discounted rates. Employees may use Hertz whenever possible in making reservations. UHC suggests the use of mid-size vehicles unless a larger vehicle is necessary and justifiable for business purposes. The car rental needs to be made in both the name of

UHC and the name of the Employee to be covered by the Company's insurance policy. The Hertz Business Account Program Number to use when renting a car from **Hertz (CDP#)** is as follows: **1329658**. Use of that number will enable Hertz to list UHC and the Employee's name on the contract. Employees may also sign up for a Hertz Gold Account associated with that Business Program Number, and receive more favorable services when picking up the rental vehicle. First-time renters should discuss these opportunities with one of the UHC Officers.

- **Insurance Coverage:** Collision and liability insurance coverage should not be purchased when renting a car for domestic business purposes. Employees on UHC business are covered by UHC's commercial insurance policy. Therefore, Employees should waive the option to purchase Collision Damage Waiver (CDW) coverage. UHC's Hertz account will automatically waive CDW coverage. Liability and physical damage coverage is for UHC business and necessary associated use including traveling to a restaurant for a meal. Coverage may not extend to side trips (for example to a nearby National Park) or other personal use by the Employee. Employees are liable for any additional charges (mileage, extra days, etc.) that are incurred during personal use/reasons which do not represent a legitimate business purpose. The Employee is expected to obey all applicable motor vehicle laws.
- **Personal Use:** If an Employee wishes to use a rental vehicle for personal use either before or after official UHC business is conducted, prior approval must be obtained as follows:
 - The Employee must provide a copy of his or her personal automobile insurance coverage card, demonstrating a current policy of insurance as required by Utah law is in force during the period of the car rental.
 - The Employee must sign the form "Acknowledgement of Financial Responsibility UHC Rental Vehicle for Personal Use" and attach it with the Travel Authorization form to be submitted before travel commences, and approved by the Supervisor and Department Head.
 - The Employee is responsible to pay for these additional days on a personal credit/debit card.
- **Commercial Airlines**
 - **General Rules:** Air transportation is generally limited to economy or coach class. Where reduced fares are available, they should be requested. Requesting the least expensive flights available at the time reservation is made is generally sound, but if the least expensive flights (e.g. Delta and United Airlines "Basic Economy") require extra expense to UHC such as non-reimbursable cancellation or exchange fees, baggage fees otherwise waived for the next higher class or the traveler airline status, overtime pay, lodging and meals, costly ground transportation, etc. that cost more than the next higher class; or if arrival or departure times interfere with the business purposes of the travel, then the least costly flight may not be the best choice. In exceptional circumstances, if an Employee cannot obtain suitable economy or coach class seating and "comfort", first-class or business class seating is the only reasonable option available to the Employee, then the Employee is permitted to travel in the other available class seating. Exceptional circumstances must be documented in writing, approved by an Officer in advance and affixed to the Travel Summary/Settlement. Employees with chronic physical pain aggravated by long periods of sitting may request seating for the trip other than economy coach, if scheduled single flight duration is 2.5 hours or more, and the

related travel requires one or more nights of lodging. Such documentation requires the inclusion of a physician's diagnosis regarding the condition. For long-term chronic pain, such documentation will be retained in the Employee's personnel records.

- **Documentation:** A copy of the Employee's itinerary and airline receipt showing all pertinent information, including the cost of the ticket(s) must be attached to the Travel Summary/Settlement.
- **Credits for Unused or Exchanged Airline Tickets**
 - **Credits:** If a nonrefundable airline ticket is purchased for UHC travel and the Employee does not take the flight for any reason, airlines will typically credit the flyer with a portion of the price of the ticket that may be used on another flight within a specified period of time, but the airline may charge a fee for the cancelled flight. A Travel Summary/Settlement must be submitted with the amount of the credit accounted for (for the flight not taken) and subsequently another Travel Summary/Settlement must be submitted on a subsequent flight where the credit is used. For assistance in making these calculations, request assistance from the VP of Financial Services or the Assistant Controller.
 - **Property of Employee:** Airline frequent flyer programs, hotel preferred status programs, or equivalent, and any other personal charge card programs which give the Employee credit for flights, dollars spent, or nights of lodging for UHC business travel are considered the property of the Employee.

No Compensation for Use of Credits: Credits earned and upgrades for airline travel or while staying in certain hotels or through other programs by an Employee may be used by the Employee while traveling on UHC business. However, the Employee will not be compensated for the credits or upgrades.

1200. Information Technology

1200.1. Policy Statement

UHC provides the information technology (IT) resources for the advancement of the UHC's service and business operations. Any access or use of IT Resources that interferes, interrupts, or conflicts with these purposes is not acceptable and will be considered a violation. IT resources and services include, but are not limited to computing, networking, communications and telecommunications systems, infrastructure, hardware, software, data, databases, and any related materials and services.

This policy and any other policy referenced herein apply to all UHC Employees who uses, accesses, or otherwise employs, locally or remotely, UHC's IT resources, whether individually controlled, shared, stand-alone, or networked.

UHC may at times contract with various software vendors or providers of other IT services. Such third party providers may post their own policies that apply to users. Employees are required to comply with such policies when using third party software or other IT services through the UHC's IT resources.

1200.2. Employee Use of UHC Issued Computer and Electronic Communication Systems

UHC electronic communication systems are valuable resources for increasing employee productivity and enhancing the efficiency of company-wide operations. Employee familiarity and comfort with

these resources benefit the employee and UHC by facilitating efficient execution of job functions. UHC recognizes the value of these resources in employees' personal lives as well. UHC computer and electronic communication systems may be used for limited personal purposes, subject to the policies below, and to the extent that such usage does not distract from an employee's ability to accomplish work assignments timely and accurately.

For purposes of this policy, UHC computer and electronic communication systems include, but are not limited to UHC owned or issued computer related hardware, software and networking systems, e-mail, mobile phones, laptops, tablets, voice mail, telephone, facsimile, internet, Wi-Fi, and VPN.

When using UHC computer and electronic communication systems, the employee shall observe high standards of conduct so UHC's integrity is preserved, and public confidence is promoted.

Employees have no expectation of privacy when using UHC computers and electronic communication systems or using the UHC network with a personal device. Management may review a history of internet sites that are accessed, and may monitor e-mail messages and facsimile transmissions to determine compliance with this policy. Employees should assume that any communication created, sent, received or stored may be read or heard by someone other than the intended recipient, including but not limited to GRAMA (Government Records Access and Management Act) requests. Management will respect privileges not related to UHC business; e.g., employees' attorney/client or doctor/patient matters and relationships etc., and private matters related to human resources issues.

Employees may not use UHC computers and electronic communication systems for any purpose that a reasonable person would consider to be hateful, defamatory, offensive, harassing, disruptive or derogatory, including but not limited to violent or sexual comments, videos or images, racial or ethnic slurs, or other comments, videos or images that would intentionally offend another reasonable person on the basis of race, gender, national origin, sexual orientation, religion, political beliefs or disability.

UHC Issued Computer and Electronic Communication Systems may not be regularly used for personal purposes on UHC paid time except on the employee's breaks. Reasonable use of such systems or equipment is acceptable during lunch breaks, and immediately before or after work hours. UHC understands that its employees' work hours often coincide with the business hours of schools, doctors, dentists, car repair shops etc. Therefore the occasional but infrequent personal use such as for contact with family, making appointments, and other personal matters that cannot be done in an employee's non work time is acceptable provided that such use must not interfere with the employee's duties and may not be excessive as determined by the Supervisor. If a Supervisor believes an employee is using such systems in excess or inappropriately, the Supervisor may seize the equipment and the employee is subject to discipline.

Certain UHC employees may be assigned a UHC-owned mobile device for the purpose of facilitating efficient execution of job functions and to maintain communication with staff while away from the office. Employees may use a UHC-issued mobile device, computer, tablet or telephone in reasonable amounts for personal calls, texts, and email and may access the Internet and apps from their device within reason and as described above.

Employees assigned a mobile device issued by UHC may make personal calls and use the internet from their device, within reason. If it is determined by the employee's Supervisor, Department Head, the IT or Financial Services Department, or an Officer that personal calls are excessive, or data usage is excessive, the employee may be required to reimburse UHC for such excesses.

When at all possible, accessing the internet on a UHC-owned device should be done through a Wi-Fi connection rather than the network, since UHC purchases a limited and shared data usage plan. Open Wi-Fi connections should be used cautiously. If an employee is traveling, a HotSpot can be checked out from IT to use as a secure Wi-Fi network.

At all times, employees are responsible to keep UHC's devices and access to UHC information secure. All devices must be password protected and should not be left unattended.

Use of the internet must not disrupt the operation of the UHC network. Streaming of videos or live television should be done only as necessary for work purposes and as approved by a supervisor.

Streaming of online audio (such as Pandora or Spotify) may only be used with approval of an employee's Supervisor and only when an employee uses personally owned headphones so that other employees are not disturbed.

Employees should not store personal data, photos, or music on UHC-owned equipment or company servers.

Under no circumstance may an employee use UHC computers and electronic communication systems for the purpose of conducting a business or other personal gain.

1200.3. Safeguards of UHC Computer, Electronic Communication Systems, and Devices

Employees will be responsible to safeguard any electronic device assigned to them. The employee must be diligent to prevent loss or unauthorized access of any electronic device.

IT may assign a UHC Tag to each item of equipment to track the item as necessary or appropriate. Employees assigned UHC electronic equipment will be required to return it to IT upon replacement or to HR as part of their out processing upon termination of employment.

UHC issued equipment will either be permanently assigned to an employee or temporarily checked out for a determined period of time by an employee. The employee assigned to the equipment assumes full responsibility for safekeeping of both the hardware and the software.

Employees need to be mindful that all UHC equipment issued to them to perform their jobs is owned by UHC. It is the individual responsibility of all employees to care for and safeguard this company property and equipment, keeping it in as close to as new condition as possible. UHC issued equipment should be used for corporate purposes and not for use by family members.

When traveling, mobile devices must be handled as “carry-on luggage,” kept on or near the employees person at all times. Special attention must be paid to controlling and safe keeping mobile devices while in public places, such as restaurants, airports, hotel lobbies etc.

Storing Non-Public Information (NPI) on tablets or laptop computers is prohibited. If it is necessary as part of an employee’s responsibilities to collect NPI on a mobile device, such NPI must be transferred to UHC’s network as soon as possible and permanently deleted from the mobile device. NPI (fully described in UHC’s Information Security Plan, found on UHC’s Our Net intranet) is considered information such as names, addresses, un-listed phone numbers (including cell phones), income, credit histories, social security numbers, loan numbers or any other information of UHC customers, clients, and borrowers.

1200.4. Passwords

After tablets or laptop computers have been idle for a period of 30 minutes or less, the device should be set to go into “sleep” mode and the password must be reentered in order to regain access to the mobile device.

The employee may not enable unauthorized third parties to jeopardize the security of UHC computers and electronic communication systems. The employee shall take all practical and reasonable steps necessary to keep the employee's log-in access and passwords secure. The employee should immediately report any tampering, viruses, or other system breaches to the IT department.

Employees must immediately report any violation in regards to this section by any other employee to their Supervisor, the IT Director, or the Department Manager. If possible, preserve and present to them any evidence of the violation. All reports will be investigated and kept confidential to the extent practicable while being investigated; UHC will not retaliate against anyone reporting possible violations of the policy. Any possible retaliation by others should be reported to a UHC Officer immediately.

No employee shall represent themselves as someone else, fictional or real.

Employees should direct questions concerning personal use of UHC computers and electronic communication systems to their Supervisor.

1200.5. Processing Requests for IT Services

An Employee desiring support of the IT Department will submit a “Help Request” using the IT Help Desk web portal. Based on the category of help that is needed, a ticket number will automatically be generated by the system, assigned to the appropriate IT resource and the information emailed to the ticket submitter. The progress of the request can be followed by accessing the URL in the email. If the request involves a change to an existing computer program or the UHC Web site*, the Supervisor or Department Head will submit a “Program Change” request using the IT Help Desk web portal.

If a new application or project is being considered, the Department head should submit a “New Application / Project” request from the IT Help Desk web portal with as much information as

possible included in the form. When the form is submitted a ticket number will automatically be generated and the ticket number and information will be emailed to the requestor. These requests will be assigned to the Director of the IT Department for review and possible discussion with the UHC Officer responsible for IT.

*Certain changes to the UHC Web site require the approval of the President. If the submitted request requires this approval, the IT person working on the request will notify the ticket submitter.

1200.6. Software

Employees should only use UHC-approved software. Any software training will be conducted by IT. Third-party software/products will not be supported on UHC equipment unless approval is obtained from IT. This does not include most apps for mobile devices.

1200.7. Personal Email

Employees must take responsibility to distinguish between personal and UHC business oriented messages sent and received and retain or delete email records according to that orientation.

Personal email is a personal note or communication, temporary draft, or similar material prepared (or prepared on behalf of) or received by a UHC Employee in his or her private capacity. Personal emails should not be retained.

Employees should not combine messages of business with messages of a personal nature. If the content of an email contains both personal information and UHC business-related information, it must be retained.

1200.8. Using Email for NPI Data

When using email to send NPI data, Employees must use secure messaging by using the encrypt feature.

1200.9. Wireless Access

Employees and guests will have access to UHC Wi-Fi for business purposes. Supervisors can provide login and password.

1200.10. File Archiving

Files that have not been accessed beyond the retention period (reference the retention policy) will be archived off the file server and backed up on tape for storage at Perpetual Storage. These files will remain available for restoration if necessary.

1200.11. Digital Photo Files Storage

Digital photo files include, but are not limited to file extensions ending in: .jpg, .bmp, .tif, .gif, .mpg, .avi, among others. It is important to manage digital photo files due to their possible massive size that can potentially have a detrimental effect on network performance. Proper storage and timely removal or disposition of these files is critical to UHC's overall operation.

Digital photo files should be placed on the Images server under the T: drive which has been established to allow access by all Employees. Folders will be set up with each Department's name.

No digital photo files will be stored at the root of these directories. The Departments may add new subfolders under their Department folder as necessary. Digital photo files should not be stored on an Employee's G: drive or any other networked drives.

Due to available disk space, it is important to determine the need for storing digital photo files by deleting all poor quality or redundant photos directly from the camera before saving remaining digital photo files to the computer's C: drive in a TEMP folder. Once on the C: drive, another evaluation to delete unwanted photos should be done at which time critical digital photo files can be moved to the T: drive under the correct Department folder using the naming convention of MMY (for example, 0218 for February 2018) followed by a name identifier of your choosing. All unwanted digital photo files on the C: drive can either be deleted or transferred to a removable device such as CD, flash drive, etc. A semi-annual review should be completed to determine the need of retaining digital photo files.

UHC has the right to use any photos stored on the T: Drive. These photos are not considered copyrighted and Employees or any other person will receive no compensation for any photos used in which they are an image or which were taken by the Employee or any other person.

1200.12. IT Security Testing

Employee security testing including phishing and other types of tests will occur on a regular basis. Employees will receive periodic mandatory training. Employees who consistently fail phishing or other security testing may be disciplined up to and including termination.

1300. Workplace Safety

1300.1. Policy Statement

UHC ensures a safe, healthful workplace for all Employees. Injury and illness losses from incidents are costly and preventable. UHC employs an effective accident and illness prevention program that involves all Employees in the effort to enhance workplace safety. Employees have the responsibility to help keep everyone as safe as possible, act quickly and appropriately in any type of emergency, and resume normal working conditions as soon as may be. Employees shall offer assistance (within his or her abilities) to others to help preserve the safety of others. Employees' actions should not jeopardize the safety of any person. Employees should take note of where the fire extinguishers, first-aid kits, and emergency exits are located.

1300.2. Severe Weather

UHC will make every effort to maintain normal work hours even during severe weather (storms, tornados, earthquakes, etc.). Radios, flashlights, and batteries are located in each copy room when needed. During severe weather, Employees should remain calm and wait for further instructions from Supervisors. For building closure procedure, see section 1300.3 – Building Closure and Notification Procedure.

If an earthquake does occur, Employees should drop to the floor and take cover under a sturdy desk or table, and hold on to it firmly until the shaking stops. If you are not near a desk or table, drop to the floor against an interior wall and protect your head and neck with your arms. Avoid exterior walls, windows, hanging objects, mirrors, tall furniture, large appliances, and cabinets filled with

heavy objects. Employees should remain inside the building until all shaking stops. Employees who are injured will be attended to immediately.

1300.3. Building Closure and Notification Procedure

The President will determine whether to close the building (including late openings and early closings), authorize late arrivals of all staff and will determine when the building will be open for business due to severe weather, power outages, etc. Notification is handled by an Officer through the Agility Portal. Text messages and/or email will be sent to automatically through to employees. Employees should check their text/email frequently on extreme weather days for messages/updates.

Notification Procedure: When the decision has been made to close the building, one of the following messages will be communicated via the Agility Portal, on the central main line of 801-902-8200, and on the UHC Website during severe weather. Employees are to follow the instructions given for each message below:

<p>1. OPEN with Option for Unscheduled Leave Notify supervisor of your intent to use unscheduled leave (annual, compensatory time, sick leave, leave without pay) if you do not come to work.</p>
<p>2. OPEN - XX Hours Delayed Arrival with Option for Unscheduled Leave Employees should plan to arrive at work no more than XX hours later than they would be expected to arrive. Employees will be paid for a full day if they arrive accordingly.</p>
<p>3. OPEN - Delayed Arrival - Employees Must Report to Work No Later than XX:XX - with Option for Unscheduled Leave Employees will be paid for a full day if they arrive accordingly.</p>
<p>4. UHC is Closed for the Day Employees do not come to work. Employees will be paid their regular rate for the day.</p>
<p>5. IMMEDIATE DEPARTURE - Via email or in person UHC office is closing early due to weather. Employees should depart immediately. Supervisors must notify all employees who are working away from the office that day.</p>

Compensation during Building Closure: Employees will be paid their regular hourly rate for hours that the building is closed based on the decision of the President. Employees who work at the office when it is officially closed due to severe weather will be awarded compensatory time at straight time for those hours. Any administrative or compensatory time awarded due to building closure will

not qualify as hours towards overtime. Supervisors may authorize up to two hours of discretionary administrative leave for late arrivals or early departures due to severe weather.

1300.4. Emergency Medical Procedures

UHC has several Employees on each floor who are currently trained to use Automated External Defibrillators (AEDs), which are located on the each floor. AEDs are used on unresponsive people who appear to have no heartbeat.

First Aid kits are available to you for minor cuts and abrasions and are located in the break rooms on each floor.

In case of a medical emergency or injury, Employees should call for help by dialing 9 – 911 and give the dispatcher a description of what happened and the location, including floor number, of the injured or ill Employee or visitor. Do not hang up the phone unless instructed to do so by the dispatcher.

You should inform the Receptionist that 911 was called and the location of the person needing help. Reception is to alert HR of the existing medical emergency and direct the emergency medical personnel to the correct location.

Unless the injured Employee is in imminent danger, he or she should not be moved before trained emergency medical personnel arrive. In most circumstances, only designated (trained) individuals are to provide first aid/emergency assistance while waiting for emergency medical personnel to arrive. Others may offer assistance if the situation is life-threatening or determined to be serious, such as choking or severe cuts.

The President is responsible for contacting the Employee's immediate family to notify them of the workplace incident.

1300.5. Workplace Stress

UHC recognizes that workplace stress is a health and safety issue and acknowledges the importance of identifying and reducing workplace stressors. Employees have a level of responsibility to take in maintaining their own health and well-being and have a duty to inform their Supervisors when workplace pressure is excessive so that reasonable steps can be taken to reduce this wherever possible. Likewise, where a stress-related illness is diagnosed by a physician, Employees are encouraged to inform their Supervisor.

Employees can take further steps to avoid or reduce stressors and prevent the stress of others by:

- Understanding and recognizing the signs of stress in others and themselves
- Raising concerns about stress in the workplace in a timely and appropriate manner
- Being sensitive and supportive to other colleagues
- Taking personal responsibility in managing own stress (e.g. taking regular exercise, ensuring lunch breaks are taken, using annual leave, ensuring that we actively include positive interludes in what might otherwise be a negative day, making use of the support available at an early stage, etc.)

- Avoiding the misuse of alcohol and drugs
- Not being a cause of stress to other colleagues

1300.6. Safety Hazards

Accidents on UHC premises can be caused by safety hazards. Employees should be aware of potential safety hazards including, but not limited to the following:

- Stairs, use extra care when using the stairs
- Ladders and step stools
- Exposed wiring
- Lifting heavy objects improperly
- Reaching for objects in overhead cabinets or closets
- Improper use of paper cutters
- Using exercise equipment incorrectly
- Reduced lighting
- Wet floors

Employees should report any unsafe situation or potential safety hazard immediately to a Supervisor or HR.

Other types of injuries can occur just from sitting at a desk all day operating a computer. These injuries can include carpal tunnel syndrome, tendonitis, back pain, poor circulation, etc. To prevent these types of injuries, the following suggestions are recommended:

- Avoid slouching in your chair
- Place monitor directly in front of you approximately 18 to 24 inches away from your eyes with the top of the monitor at eye level to avoid fatigue, neck problems, and backaches
- Get up and walk around, shake out your hands, and stretch if possible at least once per hour if your main job duties require sitting for most of the day
- Do exercises and stretching in the exercise room regularly
- Adjust the chair to appropriately support your back
- Use a stand-up desk

A Supervisor should be alerted when an employee is feeling uncomfortable or in pain while working. More ergonomic or adaptable equipment may be made available as needed.

1300.7. Hazardous Waste Disposal

UHC cares for the environment in which we live, which includes properly disposing of hazardous wastes. Hazardous wastes include many items that we use on a daily basis.

The following procedures have been developed and must be followed by UHC employees in order to stay within the law and to avoid damaging the environment. Each of the categories and items within those categories listed below must be segregated from other waste and trash and be held in a secure area pending disposal in an approved manner.

Category and Examples	Approved Disposal
Materials containing mercury: <ul style="list-style-type: none"> - Fluorescent lights - Thermostats 	Store on-site (segregated in original containers) until quantity requires removal. Contact State Approved Vender to remove.
Corrosive solid waste	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Corrosive liquid waste <ul style="list-style-type: none"> - Drain cleaners (Liquid Plumber) 	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Paint related Waste – <ul style="list-style-type: none"> - Left over liquid paint - Painter thinner or turpentine - Saturated (wet) rollers and brushes 	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Ignitable wastes and petroleum products <ul style="list-style-type: none"> - Cleaning fluids - Polishes - Waste oil and gasoline 	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Fertilizers, pesticides and herbicides	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Waste containing PCBs <ul style="list-style-type: none"> - Fluorescent light ballasts 	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.

1300.8. Security

UHC is committed to keeping the building, Employees, and customers' information secure. Employees are responsible to assist in achieving workplace security.

- **Building Access:** Employees are issued a building access card that includes their name, title, and picture. Access cards are used to enter the building and to open the door behind the reception desk. They must be worn visibly every day. Lost access cards need to be reported immediately to the IT department and replacement will be provided. Access cards should not be shared as they for personal use only.
 - **Visitors:** If a visitor is expected, Employees must notify Reception and provide the visitor's name, approximate time of arrival, and the purpose of visit if the person is to perform work on the building, electrical, heating/air conditioning, security system, etc. All contractors signing in must be able to provide valid picture identification (e.g. driver's license). All visitors must sign in at the reception desk where they receive a temporary building pass and sign out when they leave.

- **Deliveries:** Vendors delivering packages or food must enter the building at the front door where they receive a temporary pass by Reception. Delivery people must also provide identification and sign in/out.
- **Parking:** UHC's parking lot is used by Employees, delivery vendors, contractors, and visitors. Reserved spaces should not be used by Employees.
- **Removal of UHC Equipment:** Employees are prohibited from removing office equipment or furniture from UHC's premises.
- **Personal Items:** UHC is committed to maintaining a secure workplace. To minimize office theft, all valuables, such as purses, wallets, jewelry, and money, should be locked up at all times, whether offices are occupied or unoccupied. You should be alert to situations of a suspicious nature. Report all thefts, property losses, and suspicious persons immediately to a Supervisor or the VP of Human Resources.
- **Customer Information:** All customer information should be kept safe and secure and away from areas where the public may be. Any customers' documents that are no longer needed should not be placed in wastebaskets, but need to be placed in the shred bins.

1300.9. Worker's Compensation

UHC is committed to meeting its obligation under the Workers' Compensation regulations administered by the State Of Utah - Labor Commission Division of Industrial Accidents to provide medical, rehabilitation, and wage-replacement benefits to Employees who sustain work-related injuries or illnesses. For more information go to the Labor Commission website and click on Workers' Compensation. <http://laborcommission.utah.gov/>

Employees must immediately report all work-related injuries or illnesses, regardless of their severity, to their Supervisor. Supervisors are responsible for ensuring that injured Employees receive necessary medical attention and for referring the Employee to HR to complete any paperwork that must be filed with the Workers' Compensation insurer (Utah Housing's insurer is Workers Compensation Fund in Sandy at 800-446-2667). Employees must report an injury or illness within 180 days or they may not qualify for Workers' Compensation. If you visit a doctor for a work-related injury or illness, UHC is required to file the initial Workers' Compensation form with the Labor Commission.

UHC counts an Employee's leave due to a work-related injury or illness toward the Employee's 12-week entitlement under the Family and Medical Leave Act (FMLA). See section 300.9 – Family and Medical Leave Act (FMLA) for more information.

1300.10. First Safety

Employees are responsible to understand the fire safety procedures of UHC. The CFO is the Fire Safety Director with the Director of IT being the Deputy Fire Safety Director. Each floor has an evacuation plan posted by each exit. Each floor is assigned a Floor Warden to help in case of fire or other need to evacuate the building. Floor Warden assignments are maintained and distributed by HR. Safety area is designated as the southwest corner of the parking lot. The safety area map is maintained and distributed by HR.

Fire safety includes four components – Prevent, Prepare, Respond, and Recover and are described as the following:

- **Prevent**
 - Use caution when using cooking appliances
 - Do not use frayed cords or wires
 - Use power strips that are in good condition
 - Watch for overheating of machines such as copiers, printers, fax machines, coffee makers, and small kitchen appliances
 - Absolutely no smoking or vaping inside or outside of building except in designated areas
 - Under no condition are space heaters to be used
- **Prepare**
 - Know where alarms are and how to use them
 - Know where fire extinguishers are and how to use them
 - Know evacuation routes
 - Know location of safety area
 - Attend fire prevention and safety training
- **Respond**
 - Employees who see a fire should pull Fire Alarm and call 9-911 or 911 immediately.
 - For small fires use fire extinguisher at its base
 - Only use fire extinguisher if you feel confident you can extinguish the fire without risking injury to yourself or others
 - Close all doors to confine smoke and fire
 - Don't use elevator
 - If you are in the elevator and it stops moving, make a call from within the elevator by pushing the phone button within the elevator and alert the elevator company to your situation
 - Exit without delay in an orderly fashion using evacuation routes
 - Assist those who cannot help themselves
 - Meet in Safety Area
- **Recover**
 - Wait for all-clear alarm
 - Follow instructions of Fire Safety Director and Floor Wardens
 - Re-enter building

1300.11. Active Shooter

An active shooter is an individual with one or more firearms actively engaged in killing or attempting to kill people in a populated area. Detecting danger is the first step to identifying a potential problem. Be aware of a person or people who enter UHC premises and think about how they are holding themselves; are they wearing long rain coats or heavy outerwear when the weather would not require them; do they keep brushing the outerwear or other parts of their clothing; what are their facial expressions telling you? Another thing to be aware of are people, excluding delivery people, arriving with packages or bags and leaving without them.

In order to stay as safe as possible, Employees and customers must follow the RUN-HIDE-FIGHT procedure if an active shooter were to enter UHC premises:

1. RUN when an active shooter is in the vicinity:
 - If there is an escape path, attempt to evacuate

- Evacuate whether others agree to or not
 - Leave all belongings behind
 - Help others escape if possible
 - Prevent others from entering the area
 - Call 911 when you are safe
2. HIDE if evacuation is not possible:
 - Lock and/or block the door
 - Silence your cell phone – both ringer and vibration mode
 - Hide behind large objects
 - Remain very quiet
 3. FIGHT as a last resort and only if your life is in danger:
 - Attempt to incapacitate the shooter
 - Act with physical aggression
 - Improvise weapons
 - Commit to your actions
 4. When law enforcement arrives:
 - Remain calm and follow instructions
 - Keep hands visible at all times
 - Avoid pointing or yelling
 - Know that help for the injured is on its way

1300.12. Bomb Threats

Bomb threats are most commonly received via phone, but are also made in person, via email, written note, or other means. Every bomb threat is unique and should be considered potentially dangerous. The following steps should be completed in an Employee receives a telephone threat:

- Remain calm
- Don't interrupt the caller
- Stay focused
- If possible, record call on the telephone
- Take notes for future recall to authorities
- If possible, use the Bomb Threat Report Form while on the phone
- Pull fire alarm
- Notify a Supervisor immediately.
- Supervisor to call 9-911 or 911 to report the threat
- Supervisor call an alert to all Employees (dial Feature 41 on your phone) – After the two beeps, say "Attention, all employees, please evacuate the building immediately." Employees should not return to the building until stated by official authorities
- DO NOT HANG UP even if the caller does

If a package is delivered to UHC that looks suspicious such as irregularly shaped, visible wires, peculiar odors or sounds, this package should be considered a potential threat and the following steps should be completed:

- Remain calm

- DO NOT touch, temper with, or move the package
- Report it immediately to a Supervisor
- Supervisor to call 9-911 or 911 to report the threat
- Supervisor call an alert to all Employees (dial Feature 41 on your phone) – After the two beeps, say “Attention, all employees, please evacuate the building immediately.”
- Employees should not return to the building until stated by official authorities

1300.13. Power Outages

Whether it is caused by natural disaster, man-made error, unforeseen events, or planned maintenance, there may be times in the course of business when power may be disrupted. This can have an impact on the way business is conducted at UHC. If a power outage occurs, turn off all computer equipment to avoid any power surges when the power is restored and wait for instructions from a Supervisor. Wall mounted flashlights are located in the hallway plug outlets. Flashlights and batteries are located in each copy room. Based on the predicted length of the outage, it may be determined to close the building (see section 1300.3 – Building Closure and Notification Procedure).

1300.14. Elevator Malfunction

If an Employee is in the elevator and it stops moving, the following steps should be completed:

- Push the call button and make a call in the elevator. Light signals that the call has been made. The elevator company will ask if you need assistance. Speak loudly to tell them that you do need assistance. They have our address and will send help.
- Push the button next to the symbol of a bell. This will sound an alarm within the building.

If an Employee hears the elevator alarm, this needs to be reported to a Supervisor or Admin Services immediately.

If an Employee is in an elevator and the elevator doors open but the fire door is closed, push hard against it outward, and the door will open. If it does not open, push the button next to the symbol of a bell to sound the alarm within the building so that someone can come to help you.

1400. Government Records Access Management Act (GRAMA)

1400.1. Policy Statement

The Government Records Access Management Act (GRAMA) is the records law for the State of Utah. GRAMA defines what a record is and establishes the criteria for accessing government records. UHC complies with GRAMA based on requirements defined in Utah Code Title 63(G) Chapter 2.

1400.2. GRAMA Purposes

For purposes of GRAMA, UHC is a Political Subdivision of the State of Utah. As a Political Subdivision, GRAMA requires UHC to file with the State Archivist UHC’s GRAMA Policy or amendment to its Policy within 30 days of its effective date. UHC must also report to the State Archivist all schedules, designations and classifications as further described below. Reports are not subject to approval by the State Archivist. UHC stores its Records at its own facilities or at private

storage facilities and therefore should not expect to receive any requests for changes of its schedules, designations or classifications from the State Archivist.

1400.3. GRAMA Definitions

- **Record:** All books, letters, documents, papers, maps, plans, photographs, films, cards, tapes, recordings, electronic data, e-mail, or other documentary materials regardless of physical form or characteristics which are prepared, owned, received, or retained by UHC, and where the information is reproducible by photocopy or other mechanical or electronic means.
- **Record Series:** A designated group of Records that have common elements that enable one to generally distinguish what the contents are by the title of the Series. The Records Officer must approve each Record Series designation including title, Series number, Retention Schedule, and the content of the Series. A Series may be retained at UHC's facilities or elsewhere, and may be maintained in paper format or maintained electronically such as imaging on a hard drive or server, or written to compact disks (CDs) or digital video disks (DVDs).
- **Records Officer:** The individual appointed by the President of UHC to work with state archives in the care, maintenance, scheduling, designation, classification, disposal, and preservation of records. The Sr. Vice President/COO has been appointed by the President as the Records Officer.
- **Retention Schedule:** The amount of time before Records can be destroyed. Retention Schedules are established for each Record Series to establish the amount of time, and in some cases, the location where Records will be maintained before they are destroyed. The Records Officer is responsible for determining the Retention Schedules for each Record or Record Series.

1400.4. UHC Records Request Under GRAMA

Public Records which are specifically prepared for distribution to the public need not be presented to the Records Officer. Specific details about Public Records can be found below in section 1400.5, Classification of Records. Employees must present any other Record requests to the Records Officer before accessing, copying, releasing or disclosing other classifications of UHC's Records. UHC is subject to GRAMA but not to Federal Freedom of Information Act (FOIA) because it is not an agency of the federal government. However if a request for a Public or other record is submitted to UHC stating the request is submitted under FOIA or in virtually any other written manner, UHC is bound to review and respond to the record request as if the requestor submitted it in good faith and in compliance with our policies.

1400.5. Classification of Records

Many of the Records maintained by UHC are required under GRAMA to be available for inspection by the public as these are classified as "Public" records. The nature of UHC's business causes some Records to contain confidential information provided to UHC by private individuals and businesses that must not be made available to the general public, which Records are classified as "Private," "Controlled," or "Protected." In order to maintain the confidentiality of those Records, care must be exercised before granting Records access to the public, another governmental agency, or news media.

In order to assure that public information is properly shared but confidential information is withheld from the general public, UHC carefully establishes Record Series for many of its Records and has established classifications for each of the Series.

The Records Officer must report records classifications to the State Archivist. The Records Officer may classify or reclassify a Series, Record or information within a Record at any time, but need not make such classification until a request is made. The Records Officer must notify the State Archivist of any reclassifications that are made

When the Records Officer classifies a Record Series or information within a record as Private, Protected or Controlled, the Records Officer must file a written statement with the State Archivist explaining the purposes for which the Records are collected and used. The Records Officer may restate the purposes at any time and file an amended statement with the State Archivist. UHC may use the Record only for the purposes listed in that statement. Sharing of Private, Protected or Controlled Records with other governmental entities is allowed, subject to the restrictions of GRAMA.

Public Records are those which may be provided to any person or entity making a request for such information. Examples of Public Records (none of which have been designated as Series) follow:

- UHC program brochures, blank applications, blank forms, etc.
- Information which is available to the general public as listed on UHC's website, or contained in its program descriptions, marketing materials or Official Statements.
- Information related to public meetings such as meeting dates, times and locations, agendas, final approved minutes, resolutions, and other publicly addressed items.
- Annual reports and audited annual financial statements of UHC.
- Lists or reports of program information such as names, addresses and allocations made to Low Income Housing Tax Credit ("LIHTC") Projects, or bond financed multifamily projects, but nothing containing the personal financial records of the developers related to LIHTC or bond applications.
- Delinquency reports of the single family program, but nothing containing names of borrowers or any data which relates to any individual single family loan which may or may not be delinquent.

Private Records are those which UHC has classified or may classify as Private, examples of which follow:

- Records containing a borrower's address, telephone number, Social Security number, insurance coverage, marital status, employment information, income, or other personal data.
- Records describing an applicant's or a borrower's finances, debts and accounts.
- Records containing data on individuals the disclosure of which constitutes a clearly unwarranted invasion of personal privacy.
- Records, the disclosure of which would conflict with the fiduciary obligations or privacy policies of UHC or the Federal Privacy Act, codified as 15 USC, Subchapter I, Sec.6801-6810, Disclosure of Nonpublic Personal Information, commonly known as the Graham-Leach-Bliley Act.

Controlled Records are those which UHC has classified or may classify as Controlled, examples of which follow:

- A Record containing medical, psychiatric, or psychological data about an individual.
- Records which UHC reasonably believes contain information that would be detrimental to the subject's mental health or to the safety of any individual; or the disclosure of which would constitute a violation of normal professional practice.

Protected Records are those which UHC has classified or may classify as Protected, examples of which follow:

- A Record for which the Records Officer has accepted a written claim of business confidentiality.
- A Record the disclosure of which could reasonably be expected to result in unfair competitive injury to the person or business submitting the information.

UHC has not assigned a GRAMA Classification of Exempt to any Records.

1400.6. Claim of Business Confidentiality

Certain of UHC's Records contain information on individuals or entities, and their business processes or plans which they may not wish to have made public. The Records Officer may accept a claim of business confidentiality, which shall be in writing, directed to the Records Officer, and must include the claimant's name, mailing address, daytime telephone number if available, and a brief but reasonably specific reasoning of why the claimant believes the confidentiality of the information outweighs the interest of the public to have access to that information. The form of the claim may be specified by the Records Officer and subject to the Records Officer's review of the claim for reasonableness, but the Records Officer need not make a determination of whether the Record is classified as Protected, nor notify the claimant of the Records Officer's determination until such time as a request for access to that Record is made; and then notification must be given as provided in section 1400.7, Responses to Requests.

1400.7. Responses to Requests

All responses must be in writing from the Records Officer and sent via first class mail, postage prepaid. Responses must be given within ten days of receipt of a request, or five business days in cases when the requester demonstrates that an expedited response to the Record request benefits the public rather than the requester.

Only the following responses may be given by the Records Officer:

- Approval of the request and providing the Record(s).
- Denial of the request based on a classification or a claim of business confidentiality
- Notification to the requester that UHC does not maintain the Record and providing, if known, the name and address of the entity that does maintain the Record.
- Notification to the requester that because of one of the extraordinary circumstances listed under Question 12 below, UHC cannot immediately approve or deny the request. The notice must describe the circumstances relied upon and specify the date when the Records will be available.
- The Records Officer must notify any person making a claim of business confidentiality under GRAMA regarding the Records Officer's intent to give a requester access to a Record for which a confidentiality claim has been made. The Records Officer must not release the Record until the time for the claimant to appeal the Records Officer's decision to release the Record has passed, including a judicial appeal, as provided under section 1400.8, Request Appeal.

There may be extraordinary circumstances which UHC may rely on to delay beyond the normal ten or five day period in providing Records or denying a request, which include the following:

- Another governmental entity is using the Record, in which case the Records Officer must promptly request that the governmental entity currently in possession return the Record.
- Another governmental entity is using the Record as part of an audit, and returning the Record before the completion of the audit would impair the conduct of the audit.
- The request is for a voluminous quantity of Records.
- UHC is currently processing a large number of Records requests.
- The request requires UHC to review a large number of Records to locate the Records requested.
- The decision to release a Record involves legal issues that require UHC to seek legal counsel for the analysis of statutes, rules, ordinances, regulations, or case law.
- Segregating information that the requester is entitled to inspect from information that the requester is not entitled to inspect requires extensive editing or computer programming.

The Records Officer must provide a written notice of denial to the requester of a Record or the claimant for a claim of business confidentiality by sending the notice first class mail, postage prepaid to the requester's address within the time frame specified above. UHC may not destroy or give up custody of any Record to which access was denied until the period for an appeal has expired or the end of the appeals process, including judicial appeal. Segregation of any Record as provided for must not be considered a denial of a request. The notice of denial must not disclose Private, Controlled, or Protected information or information Exempt from disclosure, but must contain the following information:

- A description of the Record or portions of the Record to which access or protection was denied.
- Citations to the applicable provisions of GRAMA, court rule or order, another state statute, federal statute, or federal regulation that exempt the Record or portions of the Record from disclosure.
- A statement that the requester has the right to appeal the denial to UHC, the time limits (30 days) for filing an appeal, and the name and business address to whom the appeal should be sent.

1400.8. Request Appeal

Any person aggrieved by the Records Officer's determination may appeal the decision to the UHC. The first appeal must be made to the President and any subsequent appeal must be made to the Appeals Board.

Appeal to President: After notice of any determination made by the Records Officer is sent, the requester or claimant (petitioner) shall have 7 business days to submit to the President further support for the request or a claim of business confidentiality. The President shall within 5 business days (12 business days in the case of a claim of business confidentiality) after his or her receipt of the additional support review such support and notify the petitioner of his or her determination of whether such additional support reverses or sustains the denial of a request or claim of business confidentiality.

Appeal to Appeals Board: If a petitioner is aggrieved by the President's determination of the first appeal, a second appeal may be made to the UHC Appeals Board, consisting of a quorum of its Board of Trustees, by filing a written notice of appeal with the Records Officer within 30 days after the date of the President's determination. The notice of appeal must contain the petitioner's name,

mailing address, and daytime telephone number; and the relief sought. The petitioner may file a short statement of facts, reasons, and legal authority in support of the appeal.

Access to Business Confidentiality Claims: If the appeal involves the denial of a request for access to a Record that is the subject of a business confidentiality claim under GRAMA the Records Officer must send notice of the petitioner's appeal to the business confidentiality claimant within three business days after receiving notice of the appeal, except that if the Records Officer's notice under this section must be given to more than 35 persons, it must be given as soon as reasonably possible.

Denial of Business Confidentiality Claims: If the appeal involves the denial of a claim for business confidentiality and it is determined that a Record may be made public, the Records Officer must first send notice to the business confidentiality claimant that UHC is considering release of the record. The business confidentiality claimant shall have seven business days after notice is sent by the Records Officer to submit to the Record Officer further support for the claim of business confidentiality.

UHC Resolution of Appeal: UHC's Secretary shall schedule a hearing of the Appeals Board at the next regularly scheduled Board of Trustees meeting falling at least 14 days after the date the notice of appeal is filed but no longer than 52 calendar days after the date the notice of appeal was filed. The parties participating in the proceeding may, by agreement, extend the time periods specified in this section. The Records Officer must send a copy of the notice of hearing to the petitioner, the Appeals Board, and any person who made a business confidentiality claim that is the subject of the appeal.

The Appeals Board may, upon consideration and weighing of the various interests and public policies pertinent to the classification and disclosure or nondisclosure, order the disclosure of information properly classified as Private, Controlled, or Protected under GRAMA, if the interests favoring access outweigh the interests favoring restriction of access. The Records Officer must send written notice of the Appeals Board's determination to all participants no later than five⁵ business days after the hearing. If the Appeals Board affirms the denial in whole or in part, the denial must include a statement that the petitioner has the right to appeal the denial to the district court, and the time limits for filing an appeal (30 days).

1400.9. Individual Contest

An individual may contest the accuracy or completeness of Records concerning him or her by filing a written request for amendment with the Records Officer, including a short statement of the desired amendment and reasons for the same. The Records Officer must follow the same procedures and timelines as applies to Records requests when responding to a request for amendment. The same appeals procedure for Records requests also applies to requests to amend Records.

1400.10. Fees

UHC may charge a reasonable fee to cover its actual cost of duplicating and/or compiling Records for the requester. UHC may require payment of fees before providing requested Records.

Actual costs may include the following:

- Cost of staff time for compiling, formatting, manipulating, packaging, summarizing, or tailoring the record either into an organization or media to meet the request
- Cost of staff time for search, retrieval, and other direct administrative costs for complying with a request

Staff time will be based on an hourly charge that may not exceed the salary of the lowest paid employee who, in the discretion of UHC, has the necessary skill and training to perform the request. No charge will be made for the first 15 minutes of staff time.

Per page charges*:

Paper size	Per page black & white copy	Per page color copy
8 ½" x 11" or smaller	\$.02	\$.065
8 ½" x 14"	\$.03	\$.075
11" x 17" or larger	\$.04	\$.115

* Effective 7/1/18; an inflation factor of 3% per annum may be added beginning 7/1/19

1500. Records Retention Policy

1500.1. Policy Statement

This Records Retention Policy is intended to ensure that necessary records and documents of Utah Housing Corporation (UHC) are adequately protected, maintained, and/or disposed of according to applicable laws, guidelines, rules, or policies and prudent business practice.

The UHC objectives with regard to this policy are as follows:

- Uphold clear standards in managing both physical and electronic records to ensure proper maintenance and storage in order to document, for required or appropriate periods of time, UHC's efforts to accomplish its mission of providing financing of affordable housing.
- Engage professional resources that will adequately safeguard and, when necessary, dispose of UHC's documents in a secure, professional, and timely manner.
- Remain compliant with the state's Government Records Access and Management Act (See Section 1400).

1500.2. Series

In order to assure the foregoing objectives are achieved and maintained, UHC's documents have been divided into series (See current Series index *Exhibit A*). A series is a classification of records and include but are not limited to:

- Accounting and finance
- Single family and Multifamily bond transactions
- Reservation, purchase, and servicing of mortgage loans
- Electronic messages (email)
- Recordings and minutes of UHC meetings
- Audit records
- Contracts
- Personnel records
- Payroll, pension, benefit records

For each series, UHC will make a determination for arrangement, description, retention, disposition, format and appraisal (See example *Exhibit B*). This determination allows for proper handling of records, secure retention and secure disposal of records, both physical and electronic, and is approved by the UHC Risk Manager and President.

1500.3. State Archives

The following documents from all UHC Board Meetings are sent to the State Archives for permanent storage:

- Agenda
- Approved Minutes
- Signed and Sealed Resolutions
- Signed and Sealed Minutes Verification
- Signed and Sealed Verification of Giving Notice

Retention Policy Index			
Series #	Retention Policy	Retention Period	Series Title
2002	Yes	7 Yrs	Bond Call Notices
6243	Yes	5 Yrs	Monthly Reconciliation Consolidation Reports
6509	Yes	7 Yrs	Reports
6653	Yes	3 Yrs	Delinquent Loan Monthly Reports
6662	Yes	5 Yrs	Mortgage Purchase Agreements
6666	Yes	43 Yrs	Multi-Family Housing Protect Files-(Working/Draft Documents)
6674	Yes	25 Months	Cancelled / Expired Loan Application Packages
6675	Yes	5 Yrs	Mortgage Submission Vouchers
9090	Yes	3 Yrs After Payoff	Payoffs
9970	Yes	7 Yrs After FC claim paid	Foreclosed Housing Loan Files
9971	Yes	Until 7/1/2013	REO's Transfer of Funds
12491	Yes	100 Yrs	Low Income Housing Tax Credit Application Files
13750	Yes	100 Yrs	Low Income Housing Tax Credit Compliance Files
13796	Yes	33 Yrs	Operating Fund General Ledger
13797	Yes	5 Yrs	Trustee Statements
13798	Yes	33 Yrs	Multi Family Financial ledger
13799	Yes	33 Yrs	Foreclosure General Financial ledger
13800	Yes	33 Yrs	Housing Development Fund General Financial Ledger
13801	Yes	1 Yr	Original MultiFamily Program Records
13802	Yes	33 Yrs	Single Family Financial ledger
13803	Yes	33 Yrs or 3 Yrs After Payoff	Single Family Mortgage Loan Assumptions
13804	Yes	3 Yrs	Sample Single Family Documents
13805	Yes	33 Yrs or 3 Yrs After Payoff	Original Single Family Program Records
13806	Yes	33 Yrs	Single Family Unbound Bond Issue Transcripts
13820	Yes	7 Yrs	General Correspondence
13821	Yes	12 Yrs	Executive Correspondence
13822	Yes	12 Yrs	Legal and Financial Matters Case Files
13842	Yes	33 Yrs	Unbound Bond Issue Multi-Family Transcripts
13866	Yes	33 Yrs	Working Drafts of Bond documents/Single Family
13867	Yes	7 Yrs	Bank Statements
13868	Yes	7 Yrs	Operating Fund General Financial Ledger
13869	Yes	32 Yrs	Accounting Monthly Work Papers File
13875	Yes	3 Yrs	National Foreclosure Mitigation Counseling (NFMC) Program
20007	Yes	34 Yrs	Escrow Disbursement Backup
20008	Yes	34 Yrs	Daily Activity Reports (End Day Reports)
20009	Yes	Various	Human Resources/Accounting Payable/Registers
20010	Yes	4 Yrs	Tax Records
20021	Yes	30 Yrs	Cash Flow Analysis
20022	Yes	15 Yrs	ECHO
20023	Yes	3 Yrs Destroy 3/31/2013	HUDS Mark-to-Market Program
20024	Yes	Indefinitely	UHC Office Building Files
20025	Yes	33 Yrs	Multi Family FAF Refunding (1982-1983 Bonds)
20026	Yes	30 Yrs	Legal and Financial Matters Case Files
20027	Yes	30 Yrs	Private Activity Bond Allocations
20028	Yes	30 Yrs	Rating Letters Bond allocations
20029	Yes	30 Yrs	SF Bonds-Closing files
20030	Yes	14 Yrs	CFO References
20031	Yes	14 Yrs	Utah Press
20032	Yes	32 Yrs	Crown
20034	Yes	? Yrs	Misc Certs
20035	Yes	7 Yrs	Taxes Property

AGENCY:	Utah Housing Corporation
SERIES:	84345
TITLE:	Single Family Mortgage Loan Files
ARRANGEMENT:	1977 Forward : Numerical by loan number
DESCRIPTION:	These files contain information which was used to obtain Utah Housing Corporation (UHC) loan financing. Items in the files include but are not limited to the loan application, title policy, credit reports, bank statements at the time of origination, hazard and flood insurance information at the time of origination and all other documentation pertaining to the origination file.
RETENTION:	Retain for 7 years after the loan is paid off
DISPOSITION:	Destroy
FORMAT:	All records beginning in 1977 and continuing to the present have have been and are imaged into our computer system. All Loan Files should be retain on the system for 37 years or for seven years after the loan has been paid in full.
APPRAISAL:	Administrative Fiscal Legal: This retention is based primarily upon UHC's foreseeable administrative needs which may extend seven years beyond the loan pay-off dates. The majority of loans represent thirty-year mortgages.
CLASSIFICATION:	Private <input checked="" type="checkbox"/> Public <input type="checkbox"/>

Exhibit B

Glossary

-A-

Accrual: A gradual increase in leave balances based on number of hours worked

Allowances: The amount of money permitted to be used for a specific purpose

-B-

Benefits: Indirect and non-cash compensation paid to an employee

-C-

Catastrophic event: Something very harmful or disastrous which results in damage or disruption of normal life events

CEO: Chief Executive Officer

CFO: Chief Financial Officer

Compensation: Total cash and non-cash payments given by UHC to an employee in exchange for work done

Compensatory: An offset to overtime worked

COO: Chief Operating Officer

-D-

Discipline: A punishment used to correct improper behavior

Disbursement: A payment

Discrimination: Unjust or prejudicial treatment of people based on age, disability, equal pay/compensation, genetic information, harassment, national origin, pregnancy, race/color, religion, retaliation, sex or sexual harassment.

-E-

EFT: Electronic funds transfer (EFT) is the electronic transfer of money from one bank account to another

Eligibility: Obtaining compensation or benefits based on appropriate conditions

Etiquette: Polite, professional and respectful behavior

Extenuating circumstances: An event not within an employee's control

-F-

-G-

-H-

Harassment: Any repeated behavior, or combination of behaviors, by one or more employees toward another employee or group of employees based on race, color, national origin, religion, sex, disability, veterans status or age and which the affected employee considers to be annoying, insulting, intimidating which causes discomfort and/or which has a detrimental effect on such employees work performance

HR: Human Resources

-I-

Immediate family members: Spouse/domestic partner, child, child's spouse/domestic partner, grandchild, parent, brother, sister, grandparent, spouse's children, spouse's parent, spouse's grandparent, niece/nephew

Independent contractor: People such as auditors, lawyers, accountants, or contractors who are in an independent trade, business, or profession in which they offer their services to the general public

Insubordination: When an employee refuses to obey a direct order from a supervisor, or when an employee disrespects or harasses a superior.

Itemized: Break down of items purchased on a receipt

-J-

Job description: A written statement detailing the duties of a particular job title

-K-

-L-

Light refreshments: Include coffee and other beverages, snacks, hors d'oeuvres, pastries, cookies, crackers, chips, fruit, etc.

Local Training: Training, Seminars, and other conferences that do not require an employee to travel more than 200 miles round trip without an overnight stay.

-M-

-N-

Neptotism: Practice of appointing relatives and friends in one's organization to positions for which outsiders might be better qualified

Non-public information (NPI): Refers to any documents, facts, figures, or data that should not be released to the public

-O-

Orientation: Part of the familiarization process in which a new employee is told of UHC's history, its mission and values, building tour, and management structure

-P-

Per diem: Amount or value of something used on a daily basis

Policy: The set of basic principles and guidelines enforced by management at UHC

Probation: A period of defined time where an employee is expected to meet certain criteria

Procedure: Step or steps to be followed in an order to correctly perform a task

Process: Interdependent or linked procedures to reach a particular goal

Procurement: The act of obtaining or buying goods and services

-Q-

-R-

Recruitment: The process of finding and hiring the best-qualified candidate (from within or outside of an organization) for a job opening, in a timely and cost effective manner

Reimbursement: Amount refunded for costs incurred or expenses paid

Resignation: The voluntary termination of employment by an employee

Retaliation: The action of harming someone for revenge

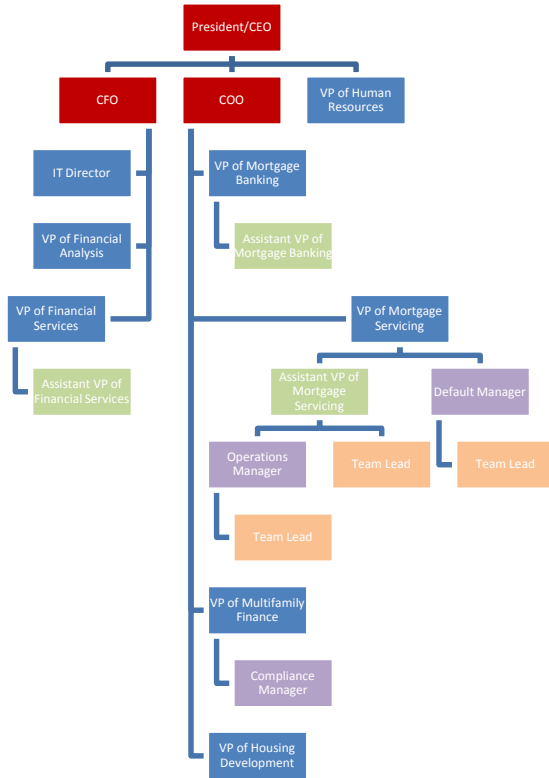
Retirement: Permanent withdrawal from a position or occupation

-S-

Sole Source: A contract entered into without a competitive process, based on a justification that only one known source exists or that only one single supplier can fulfill the requirement

Substandard: Not meeting or performance below the requirements for an employee's position

Supervisor: A person who supervises another person. At UHC, a supervisor can be an **officer**, **department head**, **assistant VP**, or **manager**. **Team leads are not** considered supervisors.



Suspension: Removal from a position for a period of time or until a decision is made

-T-

Tantamount: Equivalent to, equal to

Termination: In reference to employment, the ending of the employment relationship, which may be voluntary (initiated by the employee) or involuntary (initiated by a supervisor)

Transfer: A change of an employee from one position to another position with a close similarity of duties, essentially the same basic qualifications, and the same pay band/range

Trustees: UHC Board of Trustees, the governing body of UHC

-U-

Unexcused absences: An absence that was not prescheduled or authorized by an employee's supervisor

-V-

Voucher: A form used to document payment

VP: Vice President

-W-

Waiver: A formal statement giving up a right or benefit

-XYZ-



"We're housing Utah"

Employee Handbook

The policies and guidelines within this handbook have been approved by the UHC Board of Trustees on August 30, 2018, based on Resolution 2018-16.

- November 13, 2018: Addition of Gift Card (Section 1000.8) and LinkedIn Learning (Section 300.3) Policies
- October 24, 2019: Updated and resection per Employers Counsel direction, Change of Performance Evaluations to Compensation Policy (Section 600, Updated Dress and Grooming Standards (Section 100.8), Addition of Time Off Without Pay Policy (Section ???), Updated Discipline Policy (Section 800), and Removal of Glossary

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IMPORTANT NOTICE

At Utah Housing Corporation (a.k.a. Company), neither the Employee nor the Company is committed to an employment relationship for a fixed period of time. Employment with Utah Housing Corporation is at-will. Either the Employee or Company has the right to terminate the employment relationship at any time, for any reason. The language used in this handbook and any verbal statements by Company or Management are not intended to constitute a contract of employment, either express or implied, nor is there a guarantee of employment for any specific duration. No representative of Utah Housing Corporation, other than the President, has authority to enter into an agreement of employment for any specified period and such agreement must be in writing, signed by the President and the Employee.

The contents of this handbook are summary guidelines for Employees and therefore are not all inclusive. This handbook supersedes all previously issued editions. Except for the at-will nature of the employment, the Company reserves the right to suspend, terminate, interpret, or change any or all of the guidelines mentioned, along with any other procedures, practices, benefits, or other programs of Utah Housing Corporation. These changes may occur at any time, with or without notice.

Letter from the President

Dear Valued Employee:

Welcome to Utah Housing Corporation (UHC)! I hope you will find this to be a work place where you will find satisfaction and challenges as you perform those duties and tasks for which you are responsible.

UHC was created by the Utah Legislature in 1975 to address the critical need for safe, quality, affordable housing for low and moderate-income households living in Utah. Our mission is to serve the people and communities of Utah by providing innovative programs to finance safe, decent, affordable housing for families to purchase their first home, or a move-up home or find suitable rental units. We finance mortgage loans for home buyers by purchasing loans from mortgage lenders and we service those loans. We provide down payment assistance to those who have been unable to save enough on their own. We allocate tax credits to provide developers with equity so they may construct apartments and charge affordable rents. We develop housing for those who are not served by the private sector or other governmental entities. We must accurately account for millions of dollars each month. We must support all of these functions with sophisticated computer systems, software and the facilities in which we work.

Our challenges are many, but with the talents, loyalty and diligence of our staff, we can perform great feats and serve our mission with pride and yet humility as we partner with so many others to achieve honorable goals.

This employee handbook has been prepared to inform you about UHC's employment practices and policies, as well as the benefits provided to you as a valued Employee and the conduct expected from you. No employee handbook can answer every question nor would we want to restrict the normal question and answer interchange among us. It is through our person-to-person conversations that we can better know each other, express our views, and work together in a harmonious relationship. Please do not hesitate to ask questions of your supervisor, the VP of Human Resources (HR), or me as they arise.

UHC's policies, benefits and rules as explained in this employee handbook may be changed in UHC's sole discretion as business experience, employment legislation, economic conditions, or other reasons dictate. When policies or benefits are changed, replacement pages will be provided and you will be notified.

Because UHC is an independent public corporation, all employees are hired on an at-will basis and are not covered by "Civil Service" provisions as are many other government employees. This means that both employer and employee have the right to terminate the employment relationship for any reason and at any time. Each person's employment is for no specific term. Nothing in this manual should be construed as an express or implied contract or guarantee of continued employment.

Please read this manual carefully and use it as a reference guide in the future. If you have comments, questions or ideas to improve UHC's policies or practices, please contact your Supervisor.

Thank you for choosing Utah Housing Corporation as your place of employment!



Grant S. Whitaker
President & CEO

Utah Housing Corporation Mission and Value Statements

“Serving Utah’s housing needs through finance and innovation.”

“Our service to the people of Utah must be performed with high standards, honesty and integrity at all levels.” Grant Whitaker, President and CEO.

The following is a collection of values that UHC believes in and aims to live by to assist us in achieving our Mission –

- Service to the Community*** UHC exists to serve the housing finance needs of Utah’s low and moderate income residents. We exemplify trust and fair dealing in the State of Utah.
- Respect and Integrity*** We treat others fairly and respectfully, we ensure that everyone is heard, and we apply policies consistently. We calmly reduce tension or conflict and turn away from gossip or drama of any kind. Employees are good stewards of company resources.
- Safe Workplace Environment*** We engender trust by keeping confidential things confidential. We respond quickly and appropriately to complaints of any wrongdoing. We comply with all Federal and State Laws and regulations that apply to UHC.
- Professional Growth*** We promote education of our Employees and support work/life balance. We recognize loyalty, hard work and a job well done. We provide necessary resources and tools and clearly stated objectives that foster innovation and continual improvement.
- Collaboration and Communication*** We inform staff beforehand of any UHC circumstance that will affect them. Management regularly communicates strategies and accomplishments to all staff. We treat all departments equally and facilitate inter-department teamwork.
- Strong Leadership*** Our leaders demonstrate fairness and respect toward all Employees. Leaders empower staff by giving adequate training and help whenever needed and adequate liberty to grow and contribute to the community. Our leaders are present and guide staff to promote accountability and ownership

100. Code of Personal Conduct

100.1. Policy Statement

Utah Housing Corporation (UHC) expects Employees to adhere to the highest standards of conduct while performing their official duties allowing UHC to operate efficiently and its Employees to work together harmoniously. UHC expects each Employee to control their own behavior and conduct by conforming to high standards of morals, ethics and fairness in dealing with other Employees, the Corporation and with UHC's clients.

UHC is a community of individuals who are all unique and deserving of respect. We believe that UHC is enhanced and enriched through the diversity that each Employee contributes. We strive to work and learn from one another in an atmosphere of positive contact and mutual respect.

We are committed to fostering an environment within UHC where all staff, regardless of differences, can feel safe, secure, and supported. We believe that we are individually and collectively responsible for our behavior and are fully accountable for our actions.

~~Bigotry has no place within Utah Housing nor does the right to degrade another human being on any basis, including one of race, color, sex, gender, pregnancy, age, religion, national origin, disability, genetic status, sexual preference, gender identity, ethnic background, military service, citizenship or any other characteristic protected by law. UHC does not tolerate verbal or written abuse, threats, intimidation, violence, or other forms of harassment against any Employee or any member of the public who deals with UHC. Likewise, UHC does not accept lack of knowledge, anger, alcohol, or substance abuse as an excuse, reason, or rationale for such behavior. UHC is committed to these principles, which are an integral part of our purpose, values, and daily activities.~~

Specifically but without limitation, all UHC Employees should be aware of and follow the requirements listed below which form the basis of official UHC Code of Personal Conduct:

100.2. Code of Ethics

The purpose of this code of ethics is to set forth standards of conduct for UHC Employees in areas where there are actual or potential conflicts of interest between their public duties and their private interests. In this manner UHC intends to promote the public interest and strengthen the faith and confidence of the people of Utah in the integrity of Utah Housing Corporation. This code of ethics does not intend to deny any Employee the opportunities available to all other citizens of the state to acquire private economic or other interests so long as this does not interfere with his full and faithful discharge of his or her public duties. UHC code of ethics is based on Utah Code 67-16-3.

No UHC Employee shall:

1. Accept employment or engage in any business or professional activity that he or she may reasonably expect would require or induce him or her to improperly disclose ~~controlled~~ nonpublic information;
2. Improperly disclose or use ~~controlled~~nonpublic, private or protected information acquired by reason of his or her position or in the course of official duties to further substantially his or her personal economic interest or obtain special privileges or exemptions for himself or herself or others;

3. ~~Use or attempt to use his or her position to further substantially his or her personal economic interest or to secure special privileges or exemptions for himself or herself or others;~~
4. Accept additional employment that would impair his or her independence of judgment or interfere with the ethical performance of his or her UHC duties;
5. Receive, take, seek, or solicit, directly or indirectly, for himself or herself or another a gift of substantial value or a substantial economic benefit tantamount to a gift (see Section 100.4 – Gift Acceptance).
 - a. ~~That would tend to improperly influence him or her in the discharge of his or her duties;~~
 - b. ~~That the person knows or a reasonable person in that position should know under the circumstances is primarily to reward the person for official action taken;~~
 - c. ~~If he or she recently has been or is or will be involved in a UHC action affecting the donor or lender unless a disclosure of the gift, compensation, or loan has been made in the manner described below;~~
6. Have personal investments in any business entity which will create a substantial conflict between his or her private interests and his or her UHC duties determined by a UHC officer; or
7. Donate or to demand donations of property, money or services on a condition of awarding or reserving tax credits or any other resource, or approval or other authorization to engage in business with UHC.

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Economic benefit tantamount to a gift includes, but is not limited to:

1. A loan at an interest rate that is substantially lower than the commercial rate for similar loans; and
2. Substantially higher compensation received for private services than the fair market value of those services.

Excluded from this definition is an occasional non-monetary gift of a value less than \$50.00, an award publicly presented in recognition of public service, any bona fide loan made in the ordinary course of business, or a political campaign contribution.

100.3. Conflicts of Interest

One question that often arises is what constitutes a potential conflict of interest. It is generally considered that a "potential" conflict of interest is any direct and immediate interest or relationship, including financial interest, with persons or businesses regulated by or directly affected by decisions of UHC Employees, or persons or organizations which may present applications, requests or issues before UHC Employees. The interest of a spouse or other members of the immediate family/household or the interest of any other person which is constructively controlled by the Employee are included.

It is recognized that some relationships and interests have more potential for being a conflict of interest than others. There are some interests and relationships which because of their nature are insignificant. The financial interest may be so small or the relationship so remote that it does not present an actual conflict.

Types of interests to be considered as potential conflicts of interest include relationships or interests with persons, business enterprises, or nonprofit, professional, charitable, religious, social, educational, recreational, environmental, public service, or civic organizations, with which an Employee is connected as a member, employee, officer, owner, director, Employee, partner,

advisor, or consultant; in which an Employee has any continuing financial interest as a creditor or through ownership of stocks, bonds, or other securities, ownership of real property or rights in lands, or through a pension or retirement plan, shared income or otherwise; or to which an Employee is indebted financially.

A Conflicts of Interest Disclosure is required to be provided by each UHC Employee. It is the responsibility of each Employee to actively disclose any conflict to his or her Supervisor at the beginning of any related subject matter related to the conflict and update this disclosure.

Examples of conflicts (not an exhaustive list) that must be acted on as described herein:

1. A mortgage loan for which the Employee or an immediate family member is the borrower or is an employee of the lender. UHC may in the course of its business purchase that loan or may be the servicer of that loan.
2. An application for Low Income Housing Tax Credits, or a project with outstanding Tax Credits or bonds that provides the equity or debt of the project for which the Employee or an immediate family member is the applicant, developer, investor or borrower. UHC may in the course of its business award tax credits or issue bonds for that project.

100.4. Gift Acceptance

It is an offense under the laws of the State of Utah for UHC Employees to knowingly receive, accept, take, seek, or solicit, directly or indirectly, for themselves or another, a gift of a substantial value or a substantial benefit tantamount to a gift:

- a) that would tend improperly to influence a reasonable person in the person's position to depart from a faithful and impartial discharge of the person's public duties;
- b) that such person knows or that a reasonable person in that position should know under the circumstances is primarily for the purposes of rewarding the person for official action taken; or recently has been, is now, or in the near future may be
- c) involved in any governmental action directly affecting the donor or lender, unless a disclosure of the gift, compensation or loan or other relevant information has been made in a sworn statement filed with the President, which statement is a public record.

The term gift does not include:

- Food, refreshments, or meals of limited value
- An item given on behalf of a foreign government that becomes the property of the State
- Opportunities, discounts, rewards, and prizes open to the general public or all employees of the State
- Plaques or mementos recognizing service
- Trinkets or mementos of nominal value
- Gifts from family members, extended family members, or other UHC or State employees
- Gifts from personal friends where it is clear that the gift is motivated by personal friendship and not by the Employee's position with UHC
- Small efforts of common courtesy or other services of nominal monetary value
- Funeral flowers or memorials
- Bequests, inheritances, and other transfers at death

- Attendance or participation at events sponsored by other governmental entities
- Attendance or participation at widely attended events that are related to UHC duties
- Travel to and from widely attended events that are related to UHC duties where such acceptance of such travel will result in financial savings to UHC

If an Employee [either directly or indirectly](#) receives a gift, ~~either directly or indirectly~~, that cannot be accepted, the Employee may return the gift, pay its market value, or donate the gift to UHC or the State of Utah. If the gift is perishable or not practical to return, the gift may, with approval of an officer, be shared with co-workers or given to charity.

100.5. Corporate Fraud

Every Employee is expected to avoid [and report](#) any act that would constitute fraud, misappropriation, or a financial irregularity. UHC defines fraud as the intentional, false representation or concealment of a material fact, or deceit, trickery, or breach of confidence, perpetrated for profit or to gain some unfair or dishonest advantage or a deed performed for the purpose of inducing another to act upon it to result in his or her injury. Each UHC Employee should be familiar with the types of improprieties that might occur within his or her area of responsibility, and be alert for any indication of irregularity.

Actions constituting fraud include, but are not limited to:

- Any dishonest or fraudulent act
- Misappropriation of funds, securities, supplies, or other assets
- Impropriety in the handling or reporting of money or financial transactions
- Profiteering as a result of insider knowledge of company activities
- Disclosing confidential or proprietary information to outside parties
- Accepting any gift or other compensation, either directly or indirectly, that might be intended to influence or reward the Employee in the performance of official business
- Destruction, removal, theft or inappropriate use of records, furniture, fixtures, and equipment.
- Any similar or related irregularity

If there is any question as to whether an action constitutes fraud, an Employee should check with the Department Head, VP of Human Resources, VP of Financial Services, or CFO for guidance.

Any Employee who suspects dishonest or fraudulent activity must notify the Department Head or VP of Human Resources immediately and should not attempt to personally conduct investigations or interviews/interrogations related to any suspected fraudulent activity.

Irregularities concerning an Employee's moral, ethical, or behavioral conduct should be resolved by the Department Head and VP of Human Resources. If the irregularity reported is deemed to be a financial irregularity, this will be reported immediately to the CFO or the VP of Financial Services who will coordinate an investigation with VP of Human Resources, legal counsel and ~~ethers which~~[others](#) ~~that~~ may include law enforcement and UHC's outside auditors as appropriate.

Investigation results will not be disclosed or discussed with anyone other than those who have a legitimate need to know. This is important in order to avoid damaging the reputations of persons

suspected but subsequently found innocent of wrongful conduct and to protect the Corporation from potential civil liability.

The reporting individual should be notified of the following:

- Do not contact the suspected individual in an effort to determine facts or demand restitution
- Do not discuss the case, facts, suspicions, or allegations with anyone unless specifically asked to do so by the CFO or VP of Financial Services
- The identity of a UHC Employee reporting an irregularity and the information received from a UHC Employee will be kept confidential to the extent practicable under the circumstance

Great care must be taken in the investigation of suspected improprieties or irregularities to avoid mistaken accusations or alerting suspected individuals that an investigation is under way. All inquiries concerning the activity under investigation by the suspected individual, his or her attorney or representative, or any other inquirer should be directed to the CFO or VP of Financial Services. No information concerning the status of an ongoing investigation may be disclosed to Employees or the public.

The CFO has the primary responsibility for the investigation of all suspected financial fraudulent acts as defined in this policy. If the investigation substantiates that fraudulent activities have occurred, the CFO will issue reports to the President and to the Board of Trustees through the Audit Committee. During an investigation, the CFO and VP of Financial Services will have:

- Free and unrestricted access to all corporate records and premises
- The authority to examine, copy, and/or remove all or any portion of the contents of files, all UHC issued electronic devices, computers, mobile devices, servers, desks, cabinets, and other storage facilities on the premises without prior knowledge or consent of any individual who might use or have custody of any such items or facilities when it is within the scope of his investigation

If an investigation results in a recommendation to terminate an employee, the recommendation will be reviewed for approval by the VP of Human Resources and by outside counsel as necessary, before any such action is taken. The decision to terminate an Employee is made by a UHC Officer.

100.6. Alcohol, Drugs, and other Dangerous Substances

UHC has a vital interest in maintaining a safe, healthful and efficient working environment for its Employees and in protecting UHC property, equipment and operations. Being under the influence of drugs or alcohol on the job may pose serious safety and health risks, not only to the user ~~but~~ but also to all those who work with the user and may adversely affect the quality of our services. The possession, use or sale of an illegal drug in the workplace is prohibited.

Federal and State laws prohibit the use and/or possession of narcotics, dangerous drugs, or other controlled substances without a prescription or recommendation. UHC will not treat properly dispensed and used medical cannabis as an illegal drug.

The following is UHC's policy regarding the work-related effects of illegal drug use and the unlawful possession of controlled substances on Utah Housing premises. Employees are subject to

disciplinary action including termination while on Utah Housing premises or otherwise engaged in Utah Housing business when he or she:

- Is unable to safely perform the essential job functions of their job when using prescribed or recommended medications
- Uses or is under the influence of an illegal drug or other dangerous substance
- Has illegal drugs or other dangerous substances in his or her possession or control
- Manufactures, buys, sells, or distributes a drug or other dangerous substance, or attempts to do so
- Shares prescription drugs with other Employees

When UHC finds it appropriate to do so, UHC will notify law enforcement officials. UHC may also pursue civil recovery against an Employee whose use of drugs or alcohol causes damage to UHC property or whose actions result in UHC being held liable for damages to others.

Employees who use alcoholic beverages on UHC premises or report to work impaired are subject to disciplinary action, including termination.

Employees must report any conviction under a criminal drug statute for violations occurring on or off UHC premises while conducting UHC business. A report of a conviction must be made within five (5) days after the conviction. ~~This requirement is mandated by the Drug-Free Workplace Act of 1988.~~

100.7. No Smoking/VapingTobacco Policy

UHC is committed to providing its Employees with a comfortable working environment. Due to the increasing evidence of the dangers of tobacco ~~smoke, smoking, vaping, and chewing tobacco are~~ is prohibited at UHC.

There is absolutely no smoking/vapinguse of any type of tobacco in any form permitted in any UHC office space, including ~~bathrooms, shower areas,~~ elevators, or stairways. Smoking, vaping and chewing tobacco are ~~is~~ not permitted outside of the building in the immediate vicinity. All smoking/vaping should be confined to the parking area on the south side of the building using the provided cigarette receptacle near the recycling receptacle. This policy continues after hours and on weekends.

100.8. Dress and Grooming Standards

Utah Housing offers Employees the opportunity to dress in casual attire that creates a comfortable work environment and promotes an appropriate image to all clients, vendors/partners, and colleagues. Common sense and reasonable standards of workplace dress will dictate what should be worn.

Appropriate appearance includes daily personal hygiene and neat, clean, and well-groomed hair. When choosing grooming products, Employees should be considerate of others who have chemical and/or fragrance sensitivities.

There are times when business attire should be worn. Appropriate circumstances may include, but not be limited to the following:

- Representing Utah Housing at an official event;
- Meeting with clients and business partners either inside or outside of Utah Housing's offices; and
- Meetings with customers or clients who have not adopted a casual dress code of their own.

Utah Housing is committed to supporting our Employees' religious and cultural beliefs and may modify the dress code accordingly.

Managers may provide guidance regarding appropriate attire for the workplace. Generally, the following expectations are applicable:

- Clothing must be clean, free of holes, and in good condition.
- Clothing must be free of pictures or words except for small designer/manufacturer logos.
- Shorts are not permitted unless specifically authorized.
- Jeans must not be overly faded, ripped or holey, including those sold as faded, or with rips or holes.
- Shirts and blouses should be professional in appearance and not excessively wrinkled. Collared shirts, polo shirts, non-collared shirts, and sweaters are permitted.
- No T-shirts are permitted.
- Dresses and skirts should be professional in appearance and of appropriate length, no more than two inches above the knee.
- Employees may not wear clothing that is sexually provocative in nature. Bras and underwear must not be visible.
- Athletic clothing must only be worn during permitted exercise time.
- Footwear must be appropriate, clean, and free of holes.
 - Flip-flops, shower sandals and running shoes are not permitted.
 - Bare feet are not acceptable.
 - Dress sandals are acceptable.
- Jewelry should be consistent with professional appearance.
- Body art (tattoos) that depicts violence, profanity, is gang related, is of a sexually explicit nature, and/or is deemed workplace inappropriate must not be visible. Head and neck tattoos should not be visible.

Managers are authorized to enforce these dress and grooming standards within their groups. If an Employee wears clothing deemed inappropriate by the Manager, the Employee may be instructed to go home and change into clothing more acceptable. Leave time may be charged to the Employee in such cases.

Utah Housing offers Employees the opportunity to dress in casual business attire that creates a comfortable work environment and promotes a professional image to all clients, vendors/partners, and colleagues.

Supervisors can provide guidance in appropriate attire for the workplace. Generally, the following expectations are applicable:

- ~~Clothes must be clean, free of holes, and in good condition.~~
- ~~Clothes must be free of gang, profane, or sexually explicit pictures or words.~~

- ~~Pants should be professional in appearance. Shorts, leggings, sweats and athletic pants are not permitted.~~
- ~~Shirts and blouses should be professional in appearance and not excessively wrinkled. Collared shirts, polo shirts, non-collared dress shirts, and sweaters are permitted. No plain cotton T-shirts with or without pockets.~~
- ~~Dresses and skirts should be professional in appearance and of appropriate length, no more than two inches above the knee.~~
- ~~In order to present a professional image, both male and female Employees will not wear clothing that is sexually provocative in nature. Bras and underwear are not to show. Examples of clothing not permitted includes: Tank tops, shirtless vests, underwear or lingerie worn as clothing, midriff-baring shirts, see-through tops, cleavage-baring tops, mini-skirts, or similar attire.~~
- ~~Athletic clothing (e.g. sweatshirts, nylon pants, running tights, etc.) is to be only worn during permitted exercise time.~~
- ~~Footwear is to be appropriate, clean, and free of holes.~~
 - ~~Flip-flops or shower sandals are not permitted.~~
 - ~~Dress sandals are acceptable.~~
 - ~~Bare feet are not acceptable.~~
- ~~Jewelry should be consistent with professional appearance.~~

~~Thursdays and Fridays have been designated as “jean days.” Common sense and reasonable standards of workplace dress will dictate what should not be worn on that day, such as overly faded, ripped or holey jeans, including those sold as faded, or with rips or holes. On other special occasions, such as on a company picnic day, the above standards may be relaxed as specified in a notice to that effect.~~

~~There are times when normal business attire should be worn on these days. Appropriate circumstances may include, but not be limited to the following:~~

- ~~Representing Utah Housing at an official event~~
- ~~Meeting with clients either inside or outside of Utah Housing~~
- ~~Meetings with customers or clients who have not adopted a casual dress code of their own~~
- ~~Scheduled UHC Board meetings~~

~~Professional appearance includes daily personal hygiene. Appearance, including hair should be neat, clean, and well-groomed. When choosing grooming products, Employees should be considerate of others who have chemical and/or fragrance sensitivities.~~

~~Body art (tattoos) that depicts violence, profanity, is gang-related, is of a sexually explicit nature, and/or is deemed workplace inappropriate must not be visible. Head and neck tattoos should not be visible.~~

~~Supervisors are authorized to enforce these dress and grooming standards within their groups. If an Employee wears clothing deemed inappropriate by the Supervisor, the Employee may be instructed to go home and change into clothing more acceptable. Leave time may be charged to the Employee in such cases.~~

~~We are committed to supporting our Employees' religious and cultural beliefs and may modify the dress code accordingly.~~

100.9. Employee Behavior

To ensure a secure work environment, UHC expects and requires all of its Employees to demonstrate common courtesy and engage in safe and appropriate behavior on the job at all times. Racial or ethnic slurs, threats of violence, and any other provocative comments, language, or actions are examples of unacceptable behavior. Any involvement in incidents of workplace physical violence is considered dangerous and unacceptable behavior that violates Utah Housing's standard of appropriate behavior.

Employees are responsible for their conduct whether on or off duty. General rules of conduct and behavior expectations also apply when traveling on UHC business, as well as any time working for or representing UHC away from the premises.

100.10. Improper Personal Conduct

Examples of improper personal conduct include but are not limited to:

- Fighting or engaging in inappropriate horseplay on UHC premises.
- Using language at work that is harassing, abusive, offensive, threatening or demeaning.
- Stealing Employee or UHC property or acting in a dishonest manner.
- Behaving in a way that may damage or injure any person or property.
- Removing or transferring UHC property without the approval of a Supervisor.
- Falsifying records.
- Making entries on another Employee's time record, excluding as needed by Supervisors.
- Possessing or pretending to possess firearms, unless the Employee possesses a valid concealed weapons permit.
- Possessing or pretending to possess explosive materials, chemical or biological agents, or other dangerous weapons while on UHC premises that jeopardize the well-being of others or their personal property or UHC property.
- Failing to perform work assignments or disobeying any direction by a Supervisor, Department head, Officer or Trustee (i.e., insubordination*).
- Failing to meet acceptable quality and quantity work standards.
- Taking an unauthorized absence from the assigned work location, walking off the job, or interfering with another Employee's work.
- Performing immoral, indecent, lewd, harassing, or other generally unacceptable act on UHC premises or off-premises while at any UHC sponsored activity.
- Engaging in ~~behavior which~~behavior that, in the judgment of UHC, is unethical, dishonest, immoral, illegal, reckless, damaging, or disruptive to the conduct of business.
- ~~Engaging in behavior or activity which, in the judgment of UHC is inappropriate, improper, or contrary to the business interest of UHC.~~
- Refusing to follow UHC policy or standard.
- Engaging in an illegal activity.
- Abusing UHC leave or any other benefits, including but not limited to sick leave.

~~*Insubordination can be divided into two categories:~~

- ~~1) Unwillingness to carry out a directive from a Supervisor or unwillingness to follow policies and the established procedures of UHC. This unwillingness could manifest itself as a verbal refusal or obstinacy, a nonverbal refusal or an unreasonable delay in completing work, or as a substantial and willful deviation from procedure without approval; and~~
- ~~2) Disrespectful behavior toward any UHC Supervisor, Department Head, Officer or Trustee. Such disrespectful behavior may also include cursing, verbally or physically intimidating behavior, or speaking loudly or argumentatively to or about any person which demonstrates deviation from UHC's culture and established policies relating to acceptable Employee conduct.~~

100.11. ~~Incompatible Outside Activities~~Outside Employment and Compensation

Employees may engage in outside employment, receive payments, or paid expenses subject to the following conditions; however, UHC employment shall be the principal job of full-time Employees governed by these rules:

- The outside employment must not interfere with efficient performance of the Employee's UHC position.
- The outside job must not conflict with the interests of UHC or the State of Utah.
- The outside employment must not be the type that would reasonably give rise to criticism or suspicion of conflicting interests or duties.
- A Supervisor or HR may ask, from time to time, Employees to represent in writing as to certain outside employment or conflict of interest matters. If the outside employment ~~has either~~[either](#) ~~has~~ the potential or appears to be in conflict with UHC employment, then the Employee is required to notify his or her Supervisor and gain approval to continue such employment. If HR determines that either the outside employment or payment could reasonably present a real or potential conflict of interest, the Employee may be denied permission to engage in the activity or receive payment and remain employed with the UHC.
- Employees shall not use their UHC position or any influence, power, authority or confidential information derived therefrom or uses UHC time, equipment, property or supplies for private gain or for the private gain of any family member, as defined in these rules.

Employees shall not receive outside compensation for their performance of UHC duties, except in cases of:

- Awards for meritorious public contribution publicly awarded.
- Receipt of honoraria or expenses paid for travel, related to papers written, or speeches or appearances made by Employees with the approval of HR, or on their own time for which they are not otherwise compensated and, not otherwise prohibited by UHC policy.
- Receipt of usual social amenities within generally accepted industry practice, ceremonial gifts or insubstantial advertising gifts. When an Employee's responsibilities require action to be taken or a decision to be made which could be interpreted as a conflict of interest, the Employee shall declare the potential conflict in writing to his or her Supervisor.

Each Employee may be asked to sign a Code of Ethics Certification regarding matters of other employment, private gain, additional compensation, conflict of interest, and political activity.

~~100.12. Indebtedness to UHC~~

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~~Employees that incur a personal financial obligation to UHC as a direct result of their action as an Employee or in the performance of their official duties may be required by UHC to satisfy the obligation through withholding of all or a portion of their pay. All three of the conditions below must be met before withholding can occur:~~

- ~~•The obligation must be a legitimately owed amount which can be validated through physical documentation or other evidence provided;~~
- ~~•The obligation is known or should be known by the Employee and, in most instances, acknowledged by the Employee as being owed;~~
- ~~•Employees have been notified of this rule that allows for withholding of pay and understand the right of UHC to withhold pay.~~

~~Whenever possible, UHC should request advance written authorization of the Employee to withhold the pay however UHC may withhold all or a portion of an Employee's pay to satisfy the following specific obligations:~~

- ~~•Travel advances where the travel and reimbursement for the travel has not occurred;~~
- ~~•Loss or damage of UHC property caused by negligence of the Employee as evidenced by clear and substantial proof;~~
- ~~•Payroll advance obligations authorized by the CFO and supported by agreements signed by the Employee;~~
- ~~•Misappropriation of UHC assets for unauthorized personal use or for personal financial gain. This includes obligations created from Employee theft of UHC property or use of UHC property for personal financial gain or benefit;~~
- ~~•Overpayment of pay determined by evidence that the Employee did not work the hours for which he or she received pay or was not eligible for the benefits received and paid for by UHC;~~
- ~~•An employee who voluntarily separates from UHC service within twenty four months of the date class work was completed, that qualified for reimbursement, a portion of the reimbursement will be recaptured. The reimbursement for each class will be amortized monthly over 24 months, and any unamortized portions must be repaid to UHC. Reimbursement to UHC may be withheld from the employee's pay check(s) if payment is not received before then.~~
- ~~•Other obligations that satisfy the requirements of this section.~~

~~When there is no failure on the part of the Employee, this rule does not apply.~~

100.13-100.12. Mobile Device Usage in the Workplace

Employees are expected to exercise discretion in using mobile devices such as cellular phones and tablets during UHC business hours. Excessive personal calls, text messaging, or other personal communication during the workday, regardless of the device used, can interfere with employee productivity, and be distracting to others. Employees are expected to limit personal use to non-work time when possible and to ensure that friends and family members are aware of this policy. Personal calls should be made away from all work areas so that coworkers are not disturbed. Employees are expected to silence devices when asked. Employees are expected to be considerate and use headphones when using devices in areas where other employees may be affected.

Employees may not use a mobile device to record, copy, store, or photograph confidential or non-public information, or work product belonging to UHC. Specific proprietary information may only be

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stored for legitimate UHC related business. Using a device in a manner ~~which~~that jeopardizes UHC security or private information, or using proprietary information for personal gain are causes for immediate termination.

UHC is not liable for the loss or damage of personal devices brought into the workplace.

~~100.14.100.13.~~ Recording Devices

Recording devices and camera-equipped devices (including mobile communication devices) and their uses are restricted in accordance with state and federal regulatory guidelines concerning unauthorized surveillance and voyeurism.

Making recordings of any type ~~are is~~ not allowed in restrooms, exercise rooms, or other private areas of the building.

~~100.15.100.14.~~ Political Activities

Employees may voluntarily participate in political activity subject to the following provisions:

- If elected to any partisan or full-time non-partisan political office, the Employee will be granted a leave of absence without pay for times when monetary compensation is received for service in political office.
- Employees may not engage in any political activity during the hours of employment or suggest in any way that UHC endorses the activity.

~~Violations of these policies governing political activity are reported in writing to HR who investigates the validity of any such allegation. Violation of this policy may result in discipline including termination.~~

~~100.16.100.15.~~ ~~Sexual Harassment~~ Equal Employment Opportunity/Unlawful Harrassment/Other Accommodation

~~Sexual harassment is a legal term, created for the purpose of ending harassment and discrimination in the workplace. The basic definition of sexual harassment comes from the United States Equal Employment Opportunity Commission (EEOC): "Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitutes sexual harassment when submission to or rejection of this conduct explicitly or implicitly affects an individual's employment, unreasonably interferes with an individual's work performance or creates an intimidating, hostile or offensive work environment."~~

~~Sexual harassment can occur in a variety of circumstances, including but not limited to the following:~~

- ~~The victim as well as the harasser may be a woman or a man. The harasser is not necessarily of the opposite sex to the victim.~~
- ~~The harasser can be the victim's Supervisor, an agent of the employer, a Supervisor in another area, a Department Head or Officer, a co-worker, or a non-Employee.~~
- ~~The victim is not necessarily the person harassed but could be anyone affected by the offensive conduct.~~
- ~~Unlawful sexual harassment may occur without economic injury to or discharge of the victim.~~
- ~~The harasser's conduct must be "unwelcome."~~
- ~~Sexual harassment might include:~~
 - ~~Repeated requests for sexual favors.~~
 - ~~Demeaning sexual inquiries and vulgarities.~~
 - ~~Offensive language (written or verbal) to include e-mail communications.~~

- Other verbal or physical conduct of sexual or degrading nature.
- Sexually offensive, explicit or sexist signs, cartoons, jokes, calendars, literature or photographs displayed in plain view.
- Offensive and vulgar graffiti.

The legal definition of sexual harassment is broad and in addition to the above examples, other sexually oriented conduct, whether it is intended or not, that is unwelcome and has the effect of creating a workplace environment that is hostile, offensive, intimidating, or humiliating to male or female workers may also constitute sexual harassment. Sexual harassment includes the harassment of women by men, men by women, women by women, and men by men.

While it is not possible to list all those additional circumstances that may constitute sexual harassment, the following are some examples of conduct which, if unwelcome, may constitute sexual harassment depending upon the totality of the circumstances including the severity of the conduct and its pervasiveness:

- Unwelcome sexual advances – whether they involve physical touching or not.
- Sexual epithets, jokes, written or oral references to sexual conduct, gossip regarding one's sexual life, comments on an individual's body, and comments about an individual's sexual activity, sexual preference, gender affiliation or identity, physical deficiencies or sexual prowess.
- Displaying sexually suggestive objects, pictures, cartoons.
- Unwelcome leering, whistling, brushing against the body, sexual gestures, suggestive or insulting comments.
- Inquiries into one's sexual experiences.
- Discussion of one's sexual activities.

Other examples of workplace harassment include racial, ethnic, national origin or other such insults, racially and other such derogatory jokes, and derogatory remarks concerning an individual's disability, shortcomings or other such protected characteristics outlined in this policy.

All Employees should take special note that, as stated above, retaliation against an individual who has complained about harassment, and retaliation against individuals for cooperating with an investigation of a harassment complaint, is not tolerated by UHC.

UHC is dedicated to the principles of equal employment opportunity. We prohibit unlawful discrimination against applicants or employees on the basis of age 40 and over, race, sex (including pregnancy, childbirth, pregnancy-related conditions, breastfeeding, or medical conditions related to breastfeeding), color, religion, national origin, disability, military status, genetic information, sexual orientation, gender identity or any other class or expression protected by applicable state or local law. -This prohibition includes unlawful harassment based on any of these protected classes. Unlawful harassment includes verbal or physical conduct which has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment. This policy applies to all employees, including managers, supervisors, co-workers, and non-employees such as customers, clients, vendors, consultants, etc.

• ADA, Religious, and other Accommodation: In accordance with federal and state law, UHC provides reasonable accommodations for qualified employees with known disabilities unless doing so would result in an undue hardship to UHC or cause a direct threat to health or safety. UHC provides reasonable accommodations for employees whose religious belief, practice, or observance conflicts with a workplace requirement unless doing so would result in an undue hardship to UHC. UHC provides reasonable accommodations for employees based on gender identity in dress/grooming standards and facilities and for employees based on pregnancy, childbirth, breastfeeding, or related conditions, unless doing so would result in an undue hardship to UHC. Employees needing such accommodation are instructed to contact their Manager, Department Head, or VP of Human Resources immediately.

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• Sexual Harassment: UHC strongly opposes sexual harassment and inappropriate sexual conduct. Sexual harassment is defined as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature, when:

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- o Submission to such conduct is made explicitly or implicitly a term or condition of employment;
- o Submission to or rejection of such conduct is used as the basis for decisions affecting an individual's employment; or
- o Such conduct has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment.

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All employees are expected to conduct themselves in a professional and businesslike manner at all times. Conduct which may violate this policy includes, but is not limited to, sexually implicit or explicit communications whether in:

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- o Written form, such as cartoons, posters, calendars, notes, letters, e-mails;
- o Verbal form, such as comments, jokes, foul or obscene language of a sexual nature, gossiping or questions about another's sex life, or repeated unwanted requests for dates; or
- o Physical gestures and other nonverbal behavior, such as unwelcome touching, grabbing, fondling, kissing, massaging, and brushing up against another's body.

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• Complaint Procedure: If you believe there has been a violation of the EEO policy or harassment based on the protected classes listed above, including sexual harassment, please use the following complaint procedure. UHC expects employees to make a timely complaint to enable UHC to investigate and correct any behavior that may be in violation of this policy.

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- o Report the incident to your Manager, Department Head, or the VP of Human Resources who will investigate the matter and take corrective action. Your complaint will be kept as confidential as possible.
- o UHC prohibits retaliation against any employee for filing a complaint under this policy or for participating in a complaint investigation. If you believe there has been a violation of our EEO or retaliation standard, please follow the complaint procedure outlined above.
- o If UHC determines that an employee's behavior is in violation of this policy, disciplinary action will be taken, up to and including termination of employment.

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100.17-100.16. Threatening and/or Violent Behavior

Employees threatened with violence in the workplace or become aware of a threat to harm a fellow Employee should report any such threat to a Supervisor or HR.

UHC promptly investigates any physical or verbal altercation, intimidation, threats of violence, or other conduct by Employees that threatens the health and safety of other Employees or the public or otherwise might involve a breach of or departure from the conduct standards stated in this policy. All incidents of physical altercations are treated as gross misconduct and can result in disciplinary action, including termination of employment. Pending the results of its investigation UHC may suspend Employees who are involved in physical altercations that result in injuries, create a significant risk of injury, or have a significant adverse impact on productivity, safety, and morale.

When UHC finds it appropriate to do so, UHC will notify law enforcement officials. UHC may also pursue civil recovery against an Employee whose violent behavior causes damage to UHC property or whose actions result in UHC being held liable for damages to others.

Any Employee who is a victim of domestic violence is encouraged to contact the Employee Assistance Program (see Employee Benefits, Section 300, for more information).

100.18. Retaliation

~~Acts of retaliation against an Employee who is behaving within his or her legal rights, including filing a formal complaint against workplace discrimination or harassment, participating in investigations of discrimination or harassment, reporting to authorities illegal workplace conduct (whistleblower), or engaging in legal leaves and other rights, are strictly forbidden. Retaliatory actions include any actions that would seek to deter a reasonable Employee from seeking and receiving his or her legal rights under the law.~~

~~Retaliation is prohibited by both law and UHC policy, and retaliatory acts will lead to discipline up to and including termination.~~

~~If an Employee thinks that any retaliatory action has been taken against them or other Employees, the situation should be reported immediately to the VP of Human Resources. All complaints will be promptly addressed and will be maintained as confidential to the extent practicable, given the need to investigate and resolve the issue.~~

100.19. Workplace Discrimination

~~UHC is committed to providing a work environment that is free of unlawful discrimination and harassment. UHC strictly prohibits discrimination and harassment of any kind, including on the basis of race, color, sex, gender, pregnancy, age, religion, national origin, disability, genetic status, sexual preference, gender identity, ethnic background, military service, citizenship or any other characteristic protected by law (hereafter, collectively referred to as "workplace harassment"). This policy applies to all Employees, consultants, vendors, clients and customers of UHC.~~

~~Employees who believe to have been subjected to conduct in violation of this policy, should submit a claim to their Supervisor, Department Head, VP of Human Resources, or Officer. All such claims are investigated. Any form of retaliation against an individual who has complained about any type of workplace harassment or retaliation against individuals for cooperating with an investigation of a~~

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~~harassment complaint is not tolerated. To achieve our goal of providing a workplace free from all discrimination, harassment or retaliation, the conduct that is described in this policy is not tolerated.~~

~~Because UHC takes allegations of workplace harassment or retaliation seriously, we respond promptly to complaints of workplace harassment or retaliation. Where it is determined that inappropriate conduct has occurred, UHC acts promptly to eliminate the conduct and impose such corrective action as is necessary, including disciplinary action where appropriate.~~

~~Please note that while this policy sets forth goals of promoting a workplace that is free of all types of harassment or retaliation, the policy is not designed nor intended to limit UHC's authority to discipline or take remedial action for workplace conduct which we deem unacceptable, regardless of whether that conduct satisfies the legal definition of discrimination, harassment or retaliation.~~

100.20-100.17. Workplace Relationships

Employees are encouraged to socialize and develop professional relationships in the workplace provided that these relationships do not interfere with the work performance of either individual or with the effective operations of UHC.

Employees who engage in personal relationships (including romantic and sexual relationships) should be aware of their professional responsibilities and will be responsible for assuring that the relationship does not raise concerns about favoritism, bias, ethics and conflict of interest. In cases of doubt, advice and counsel should be sought from their Supervisor, Department Head, or HR.

Romantic or sexual relationships between Employees where one individual has influence or control over the other's conditions of employment are inappropriate. These relationships may ultimately result in conflict or difficulties in the workplace. If such a relationship currently exists or develops, it must be disclosed:

- The Supervisor or Employee who has influence or control over the other's conditions of employment has an obligation to disclose the relationship to the Department Head, HR or an Executive.
- The other Employee involved in the relationship is encouraged to disclose the relationship to the Supervisor, Department Head, or HR.

Failure to cooperate with UHC to resolve a conflict or problem caused by a romantic or sexual relationship between Employees or those in positions of authority over another Employee in a mutually agreeable fashion may be deemed insubordination and cause for immediate termination. The discipline policy will be followed to ensure fairness and consistency of measures undertaken.

The provisions of this policy apply regardless of the sexual orientation of any Employees involved.

~~100.21. Complaint Procedure~~

~~Employees subjected to conduct in violation of discrimination, harassment, sexual harassment or retaliation policies are afforded avenues for filing complaints which are free from bias, collusion, intimidation or reprisal. These Employees should do the following:~~

- ~~• Continue to report to work~~
- ~~• If possible, verbalize disapproval of the action to the perpetrator and demand that it cease.~~

- ~~Document the occurrences.~~
- ~~Report the problem to UHC management who will investigate and remedy the problem.~~

~~A complaint should be submitted to the Employee's Supervisor or Department Head, , to HR, or directly to a UHC Officer.~~

~~Complaints may be submitted by any individual.~~

~~Complaints may be made through either verbal or written notification and are handled in confidence to the extent possible given the need to investigate and resolve the situation.~~

~~In addition to the above, if an Employee believes to have been subjected to workplace harassment, he/she may file a formal complaint with either or both of the governmental agencies set forth below. Using the complaint process does not prohibit an Employee from filing a complaint with these agencies. In general, a claim must be filed with the EEOC within 300 days or with the Utah Antidiscrimination and Labor Division within 180 days of the alleged act.~~

Utah Antidiscrimination and Labor Division

~~Mailing Address: P.O. Box 146630, Salt Lake City, UT, 84114-6630
Street Address: 160 East 300 South, 3rd Floor Salt Lake City, UT 84111
Telephone: (801) 530-6801 or 1-800-222-1238 (801) 530-7685 (TDD)
Fax: (801) 530-7609
Website: <https://laborcommission.utah.gov>~~

The United States Equal Employment Opportunity Commission (EEOC)

~~Address: 2300 North Central Avenue Suite, 690 Phoenix, AZ 85012-2504
Phone: 1-800-669-4000
Fax: 602-640-5071
TTY: 1-800-669-6820
Office Hours: The Phoenix District Office is open Monday – Friday from 8:00 a.m. – 4:30 p.m. Please call first to obtain information or schedule an appointment. Charge receipt interviews must begin prior to 3:00 p.m.
Website: <https://www.eeoc.gov/>~~

~~When a complaint is received, it is forwarded to the VP of Human Resources who will conduct an investigation of the allegation or allegations. The investigation is conducted fairly and expeditiously and in a manner that maintains confidentiality to the extent practicable under the circumstances. The investigation includes a private interview with the Employee filing the complaint and with witnesses. The Employee alleged to have committed harassment is also interviewed.~~

~~When the investigation is completed, the VP of Human Resources, to the extent appropriate, informs the Employee filing the complaint and the Employee alleged to have committed the conduct of the results of that investigation. If it is determined that inappropriate conduct has occurred, prompt action is taken to address the offending conduct, and where it is appropriate, disciplinary sanctions may be imposed.~~

~~Any Employee of UHC who is found, after an investigation, to have violated this policy in the workplace is subject to appropriate discipline including termination.~~

~~100.22-100.18. Unsafe Conduct~~

Employees should not perform any unsafe act while on UHC premises (including parking lots) or while engaged in UHC-sponsored activities. Employees should use provided safety devices and follow safety regulations and procedures. Employees should not participate in the unauthorized use of vehicles or materials. Employees should not commit safety violations that endanger other Employees. Employees should use all motor vehicles and exercise equipment safely.

Unsafe conduct of Employees also includes endangering security at UHC. Examples of endangering security include, but are not limited to:

- Trespassing in restricted areas.
- Possessing or using any UHC confidential information in unauthorized ways.
- Assisting unauthorized individuals to enter the facility or use UHC property without proper approval.

Violators may be subject to disciplinary action including dismissal from employment and could result in civil or criminal penalties as well.

~~100.19. Solicitations and Distribution~~

~~In an effort to protect employees from unwanted solicitations that can interfere with work duties and productivity or create tension and discord among employees, the following rules will apply to all of our staff.~~

~~▲ Employees may not solicit or ask other employees to purchase goods or services, make donations or contributions, sign cards or petitions, or join or support particular groups or causes in any work area during employees' work time.~~

~~▲ Employees may not distribute any literature or written materials that are not job related and approved by management during work time in any work area.~~

~~▲ Management may make occasional exceptions to the above rules for certain charitable or other Company-sponsored activities or when required by law.~~

~~Anyone who is not an employee is prohibited from entering our premises at any time to solicit support from our employees for any organization or cause; or to otherwise proselytize, distribute literature, or sell or market products/services to our staff. Exceptions to this important rule may be made only for vendors or service representatives whose purpose is strictly related to our business functions and purposes, and then only with prior approval of our management.~~

~~100.23.—~~

~~100.20. Inspection~~

~~100.24.— Company-owned property such as storage facilities, vehicles, desks, employee lockers, or other property is subject to inspection at all times. A request for inspection does not necessarily~~

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imply an accusation of wrongdoing. Failure to cooperate or consent may result in discipline, up to and including termination.

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200. Whistleblower Policy

UHC requires Trustees, Officers and employees to observe high standards of business and personal ethics in the conduct of their duties and responsibilities. As representatives of UHC, we must practice honesty and integrity in fulfilling our responsibilities and comply with all applicable laws, rules and regulations.

This Whistleblower Policy is intended to encourage and enable the raising of serious concerns internally so that UHC can address and correct inappropriate conduct and actions. It is the responsibility of all Trustees, Officers, and employees to report concerns about violations or suspected violations of law, rule or regulation that govern UHC's operations.

UHC may not take adverse action against an employee because the employee, or a person authorized to act on behalf of the employee, communicates in good faith:

- The waste or misuse of public funds, property, or manpower
- A violation or suspected violation of a law, a rule adopted by UHC, or regulation adopted by any recognized entity of the United States
- Gross mismanagement, abuse of authority; or unethical conduct as it relates to UHC

An employee is presumed to have communicated in good faith if the employee gives written notice or otherwise formally communicates the conduct described above to one of the following:

- A person in authority over the person alleged to have engaged in the conduct described above
- An Officer of UHC
- The Vice President of Human Resources
- Law enforcement, if the conduct is criminal in nature
- A trustee of the UHC Board of Trustees

UHC may rebut the presumption described above by showing that the employee knew or reasonably ought to have known that the report is malicious, false, or frivolous.

UHC may not take adverse action against an employee because an employee participates or gives information in an investigation, hearing, court proceeding, legislative or other inquiry, or other form of administrative review held by UHC.

UHC may not take adverse action against an employee because the employee has objected to or refused to carry out a directive that the employee reasonably believes violates a law of this state, or rule adopted by UHC, or regulation adopted by any recognized entity of the United States.

UHC may not implement rules or policies that unreasonably restrict an employee's ability to document:

- The waste or misuse of public funds, property, or manpower
- A violation or suspected violation of any law, rule, or regulation

- Gross mismanagement, abuse of authority; or unethical conduct as it relates to UHC

300. Employee Benefits

300.1. Policy Statement

UHC provides Employees with important benefits to help contribute to their quality of life as well as their families.

300.2. Health Benefits

UHC's Employee benefits program is designed to meet the needs of our diverse workforce. The benefit plans should help provide Employees financial protection as well as contribute to the quality of life for them and their families. During the in-process orientation at UHC, HR will provide Employees materials and answer questions regarding these health benefits. Employees will have 60 days in which to sign up for plan(s). For any life change (new baby, new spouse) that would qualify for changes to the plan(s) outside of the Open Enrollment period, Employees have 60 days to make the change. Employees may sign up on-line at PEHP (www.pehp.org) or see Our Net for the link for all plans.

- **Medical/Dental/Vision Plans:** A variety of medical, dental and vision plans are offered to help UHC Employees stay healthy and smiling brightly.
~~Eligibility:~~ Participation in the PEHP group health plans is open to all regular full-time Employees, defined by healthcare law as 30 hours or more per week. Part-time Employees, those who are hired to work less than 30 hours per week, are not eligible for Medical/Dental/Vision Plans. Coverage begins on the first day of employment. Eligible dependents include a legal spouse and married or unmarried children up to age 26, with payment of applicable premiums.
~~Cost:~~ The contribution rate is based on the plan chosen and the number of family members covered. Premiums are deducted on a pre-tax basis. UHC contributes to medical and dental plans, but not vision plans.
~~Coverage Options:~~ Employees may choose coverage from a variety of available health plans offered by PEHP. Changes from one health plan to another may be made annually during the open enrollment period (generally May-June), for an effective date of July 1. Special Enrollment options are available for marriage, divorce, birth, adoption, loss or gain of other coverage, or as required by law or court order.
- **Employee Assistance Program (EAP):** In recognition that everyone occasionally experiences life challenges that can be difficult to manage alone, UHC provides an Employee Assistance Program (EAP) offered by Blomquist Hale (BH) for use by Employees and their families. EAPBH can help with marital and family counseling, stress, anxiety or depression, personal and emotional challenges, grief or loss, financial or legal problems, substance abuse or addictions, or senior care planning. EAPBH also offers classes at their offices, and sometimes onsite at UHC. Seeking assistance from the EAP will not jeopardize job security or career opportunities. Likewise, participation does not exempt an Employee from normal job requirements nor does it allow exceptions to standard work practices and policies. A Supervisor or HR may, from time-to-time, suggest or require an employee to seek assistance from EAPBH for behavioral or other issues. In recognition that everyone occasionally experiences life challenges that can be difficult to manage alone, UHC provides an Employee Assistance Program (EAP) offered by Blomquist Hale (BH) for use by Employees and their families. BH can help with marital and family counseling,

~~stress, anxiety or depression, personal and emotional challenges, grief or loss, financial or legal problems, substance abuse or addictions, or senior care planning. BH also offers classes at their offices, and sometimes onsite at UHC. Seeking assistance from the EAP will not jeopardize job security or career opportunities. Likewise, participation does not exempt an Employee from normal job requirements nor does it allow exceptions to standard work practices and policies. A Supervisor or HR may, from time to time, suggest or require an employee to seek assistance from BH for behavioral or other issues.~~

~~**Eligibility:** Employees must be enrolled in a PEHP Medical Plan.~~

~~**Cost:** Meeting with the EAP counselor for an initial assessment and short term counseling is provided at no cost. If an EAP counselor recommends additional services or treatment outside the scope of their offerings, an Employee is referred to an appropriate health care professional. The EAP counselor strives to make referrals to health care providers covered by Employee's health plan to minimize out of pocket costs.~~

~~**Confidentiality:** All information relating to an Employee's EAP participation is strictly confidential. EAP records are maintained only by the EAP provider. The EAP provider does not release specific information about use of EAP services unless the Employee gives advanced written consent.~~

~~**Referral Procedures:** To initiate a self-referral or request information, an Employee can contact the EAP office directly, 24 hours a day, at 801-262-9619. Information is also available in HR.~~

- **Health Savings Account (HSA):** An HSA is designed to help individuals and families pay and save for qualified medical expenses on a pre-tax basis. UHC Employees must be covered by The STAR Plan (High Deductible Health Plan/HDHP) offered by PEHP to take advantage of an HSA. An HDHP generally costs less than traditional health care coverage. Money that Employees save on reduced insurance premiums may be contributed to an HSA.

~~An HSA is designed to help individuals and families pay and save for qualified medical expenses on a pre-tax basis. UHC Employees must be covered by The STAR Plan (High Deductible Health Plan/HDHP) offered by PEHP to take advantage of an HSA. An HDHP generally costs less than traditional health care coverage. Money that Employees save on reduced insurance premiums may be contributed to an HSA.~~

~~**Eligibility:** To be eligible for the HSA, an Employee must enroll in The STAR Plan and the following must also apply:~~

~~Employee is not participating in or covered by a flexible spending account (FSA) or the FSA balance must be \$0 on or before June 30;~~

~~Employee is not covered by another health plan (unless it's another HSA-qualified plan);~~

~~Employee is not a dependent of another taxpayer;~~

~~Employee is not covered by Medicare or TRICARE~~

~~**Process:** During open enrollment, Employee must sign up for the STAR Plan online at www.pehp.org and create an account at www.healthequity.com. Once this account has been created, Employee will receive a Health Equity Visa Health Account Card from Health Equity. UHC and Employee contributions will not begin until these steps have been completed. If an Employee desires to make contributions to their HSA via payroll deduction, please notify VP of Financial Services or the Assistant Controller via email.~~

How the HSA Plan Works:

The HSA Plan allows an Employee to pay health care expenses from a dedicated account and have a high deductible health insurance policy to cover catastrophic medical expenses. After reaching a yearly deductible amount, an Employee pays a portion of the medical expense along with PEHP. After reaching an out-of-pocket maximum, PEHP pays 100% of the covered medical expenses during the remainder of that plan year.

Any unused balance in the HSA at the end of the plan year will automatically be rolled over for payment of future eligible health care expenses. It is not a “use it or lose it” account like a flexible spending account (FSA).

An Employee may choose when and how to spend the funds in their HSA account on eligible health care expenses (see www.healthequity.com for additional information).

Once UHC’s annual employer contribution amount is determined, it is communicated to Employees before the new plan year begins. All UHC contributions to Employee HSA accounts will be pro-rated for each pay period and remitted accordingly. For example, if the UHC contribution amount is \$1,500 annually, an enrolled Employee’s HSA account would receive a deposit of approximately \$57.69/pay period (\$1500/26 pay periods).

Combined UHC and optional Employee contributions to an HSA may not exceed the statutory limit set annually by the IRS. An Employee owns and controls the money in their HSA. Decisions on how to spend the money are made by the Employee without relying on a third party or health insurer. When an Employee’s HSA account balance reaches a certain threshold, options to invest the cash held in the account may be available.

There are no Employee paid premiums for the STAR Advantage or STAR Summit Plans, but there are Employee paid premiums on the STAR Preferred Plan.

HSA funds can pay for any “qualified health care expense” even if an expense is not covered by the STAR Plan. Visit www.healthequity.com or www.irs.gov (IRS Pub 502 and 569) for additional, specific information on qualified medical expenses.

An Employee’s HSA is portable and stays with the Employee even if the Employee is no longer employed at UHC.

- **Flexible Spending Accounts/Limited Flexible Spending Account (FSA/LFSA):** Employees can elect to pay for qualified health, vision, dental, and dependent care expenses with pre-tax dollars through a Flexible Spending Account (sometimes referred to as “Cafeteria Plan”) under Section 125 of the federal tax code. Per IRS rules, Employees cannot contribute to both a medical FSA and an HSA during the same time. This limitation does not apply to dependent-care FSA or the limited-purpose FSA.
~~Employees can elect to pay for qualified health, vision, dental, and dependent care expenses with pre-tax dollars through a Flexible Spending Account (sometimes referred to as “Cafeteria Plan”) under Section 125 of the federal tax code. Per IRS rules, Employees cannot contribute to both a medical FSA and an HSA during the same time. This limitation does not apply to dependent-care FSA or the limited-purpose FSA.~~

Eligibility: All regular Employees who work 30 hours or more per week are eligible to participate on date of hire if opting for the Traditional PEHP medical plan, or opting out of coverage altogether. However, if opting for an FSA but opting out of PEHP Traditional coverage, PEHP may require documentation to substantiate eligibility for claim(s) charged to an FSA card. While pharmacy co-pays/costs are generally approved, since PEHP will not have received notification of the claim for of hospital, medical or procedure charge(s) from the provider, PEHP will request documentation to confirm eligibility. An employee is only eligible for an LFSA if enrolled in an HAS.

Plan Highlights: Through pre-tax deductions, Employees can fund a FSA up to the IRS allowable amount annually for unreimbursed health care expenses, medicines, etc. with a carryover of \$500 into the next plan year. This carryover amount is not accessible for the first 60 days of the new plan year. Changes to the Medical FSA can only be made outside the open enrollment period if Employee experiences a qualifying life event. Married spouses may each sign up for the maximum IRS limit for a Medical FSA. In addition, Employees may contribute up to \$5,000 annually per married couple to a dependent care FSA generally to be used for expenses incurred for child care or care of other dependents. Changes in contribution can be made through the year to the dependent care FSA through HR. A terminated Employee may submit reimbursement expenses that were incurred through the employment termination date only. Eligible expenses for the LFSA consist of eligible out-of-pocket dental and vision expenses and others as outlined in federal tax code. Changes to the LFSA can only be made outside the open enrollment period if Employee experiences a qualifying life event.

- **Life Insurance:** UHC provides at no cost to Employees up to age 70, Basic Group Term Life Insurance coverage equal to \$25,000; age 71 to 75 coverage equal to \$12,500; and age 76 and over in the amount of \$6,250. The Additional Group Term Life coverage provides \$150,000 in additional coverage for Employees if elected at a moderate cost. No underwriting is required for this amount if applied for within 60 days of hire. Additional coverage can be purchased above the \$150,000 level and requires filling out the Employee Health Statement for underwriting purposes. The maximum coverage for Employees is \$500,000.
~~UHC provides at no cost to Employees up to age 70, Basic Group Term Life Insurance coverage equal to \$25,000; age 71 to 75 coverage equal to \$12,500; and age 76 and over in the amount of \$6,250. The Additional Group Term Life coverage provides \$150,000 in additional coverage for Employees if elected at a moderate cost. No underwriting is required for this amount if applied for within 60 days of hire. Additional coverage can be purchased above the \$150,000 level and requires filling out the Employee Health Statement for underwriting purposes. The maximum coverage for Employees is \$500,000.~~
Eligibility: Participation in UHC's life insurance plan is open to all regular Employees who work 30 hours or more per week, and to their dependents.
Cost: UHC pays the full cost of the Basic Group Term Life Insurance coverage, but additional coverage is available at additional cost to the Employee. For the cost of additional insurance coverage, contact PEHP.
- **Dependent Life Insurance:** Life insurance is available for Employees' dependents when certain optional life insurance benefits are elected.
Life insurance is available for Employees' dependents when certain optional life insurance benefits are elected.

~~**Eligibility:** Eligible dependents include legal spouse and dependent children up to age 26 if unmarried of regular Employees who work 30 hours or more per week. Covered dependents may opt for up to \$15,000 of coverage per child without completing the Health Statement, if applied for within 60 days of hire. An Employee's spouse may receive up to \$50,000 in Group Term Life Insurance coverage without completing the Spouse Health Statement, if applied for within 60 days of hire. The maximum coverage for spouses is \$500,000.~~

~~**Cost:** Employees pay the full cost of any dependent life insurance coverage.~~

- **Short-Term and Long-Term Disability Coverage:** While UHC does not offer Short-Term Disability, Long-Term Disability (LTD) is available through the Utah Retirement Systems (URS) at no cost to Employees who work 30 hours or more per week.
~~While UHC does not offer Short-Term Disability, Long-Term Disability (LTD) is available through the Utah Retirement Systems (URS) at no cost to Employees who work 30 hours or more per week. The LTD plan provides financial protection for Employees by paying a portion of income while disabled. Although not intended to replace LTD coverage, accumulated sick hours can provide an Employee with a paycheck during periods when an Employee cannot work. To apply for LTD benefits, contact PEHP for a phone interview and then you will be mailed an application and other forms to sign. After a three-month waiting period, LTD provides two-thirds of your regular salary for accidental bodily injury, disease, or illness if you are unable to perform your regular job.~~
Cost: UHC pays the full cost of any LTD coverage for Employees.
- **AFLAC:** UHC facilitates AFLAC coverage, a supplemental insurance for Employees to help pay benefits that major medical insurance does not cover.
~~UHC facilitates AFLAC coverage, a supplemental insurance for Employees to help pay benefits that major medical insurance does not cover. Contact HR for AFLAC information.~~
Cost: Employees pay the full cost for AFLAC coverage.
- **Workers' Compensation Insurance:** Workers' compensation provides benefits for the Employee for a job-related injury, illness, or accidental death. Employees are covered by this insurance beginning with the first day at work. UHC pays the full cost of coverage.
~~Workers' compensation provides benefits for the Employee for a job-related injury, illness, or accidental death. Employees are covered by this insurance beginning with the first day at work. UHC pays the full cost of coverage.~~

UHC is committed to meeting its obligation under the Workers' Compensation regulations administered by the State Of Utah - Labor Commission Division of Industrial Accidents to provide medical, rehabilitation, and wage-replacement benefits to Employees who sustain work-related injuries or illnesses. ~~For more information go to the Labor Commission website and click on Workers' Compensation, <http://laborcommission.utah.gov/>.~~

Employees must immediately report all work-related injuries or illnesses, regardless of their severity, to their Supervisor. Supervisors are responsible for ensuring that injured Employee receives necessary medical attention and for referring the Employee to HR to complete any paperwork that must be filed with the Workers' Compensation insurer (UHC's insurer is Workers Compensation Fund in Sandy at 800-446-2667). Injury or work-related illness not reported

within 180 days may not qualify for Workers' Compensation. If an Employee visits a doctor for a work-related injury or illness, UHC is required to file the initial Workers' Compensation form with the Labor Commission.

UHC counts an Employee's leave due to a work-related injury or illness toward the Employee's 12-week entitlement under the Family and Medical Leave Act. Because Workers' Compensation leave is designated as FMLA leave, benefits continuation – for example, continuation of health benefits – is governed by the applicable provisions of UHC's Family and Medical Leave Act policy.

- **Unemployment Insurance:** UHC pays unemployment benefits as required by Federal and State laws.
~~UHC pays unemployment benefits as required by Federal and State laws.~~

- **COBRA:** Should an Employee ever lose medical and/or dental insurance coverage due to termination of employment, the Employee has the right to apply for Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) coverage. PEHP is the administrator of COBRA for UHC. When an Employee terminates from UHC and is enrolled in medical and/or dental benefits, the benefits will continue through the end of the month of termination. For example, if an Employee terminates on March 8, medical and/or dental coverage will continue through March 31. Once the insurance coverage runs out at the end of the month, a COBRA notification will be sent directly to the Employee by PEHP. The COBRA continuation period of benefits is 18 months.

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300.3. Additional Benefits

- **Annual Clinics**

Annual Wellness Clinics i.e., Flu Vaccine Clinic and Healthy Utah Testing Sessions are provided by outside professionals at UHC. During the Flu Vaccine Clinic, additional types of vaccinations may be available to Employees and their families. Employees must show their driver license/or other photo ID, and their PEHP or other insurance card, or be prepared to pay with cash at the time of service.

- **Direct Deposit**

UHC requires Direct Deposit of Employees' paychecks to checking accounts, savings, or a combination thereof to any financial institution.

- **Education Assistance**

UHC will provide limited financial assistance in the form of tuition reimbursement for certain pre-approved course work for full-time Employees who have ~~completed their probationary period and~~ worked for UHC for not less than one full year. Educational assistance is neither an Employee right nor a guaranteed benefit. Approval is dependent upon availability of funds and proper approval. [Details of the Education Assistance Program can be found on the application.](#)

~~UHC will reimburse the employee for tuition, books, and fees. The Employee must disclose all sources of funding received for the educational program (i.e., scholarships, subsidies, grants, tuition reductions, etc.). The amount reimbursed by UHC will be calculated for only eligible expenses directly paid by the Employee and not reimbursed or payed for by any other funding source.~~

~~In determining which course work will be eligible for education reimbursement, the Employee will complete an Employee's Request for Education Assistance form found on Our Net and submit this to his or her Department Head for approval. Once approved, the form will be submitted and assessed by a UHC Officer to determine if the course work will directly enhance the Employee's effectiveness in their UHC job assignment and the measure of benefit that will result to UHC.~~

~~UHC will reimburse the Employee as follows:~~

- ~~75% for an approved work related degree program (Associates, Bachelors or Masters) or courses directly related to the Employee's job~~
- ~~Total tuition reimbursement cannot exceed \$5,250 (or current amount of tuition reimbursement excluded as wages under IRS regulation) for approved course work to an Employee in a single calendar year~~

~~An Employee must submit a new Employee's Request for Education Assistance form for approval when changing majors and must substantiate why the change.~~

~~Tuition reimbursements will fully accrue as of the last day of class work. Employees must successfully complete the pre-approved coursework and receive a grade of "C" or better or "Pass" for any pass/fail courses.~~

~~An Employee who receives reimbursements for education are expected to remain employed at UHC for at least two years after successfully completing the course and receiving reimbursement; otherwise, the Employee must repay a prorated amount that is calculated by dividing the amount of the education assistance received by the percent of days worked for UHC after the date of the reimbursement payment made by UHC. This repayment will be withheld from the Employee's final paycheck (including any payout of vacation, sick, or comp time) if payment is not received before then. For example: If an Employee received an Education Assistance reimbursement of \$5,000 on July 1, 2010 and terminated employment on December 31, 2011, the Employee would need to repay to UHC \$1,247 of the reimbursement. This percentage for reimbursement is calculated by taking the actual number of days employed at UHC after reimbursement subtracted from the two year recapture period divided by two years. This percentage is then multiplied by the reimbursement amount. For the previous example,~~

~~this calculation would be 548 days worked since reimbursement over two years (730 days) multiplied by the reimbursement amount of \$5,000 ((730-548)/730 * \$5000 = \$1247).~~

Coursework must be taken outside of UHC's normal working hours, unless written exception is granted by a UHC Officer.

- **Nursing Mother's Room**

~~In compliance with State of Utah Code, the following is UHC's policy regarding Nursing Mothers in the Workplace.~~ UHC supports nursing in the workplace by providing a private convenient location on the premises for Employees to nurse or express milk for later use.

The lounge located off the first floor break room is the designated place for nursing or expressing milk. A lock is on the door to ensure privacy. Also, a small refrigerator within the lounge is to be used solely for the purpose of temporarily storing expressed milk.

Nursing Mothers have priority use of the lounge. A sign-up sheet for the lounge is to be used so that Employees who use the lounge can be scheduled. For uses other than breastfeeding, Employees may use the lounge for periods of 20 minutes maximum. For nursing mothers, the time can be extended to 40 minutes. The sign-up sheet is located near the lounge door.

- **Personal Exercise Time**

Employees who work 30 hours or more per week are offered one paid 30-minute segment of exercise time each workday, Monday through Friday. These 30-minute segments are not cumulative and may not be carried forward. The exercise can be performed in the UHC exercise facility or may constitute a walk/jog originating and ending at UHC's offices. Use of the exercise time to exercise away from UHC's facilities is not allowed. Scheduling of exercise time must be approved by the Employee's Supervisor.

Employees should read and obey the rules for the exercise room posted on the bulletin board. Changing rooms/showers are located in the exercise room, and are to be used only for showering and/or changing, one Employee at a time. Do not leave soaps, towels, shampoos, or anything else in the showers/changing rooms or exercise areas when finished. Lockers are placed in the exercise room to contain personal items during the time an Employee is exercising. All personal belongings should be removed upon completion of each exercise time. Items left in the exercise area or changing/shower rooms will be disposed of after reasonable attempts are made to find the owner.

Employees may combine the 30-minute exercise time with a regular break or a lunch break as follows:

Morning	Lunch	Afternoon
Exercise 30 minutes + 15-minute morning break beginning at the start of the workday or during the morning.	Exercise 30 minutes + lunch of 30 or 60 minutes during scheduled lunch break	Exercise 30 minutes + 15-minute afternoon break during the afternoon or at the end of the workday.

Employees must sign a Fitness Liability Waiver before using the UHC exercise facility. The UHC exercise facility is intended to be used by UHC Employees only and is not available to family or friends.

Music, podcasts, videos, etc. should be played at low volumes when alone in the room to avoid disrupting business occurring in other areas of the office. When another Employee is present, headphones must be used.

Employees who do not use the exercise time for exercise, whether by choice or prohibition by his or her Supervisor, are not entitled to declare such time as overtime.

- **Wellness Program**

UHC supports healthy living by incorporating a Wellness Program. The Wellness Program is to help Employees recognize the many benefits that come from making healthy choices on a daily basis. Increased awareness concerning personal health leads to better Employee morale, decreased absenteeism and increased productivity.

As described above, employees are offered 30 minutes of paid exercise time during each workday (subject to approval by the Supervisor). Employees can earn points for their exercise time and they have the option twice a year to redeem those points for a gift card. Opportunities to improve personal health are offered through programs and challenges organized through both PEHP and UHC's Wellness Programs. All Employees are eligible and encouraged to participate. For information about Wellness Program, and how it works, contact HR.

- **Employee Development**

Through a coaching platform, Employees will be coached and mentored by Managers. The goal of coaching is to work with the Employee to solve performance problems and to improve the work of the employee, the team, and the department. Employees who respond positively to coaching and improve their performance can become valued contributors to the success of UHC.

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- **LinkedIn Learning**

This policy applies to all regular full- and part-time, UHC Employees, each of whom will have a LinkedIn Learning (LIL) license assigned to them that will permit access to the LIL system anywhere there is internet access. ~~Employees who are within the probationary period will typically not be issued a LIL license unless the Manager determines there is a business reason to do so.~~ Temporary or leased employees are not eligible to have a UHC-issued LIL license assigned to them. An employee's license will be withdrawn when the employee leaves UHC's employment.

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Employees and Managers should collaborate regarding each employee's professional development. It is an employee's responsibility to seek new learning opportunities. It is a Manager's responsibility to coach his or her team and identify employee development needs. LIL offers a wide variety of online training courses, and can be a good tool to help with employee knowledge, skills and professional development.

Employees can access LIL training required by their Managers during their regular workday while on the clock. Employees should not access UHC-required LIL training outside of the regular workday or offsite without the express written consent of their Manager. All time spent on UHC-required LIL training must be reported on the Employee's timesheet as time worked, as outlined in the Employee Handbook Section 1000.8. Employees are free to utilize LIL as they wish on their own time for personal training not required by UHC.

Following are a few scenarios and guidelines for Employees regarding online training/learning:

- You need to gain skills in your current role, you will be taking on new responsibilities, or you want to learn skills for a potential future position at UHC, and you and your Manager have established a development plan or agreed that using LIL will help to gain those skills. If your job allows flexibility to take the required course(s) during normal work hours, and your Manager agrees, you may take the course(s) and report the hours on Paylocity as "Work" and add a note stating "training time."
- Same as prior scenario, but your job does not have the flexibility to take a course during normal working hours. If approved by your Manager, you may take the course(s) outside of your normal working hours, which you should report on Paylocity the hours spent outside your normal [work-day/workday](#) as "Work" and add a note stating "LinkedIn training time" which time will be subject to overtime rules as outlined in section 1000.8 in the Employee Handbook.
- You want to learn something for your own interest, it is not on your development plan, and not approved by your Manager. You may take the course(s) on your own time, outside normal working hours, which time will not be paid for by UHC.

300.4. Retirement Benefits

As a participating employer in the Utah Retirement Systems (URS) Plan, UHC employees who are provided insurance, paid leave, and/or other benefits as specified by URS qualify for participation in retirement plans. Regular UHC Employees who work 30 hours or more per week are entitled to UHC contributions each pay period into specified plans for which they are eligible. There are different retirement plans and the employee's individual eligibility within each plan is determined by URS as defined in Utah Code Title 49. There are differences for each plan in the UHC contribution amounts, employee plan vesting period, and potential required employee contributions. Tier 2 employees (employees hired after July 1, 2011 without previous service credit) also receive an additional 1.5% of retirement eligible salary in the URS 401(k) above the required URS contribution amounts.

In addition to the plans mentioned above, UHC offers 401(k) and 457B plans that employees may individually contribute to. URS offers other investment opportunities through normal and Roth IRAs. For details see HR or find extensive information on the URS website at www.urs.org.

300.5. Holidays

UHC grants the following holidays with pay to all full-time and part-time Employees:

New Year's Day	Independence Day	Veterans Day*
MLK, Jr. Day	Pioneer Day	Thanksgiving Day
Presidents' Day	Labor Day	Christmas Day
Memorial Day	Columbus Day	

*Treated as a "floating holiday" that may be taken on or after Veterans Day through December 31.

Holidays that fall on a Saturday are observed on the preceding Friday. Holidays that fall on a Sunday are observed on the following Monday.

- **Employees who work 30 or more hours a week:** Holiday pay ~~is not dependent upon hours scheduled, but~~ will be paid at 8 hours for the day or prorated for Employees who work between 30 and 40 hours per week. If Employee is scheduled to work more than 8 hours, the difference will need to come from vacation, comp, or administrative leave.
- **Employees on Unpaid Leave:** If an Employee reports a full day of unpaid leave either the working day before or the working day after a holiday, they are not eligible for the holiday pay. Exceptions to this policy must be preapproved by an Officer. If partial unpaid days are taken before or after a holiday, the holiday pay will be prorated based on the hours reported.
- **Working on a Holiday:** If an Employee is required or elects, with the permission of the Supervisor, to work on a holiday, straight time in addition to holiday pay will be paid. See Section 1000.8 - Overtime for overtime qualifications.

~~300.6. Religious Expressions and Observances~~

~~UHC does not discriminate against any of its Employees on the basis of religion or sincerely held religious beliefs, nor does it require religious participation or non-participation as a condition of employment. UHC will not permit or tolerate religious harassment or intolerance in any form. UHC will make reasonable accommodation to the religious needs of any Employee that seeks it. UHC recognizes Employees' right to observe religious Holy Days. If an Employee wishes to observe any particular day or days, or any portion thereof, as a Sabbath or Holy Day, they may use available leave time or take unpaid leave. Prior approval by the Supervisor is required. Time should be recorded and submitted in the same manner as other leave.~~

300.7-300.6. Vacation Leave

UHC grants annual vacation with pay to Employees who work 30 hours or more a week.

- **Full-Time Employees:** Vacation accruals are based on years of service at UHC.
 - 4 hours per pay period/104 hours per year beginning hire date until end of 4-year anniversary
 - 5 hours per pay period/130 hours per year beginning start of 5-year anniversary until end of 9-year anniversary
 - 6 hours per pay period/156 hours per year beginning start of 10-year anniversary until end of 14-year anniversary
 - 7 hours per pay period/182 hours per year beginning start of 15-year anniversary
- **Part-Time Employees:** Regular part-time Employees who work between 30 and 40 hours per week earn pro-rated vacation hours based on hours worked during the pay period.
- **New Hires:** As a newly hired Employee with Supervisor's approval, vacation can be taken after two full pay periods of working a regular schedule.

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- **Vacation Accrual Forfeiture:** Accrued vacation time in excess of a maximum according to length of service (320 hours for service through 5 years, 360 hours for 6 through 10 years, 400 for 11 through 15 years, and 440 for 16 or more years) is forfeited at the end of each calendar year. If an Employee is going to exceed this level by the end of calendar year, it is essential that time off be taken before the end of the year with Supervisor approval or the excess hours will be forfeited.
- **Payout of Vacation upon Termination:** Upon termination from UHC, Employees receive pay for unused earned vacation at their current rate of pay. Earned vacation time is defined as time earned through the termination date.
- **Effect of Paid and Unpaid Leave:** If an Employee takes leave with pay, vacation continues to be earned as a prorated amount based on leave hours used. If an Employee takes leave without pay, no vacation hours are earned.
- **Scheduling Vacation:** In scheduling vacations, UHC tries to accommodate Employee preferences. However, if an Employee requests vacation leave during busy periods or at times when co-workers have already requested vacation, alternate plans may need to be made. Supervisors are responsible for coordinating and approving in advance the vacation schedules of Employees to ensure that peak workload periods and staffing requirements are considered.
- **Requesting Vacation:** Employees must give notice before taking vacation by requesting leave from Supervisor as they have outlined. All requests for vacation must be approved in advance by the Supervisor.
- **Advances of Unearned Vacation:** UHC does not permit the advancing of unearned vacation time except for extraordinary circumstances with the permission of an Officer.
- **Coordinating Vacation with Other Types of Leave:** If a holiday observed by UHC falls on a regularly scheduled workday during an Employee's vacation, the holiday will be paid for and not treated as a vacation day.

300.8-300.7 Sick Leave

Paid sick leave is provided to all Employees who work 30 hours or more a week. Employees can use paid sick leave when unable to report for work due to the following reasons:

- Caring for his or her own contagious or incapacitating illness or injury
- Caring for an ill dependent child, spouse, or parent
- Visiting a doctor or dentist or other care provider

Full-time Employees (30 or more hours worked a week) earn 4 hours of sick time for each pay period. Part-time Employees (less than 30 hours worked a week) earn sick leave on a prorated basis based on hours worked.

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- **Effect of Paid and Unpaid Leave:** If an Employee takes leave with pay, sick leave continues to be earned as a prorated amount based on leave hours used. If an Employee takes leave without pay or is using Emergency Leave Bank time, no sick leave hours are earned.
- **Work Performed at Home:** There may be situations when it is in UHC's interest to permit an Employee to perform work assignments at home as needed and approved by the Department Head. For extended periods of time or when Employees are on ADA, FMLA leave or other such leave, the involvement of the VP of Human Resources is required.
- **Notice of Absence:** Employees who have knowledge in advance that they will be absent for health reasons must give their Supervisor advance notice, including the probable start date and duration of the absence. If a sudden illness makes it impossible for an Employee to request sick leave before the workday begins, the Employee should notify the immediate Supervisor about the absence at the beginning or before the scheduled ~~work day~~ workday by telephone, leaving a voice mail if the Supervisor is not reached directly on the attempted call. If an Employee is too ill to place the call, a relative or other responsible individual may place the call. An unexcused absence is grounds for termination. During an illness, Employees must keep their Supervisor informed of progress and expected day of return. With the permission of Supervisor, notice of absences, progress, and expected day of return may be made by text message or email.
- **Recording of Sick Leave:** The total hours absent each day due to illness are recorded on the bi-weekly timesheet and approved by the Supervisor.
- **Return from Leave Following Work-related Injury/Illness:** If an Employee intends to return to work after an absence of any length of time which resulted from an accident or illness sustained on the job, written permission from ~~the attending~~ a physician certifying the Employee is fit to work before resuming work duties is required.
- **Return from Leave Following Medical/Maternity Leave:** When an Employee returns from a medical/maternity leave, reduced number of hours to be worked may be requested for up to three months. Such requests are subject to the approval of an Officer. At the end of the reduced work schedule, the Employee may return to the normally scheduled workweek. An Employee may request a permanent reduction in work hours that will require an Officer's approval. A permanent reduction in work hours may result in the Employee being categorized as a part-time Employee. Leave accruals and other benefits are prorated or are not available on the basis of the reduced work schedule.
- **Leave During a Period of Long-term Disability:** After a waiting period of 90 days following a disabling event, Employees are eligible to receive Long-Term Disability (LTD) benefits for a disability due to an injury or sickness. LTD benefits, when applicable, may be used together with earned sick days to provide income up to a maximum of 100% of salary until such days are exhausted. LTD payments are based on 2/3 of the salary and extend to a maximum of two years. LTD benefits continue beyond two years in cases of permanent and total disability if caused solely by physical impairment. The monthly disability benefit is offset by other income, such as, Social Security Disability income. The plan includes a benefit for mental health disabilities and a

benefit for partial disability. Some disabilities may not be covered under this plan. For details, contact PEHP. Service credit with URS accrues during the approved period of disability benefits.

- **Unused Sick Hours Disposition and Payout:** Employees who terminate employment with UHC before their fifth-year anniversary lose all their accrued unused sick leave hours. Any UHC employee with 5 years of continuous service at UHC and with an accrued unused sick leave balance of more than 160 hours or more (see below) is considered an Eligible Employee for the Sick Leave Payout Program. Employees must cash out their unused sick leave once they are eligible during the regular annual disbursement process.

Each Eligible Employee is entitled to increase the Required Reserve from 160 to either 240 or 320 hours on an annual basis. Employees should give consideration to this increase if he or she believes a long period of sick leave might become necessary for circumstances such as, but not limited to, birth of a child, illness that may require a long recovery period, or care of an immediate family member for which normal sick leave is eligible.

Excess Hours will be converted to cash and paid to the all Eligible Employees annually based on December 31 calendar-year end balances. Unused sick hours in excess of the 160-hour reserve or more as described above will be cashed out at one-hundred percent (100%) of the employee's current pay rate as of the payment of the Payout. An Eligible Employee's annual payment amount may be deposited into a tax deferred 401(k) or 457 retirement savings account (in accordance with IRS maximum thresholds) if requested in writing to the VP of Financial Services.

An Eligible Employee who retires or leaves UHC after their fifth-year anniversary is entitled to a payout of all unused sick leave hours, including the Required Reserve, as described above using the appropriate pay rate at time of separation.

- For payout to be eligible as compensation counting toward retirement, the payout must represent amounts of leave accrued in a single year.

300.9-300.8. Family and Medical Leave Act (FMLA)

UHC provides up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons:

- Incapacity due to pregnancy, prenatal medical care, or child birth.
- To care for the employee's child after birth, or placement for adoption or foster care.
- To care for the employee's spouse, son or daughter, or parent, who has a serious health condition.
- Serious health condition that makes the employee unable to perform the employee's job.

~~If an Employee is absent because of their own or a family member's serious health condition, pregnancy and birth or adoption, they may be eligible for leave under the Family and Medical Leave Act of 1993 ("FMLA"). FMLA requires employers to provide up to 12 weeks (26 weeks total to care for an injured military service member) of unpaid, job-protected leave to eligible Employees for certain family and medical reasons.~~

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Eligible employees with a spouse, son, daughter, or parent on active duty or called to active duty status in the Armed Forces, National Guard, or Reserves may use their 12-week leave entitlement to address certain qualifying exigencies. Qualifying exigencies may include attending certain military events, arranging for alternative childcare, addressing certain financial and legal arrangements, attending certain counseling sessions, and attending post-deployment reintegration briefings. FMLA also includes a special leave entitlement that permits eligible employees to take up to 26 weeks of leave to care for a covered service member during a single 12-month period. A covered service member is:

(1) a current member of the Armed Forces, including a member of the National Guard or Reserves, who is undergoing medical treatment, recuperation or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness; or
(2) a veteran who was discharged or released under conditions other than dishonorable at any time during the five-year period prior to the first date the eligible employee takes FMLA leave to care for the covered veteran, and who is undergoing medical treatment, recuperation, or therapy for a serious injury or illness.

- **Benefits and Protections:** During FMLA leave, UHC maintains the employee's health coverage under any group health plan on the same terms as if the employee had continued to work. Employees must continue to pay their portion of any insurance premium while on leave. If the employee is able but does not return to work after the expiration of the leave, the employee will be required to reimburse UHC for payment of insurance premiums during leave.

Upon return from FMLA leave, most employees are restored to their original or equivalent positions with equivalent pay, benefits, and other employment terms. Certain highly compensated employees (key employees) may have limited reinstatement rights. Use of FMLA leave cannot result in the loss of any employment benefit that accrued prior to the start of an employee's leave.

As with other types of unpaid leaves, paid leave will not accrue during the unpaid leave. Holidays, funeral leave, or employer's jury duty pay are not granted on unpaid leave.

- **Eligibility for FMLA Leave:** An Employee is eligible to seek leave under the terms of the FMLA ("FMLA Leave") if the Employee has worked for UHC for at least 12 months and has worked for at least 1,250 hours during the 12 months before commencement of the leave.

- **Definition of Serious Health Condition:** A serious health condition is an illness, injury, impairment, or physical or mental condition that involves either an overnight stay in a medical care facility, or continuing treatment by a health care provider for a condition that either prevents the employee from performing the functions of the employee's job, or prevents a qualified family member from participating in school or other daily activities.

Subject to certain conditions, the continuing treatment requirement may be met by a period of incapacity of more than three consecutive full calendar days combined with at least two visits to a health care provider or one visit and a regimen of continuing treatment, or incapacity due to pregnancy, or incapacity due to a chronic condition. Other conditions may meet the definition of continuing treatment.

- **Types of FMLA Leave:** Eligible Employees may qualify for FMLA Leave, for a block of time or intermittently, for any of the following reasons:
 - The birth or adoption of the Employee's child and for the care of that child or foster care placement and for the care of that child.
 - To care for a seriously ill or injured spouse, parent or child under the age of 18 (or child 18 years or older who is incapable of self care).
 - An illness or injury that renders the Employee unable to perform his or her job. The injury or illness must be a serious health condition meaning any illness, injury or impairment that generally involves one or more of the following:
 - * Inpatient care.
 - * Continuing treatment by a health care provider due to incapacity caused by a health condition that lasts for more than 3 consecutive days and requires health care visits for continuing treatment.
 - Any period of incapacity due to pregnancy or for prenatal care.
 - A serious health condition that requires periodic visits for health care.
 - A permanent or long term condition requiring medical supervision.
 - To care for a relative injured in military service.
 - To assist an immediate family member called to active military duty.

- **Use of Leave:** The maximum time allowed for FMLA leave is 12 weeks in the 12-month period or 26 weeks as explained above.

An employee does not need to use this leave entitlement in one block. Leave can be taken intermittently or on a reduced leave schedule when medically necessary. Employees must make reasonable efforts to schedule leave for planned medical treatment so as not to unduly disrupt UHC's operations. Leave due to qualifying exigencies may also be taken on an intermittent basis.

Employees taking intermittent or reduced schedule leave based on planned medical treatment and those taking intermittent or reduced schedule family leave with UHC's agreement may be required to temporarily transfer to another job with equivalent pay and benefits that better accommodates that type of leave.

- **Notice and Scheduling of FMLA Leave:** Employees must provide 30 days' advance notice of the need to take FMLA leave when the need is foreseeable. When 30 days' notice is not possible, the employee must provide notice as soon as practicable.

Employees must provide sufficient information for UHC to determine if the leave may qualify for FMLA protection and the anticipated timing and duration of the leave. Sufficient information may include that the employee is unable to perform job functions; the family member is unable to perform daily activities; the need for hospitalization or continuing treatment by a health care provider, or circumstances supporting the need for military family leave. Employees also must inform UHC if the requested leave is for a reason for which FMLA leave was previously taken or certified.

Employees also may be required to provide a physician’s certification and periodic recertification supporting the need for leave. UHC may require second and third medical opinions at UHC’s expense. Documentation confirming family relationship, adoption, or foster care may be required. If notification and appropriate certification are not provided in a timely manner, approval for leave may be denied. Continued absence after denial of leave may result in disciplinary action. UHC will inform Employees requesting leave whether they are eligible under FMLA. If they are, the notice will specify any additional information required as well as the employees’ rights and responsibilities. If they are not eligible, UHC will provide a reason for the ineligibility.

~~◆ Employees on leave must contact Human Resources at least two days before their first day of~~

~~◆~~

~~◆ **Medical Certification:** Employees must request FMLA leave at least 30 days in advance of a foreseeable event or following UHC call-in procedures or as soon as practical if unforeseeable. Employees are required to provide timely medical certification to HR to support the leave request (a form for which is available from HR), and follow-up questions to medical provider are sometimes required. The request for FMLA Leave may be denied if these requirements are not met.~~

~~◆ **Tracking FMLA Leave:** FMLA leave is calculated based on a “rolling” 12-month period, and tracked by HR, meaning your annual FMLA Leave allotment calendar begins when first absent for FMLA Leave. When approved for intermittent FMLA Leave, Employee must specify by email to both Supervisor and HR when an absence is for FMLA Leave. An employee may request periodic updates on balance of FMLA Leave available.~~

~~◆ **Intermittent FMLA Leave Considerations:** An Employee on intermittent FMLA Leave should be aware of the following important points:~~

- ~~○ An employee is not entitled to more favorable employment terms as a result of eligibility for or taking of FMLA leave, and may be evaluated and disciplined on performance while working and not on FMLA leave, the same as any employee.~~
- ~~○ Performance/production requirements will be proportionate for time not on FMLA, and you will be held accountable i.e., if you are absent 20% of the time and are only producing 50% of what another employee doing the same job, you may be disciplined and put on corrective notice.~~
- ~~○ If an episode related to the condition for which FMLA Leave was granted occurs at work and renders Employee unable to work for longer than 15 minutes (outside of break and lunch periods), that time may be counted as FMLA leave, and will not be paid for unless Employee has accrued paid leave available to use.~~
- ~~○ Employee will be held responsible for communicating with co-workers as expected.~~

● **Entitlement to Pay and Benefits During FMLA:** Where an Employee has accrued leave (sick, vacation, compensatory, administrative), the Employee can decide how this is to be used during FMLA Leave. For the duration of FMLA Leave, UHC maintains the Employee’s health, dental, life insurance, and disability coverage provided the Employee pays the premium for such coverage on a timely basis while Employee is on unpaid leave. During FMLA Leave, the Employee’s share of the premium is deducted from the Employee’s pay if using any accrued leave. If the Employee

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chooses unpaid FMLA Leave, the Employee pays through billing arrangements with Financial Services. If any payment due is more than 30 days late, UHC may cease providing the benefits.

~~300.10. Americans with Disabilities Act (ADA)~~

~~UHC will provide reasonable accommodations, including leave, to qualified disabled Employees as may be appropriate and/or required by the ADA or other applicable law. Leave will be coordinated with any LTD benefits available to employees.~~

~~300.11-300.9. Emergency Leave Bank (ELB)~~

~~UHC has established an Emergency Leave Bank (ELB) program for Employees who experience a catastrophic event (defined below) such as a natural disaster or an illness or accident that causes a severe impact resulting in a need for prolonged absence from work in excess of their available sick, vacation, or compensatory leave. UHC is the administrator and a contributor of resources to the ELB program.~~

~~The ELB consists of two banks of contributed hours, a General Leave Bank (GLB) and an Employee Contribution Leave Bank (ECLB):~~

- ~~• **General Leave Bank (GLB):** Money is set aside in the ELB from (1) Employees' forfeited excess accrued annual leave hours not used by the end of a calendar year (see subsection 300.7 – Vacation Leave) (2) from unused sick leave that Employees with less than 5 years employment at UHC lose at termination (see subsection 300.8, Sick Leave), and (3) from voluntary non-refundable Employee contributions that may be made when Financial Services opens a contribution period.~~
- ~~• **Employee Contribution Leave Bank (ECLB):** The ECLB is established when there are insufficient hours in the GLB to fulfill conditionally approved ELBs for specific Employees. Eligible Employees will be allowed to contribute sick, vacation, or compensatory time from their unused balance(s) to the ECLB, in accordance with the policy outlined below. Contributions to this leave bank are voluntary and subject to the minimum and maximum limits described below.~~
- ~~• **Contributions to ECLB:** An ECLB will be opened when there are not enough available hours in the GLB to establish an ELB for one or more employees that have been conditionally approved for participation. Contributions will be on an as-needed, Employee-specific basis. Donations to the ECLB for a specific Employee will be solicited via email from the VP of Financial Services, VP of Human Resources or an Officer.~~

~~Eligible Employees may contribute hours, which will be converted into dollars at the contributor's current pay rate, into the ECLB to assist the affected Employee to take paid time off for the catastrophic event. For example, it has been determined that Employee A is eligible for the ECLB. Employee B wishes to contribute 8 hours to the ECLB. Employee A makes \$10 per hour. Employee B makes \$15 per hour. The calculation is as follows: Employee B contribution rate x hours (\$15 x 8 = \$120). Employee A then receives value/hourly rate of receiving Employee, or 12 hours of emergency leave (\$120/\$10 = 12 hours). All amounts and hours will be calculated by the payroll administrator, thus ensuring confidentiality.~~

~~Employees who contribute leave from any unused sick, vacation, or compensatory leave balance must adhere to the following requirements:~~

- ~~Employee contributions to the ECLB will only be accepted within 10 business days of the~~
 - ~~Contribution minimum: 4 hours~~
 - ~~Contribution maximum:~~
 - ~~40 hours from any leave balance in a rolling 12 month period; rolling 12 month period means, for example, Employee A donates 10 hours in April, 10 in August, and 20 in January; if a new ELB is opened in June, Employee A would be eligible to contribute no more than 10 hours, otherwise Employee A would exceed the 40 hour limit.~~
 - ~~No more than 50 % of Employee's current balance in either sick or vacation leave may be contributed.~~
 - ~~100% of compensatory leave may be contributed.~~
 - ~~Employees who contribute to the ECLB must have a remaining minimum balance of 40 hours after the contribution is made in whichever category (sick or vacation) from which the contribution is made.~~
 - ~~Employees cannot borrow against future leave to contribute.~~
 - ~~Employees who are currently on an approved leave of absence cannot contribute sick or vacation leave.~~
- ~~Contributing Employees' names and amounts of their donations are confidential and will not be disclosed.~~

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- **Catastrophic Events:** An Employee desiring to make a request to utilize the ELB must have a situation that will require the extended absence of the Employee from work and result in a loss of income to the Employee due to the exhaustion of all Employee's available paid leave and that meets one of the following criteria:
 - Personal or Family Health Related Emergency - Critical or catastrophic illness or injury of the Employee or an immediate family member*
 - Other Personal Crisis - A personal crisis of a severe nature that directly impacts the Employee, such as a house fire or earthquake impacting the Employee's primary residence

~~*(See Appendix A - Glossary of Terms)~~
- **Eligibility:** Employees who request leave from the ELB must:
 - Be employed as a non-temporary Employee with UHC for a minimum of 6 months
 - Eligible to accrue sick, vacation, or compensatory leave
 - Contributed a minimum of 16 hours to the GLB or 16 hours to an ECLB within the past 36 months as measured from the date of the ECLB creation (an exception may be considered but must be approved by two Officers)
 - All of the requesting Employee's sick, vacation, and compensatory leave has been exhausted or be anticipated to be imminently exhausted before a request may be approved
- **Employee Request for ELB Hours:** The Employee must submit a completed Request/Authorization to Participate in ELB (Form) along with other documentation (e.g. medical provider letter of recommendation, property damage assessment including a statement of habitability of the residence, etc.) to his or her immediate Supervisor to initiate the process.

In situations where the Employee is physically unable to complete the Form, Employee's immediate Supervisor may assist in completing and submitting the Form to VP of Human Resources or an Officer. Employee must identify in the Form, to the best of his or her knowledge, the expected duration for which the hours are needed. Department Head will recommend whether to approve the Employee's request.

All medical information regarding an Employee is confidential and will not be disclosed to anyone not involved in the review and ELB approval process. All documents provided for approval of ELB request will be kept in the Employee's HR file. ~~Employee will have an opportunity to describe the emergency situation that he or she may wish to voluntarily disclose to other employees as part of a request for contributions to the ECLB.~~

Conditions associated with normal pregnancy, delivery (including C-sections), and bonding with the child are not eligible events for which ELB hours will be granted.

Employees may not be gainfully employed at another job while receiving ELB hours.

- **Approval of ELB Request:** The ELB is not an Employee right and each case must be reviewed by two Officers who may approve an ELB regardless of eligibility for FMLA leave. Factors that will be considered when reviewing an Employee application to use ELB hours include:
 - The Employee's leave usage history to determine if the employee has used his or her leave in a judicious manner
 - Duration of employment
 - Anticipated duration of the emergency situation
 - Whether the situation meets the definition of catastrophic
 - Previous contribution of hours to GLB ~~or ECLB~~
 - Use of ELB in the past
 - Appropriate documentation (e.g. medical provider letter, etc.) has been provided
- **Extension of ELB:** If the situation continues beyond the initially identified duration stipulated in the Form, and ~~a GLB or ECLB and ELB~~ balance remains available, and Employee has not yet reached the ELB leave limit of 320 hours, the Employee (by teleconference if necessary), Department Head, and HR shall meet to review the status of the situation to determine whether or not the ELB should be extended beyond the initially approval duration. Intermittent use of the ELB may be considered for follow-up treatment(s) or directly-related recovery or reparation over a period of time.
- **Leave Accruals while Using ELB Hours:** Employee shall accrue at his or her normal rate, vacation and sick leave during the time Employee is receiving the benefit of an ELB. Any leave accrued must be used prior to using ELB hours.
- ~~**Excess ECLB Hours:** When Employees' collective contributions of hours to an ECLB is greater than the amount used and an ECLB balance remains, the excess contributed hours will be returned pro rata to the contributing Employees' leave accounts. Employees will be notified by email of leave amount returned.~~

~~300.12~~**300.10. Pregnancy Leave**

If Employees are eligible for FMLA, pregnancy leave is taken as FMLA leave. Employees have 12 weeks for pregnancy leave, minus any previously used FMLA Leave taken during the prior 12 months (see 300.9 - Family and Medical Leave Act (FMLA), subsection "Tracking of FMLA Leave"). This leave can be taken using available time off or unpaid leave.

~~300.13~~**300.11. Unpaid Leave of Absences**

Absences that occur when vacation, personal and sick leave are exhausted are treated as unpaid leave. Employees on Unpaid Leave will not accrue any vacation or sick leave. Employees should be aware that unpaid leave will affect retirement benefits by reducing the amount of compensation counted by URS as eligible earnings as a pension is calculated and is contingent upon an average of 20 hours worked or paid leave.

- **Eligibility:** With Department Head approval and at the discretion of an Officer, full-time and part-time Employees may be granted an unpaid leave of absence up to a maximum of three months depending on Department needs and other considerations.
- **Extended Absences from Office:** Unusual absences from UHC offices ("Extended Absences") will generally be those non-routine, longer-termed, Employee-initiated absences other than absences associated with routine illnesses, routine vacation, routine compensatory time-off, or such other absences of a routine nature. The absences must be approved by an Officer. Examples would include, but are not be-limited to:
 - Absences related to the Family Medical Leave Act
 - Absences related to extended recuperation following illness or accident
 - Absences related to military service
 - Other absences authorized by an Officer

~~During paid or unpaid Extended Absences, an Employee's position will be held through the authorized dates of absence.~~

- **Requesting Approval for Extended Absence:** A written request for an extended absence must be submitted by the Supervisor to an Officer at least three weeks prior to the requested leave date using the Employee Extended Absence Notification form indicating if the Employee will be on a No-Work Leave or a Some-Work Leave.
 - **No-Work Leave:** When UHC has been advised by an independent professional that a given Employee is not able to (and therefore, should not) perform basic UHC-related functions while on Extended Absence. Employees with a No-Work Leave status will have no access to UHC working files to include email files, networking files, etc. All UHC equipment and property will be taken into possession by the Supervisor.
 - **Some-Work Leave:** Employees who have not been work-restricted by a professional while on Extended Absence may be able to perform a limited amount of UHC-related work. Generally, this limited amount of work would be performed from a remote location, utilizing remote-access technology or other methodologies, but due to conditions or situations surrounding their absence they cannot physically come to UHC's office to perform such work. An Officer may restrict the number of hours worked that a Some-Work Employee can charge on their bi-weekly Payroll Time report.

- **Benefits Coverage:** During the period of unpaid leave of absence, vacation and sick leave is not earned and holiday pay is not granted. Insurance benefits (health, dental, long-term disability, and life insurance) can be maintained if the Employee pays their portion of the premiums directly to UHC for the duration of the leave. Payment arrangements should be made in advance through Financial Services.
- **Failure to Return to Work after an Extended Absence:** In the event that an Employee does not return to work prior to or at the end of this authorized period of absence, employment with UHC may be ~~automatically~~ terminated.

300.12. Time Off Without Pay

For situations where employees do not have enough paid leave of any type to cover a full paycheck and the Unpaid Leave of Absence (section 300.13) and Family and Medical Leave Act (section 300.9) policies do not apply, Department Heads are authorized to approve limited time off without pay that is infrequent, and less than 20 hours per pay period. Officer approval is required if an employee requests more than 20 hours of time off without pay in any calendar quarter.

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300.14-300.13. Administrative Leave

An Officer may award Administrative ~~Leave to~~ Leave to Employees at different times during the year. A use-by date will also be provided at the time the Administrative Leave is awarded, and if not used by this date, Administrative Leave will be forfeited. Administrative Leave is listed in the time sheet system and is to be chosen when taking this type of leave. Administrative Leave is not paid out upon termination.

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300.15-300.14. Bereavement Leave

UHC recognizes the importance of family and the difficulties Employees may face following the loss of a loved one. For that reason, UHC grants Employees bereavement leave in accordance with the following provisions.

Following the death of an immediate family member, Employees who work 30 hours or more a week may take off up to 24 hours with pay. Employees should work with their supervisor on the details of taking this time. The immediate family means relatives of the employee or spouse including in-laws, step relatives, or equivalent relationship as follows:

- Spouse
- Parents
- Siblings
- Children
- All levels of grandparents
- All levels of grandchildren

Following the death of an extended family member, Employees who work 30 hours or more a week may take off up to 8 hours with pay. Employees should work with their supervisor on the details of taking this time. The extended family means relatives of the employee or spouse including in-laws, step relatives, or equivalent relationship as follows:

- Aunts

- Uncles
- Nieces
- Nephews
- Cousins

Normally, it is expected that the time off would be taken during the week following the death. However, Employees with legal responsibility for settling a deceased an immediate family member's affairs can use part of the 24 hours for this purpose at a later time.

Bereavement leave may not be charged against accrued sick or annual leave. Following the death of an immediate family member, Employees who work 30 hours or more a week may take off up to 24 hours with pay. Employees should work with their supervisor on the details of taking this time.

Immediate family members are considered to be a:

- Spouse or Domestic Partner
- Child, Grandchild
- Child's Spouse or Domestic Partner
- Parent
- Brother
- Sister
- Grandparent
- Spouse's Child(ren)
- Spouse's Parent, Grandparents
- Niece/Nephew

Normally, it is expected that the time off would be taken during the week following the death. However, Employees with legal responsibility for settling a deceased family member's affairs can use part of the three days for this purpose at a later time.

300.16-300.15. Military Leave

UHC grants leaves of absence required for Employees' military service in accordance with applicable laws. Regular full-time and part-time Employees who are members of the Military Reserve or National Guard and are required to attend annual active duty training are entitled to leave not to exceed 15 days in any one calendar year.

◆ Notification of Absence: If an Employee is scheduled for military training, the Supervisor must be notified of the pending absence at least two weeks prior to the requested leave date. Notification must include delivery of a copy of the military orders specifying the effective date the leave is to begin and the expected date of return.

◆ Pay Procedures: Employees are entitled to receive pay equal to the difference between the regular salary and the amount of compensation received for military duty. Immediately upon return from military leave, Employees must submit copies of pay stubs received during military leave to the VP of Financial Services.

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◆ **Unpaid Military Leave:** If an Employee is absent longer than 15 days in any one calendar year, the Employee may be placed on unpaid military leave unless other available leave is available and the Employee chooses to apply that to the absence. If an Employee plans to enter the military on a long-term basis, they must consult with HR.

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◆ **Re-Employment Rights:** Veterans and members of the National Guard and Reserves may be eligible for reemployment with their civilian employers if they meet certain requirements under the Uniformed Services Employment & Reemployment Rights Act (USERRA). USERRA also provides protection against discrimination in employment because of service in the uniformed services (Title 38, chap 43 USC). Inquiries regarding reemployment rights should be directed to the U.S.D.L., Veterans Employment & Training Services (801-524-5703) (Utah Code Vol 3, Section 67 & USERRA federal Uniformed Services Employment & Reemployment Rights Act, as amended.)

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◆ **Part-Time Employees:** Regular part-time Employees are entitled to all of the above considerations.

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300.17-300.16. Jury and Witness Duty Leave

UHC recognizes and respects its Employees' civic obligation to make them available for jury service or when summoned as a witness in a court proceeding.

- **Pay While on Duty:** Any witness fees and jury fees, up to the amount of regular compensation, must be turned over to UHC, and UHC will pay the Employee's regular rate for the time taken for jury duty. Employees may retain any court reimbursement for expenses.
- **Requesting Leave:** If an Employee is summoned for court duty, the summons or other evidence must be presented to the Supervisor in order to be granted leave with pay for time lost from the regular work schedule while on court duty. The summons or other evidence must be presented to the Supervisor as soon as possible following receipt. The Supervisor will notify HR and Financial Services.
- **Return from Court Duty:** A failure to make a timely return from court duty is treated as an unexcused absence.
- **Personal Litigation:** Court leave is not allowed for Employees engaged in personal litigation. In such cases, Employees must use available leave or take leave without pay.

300.17. Voting

We encourage employees to exercise their voting rights in all municipal, state, and federal elections.

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Under most circumstances, it is possible for employees to vote either before or after work. If it is necessary for employees to arrive late or leave work early to vote in any election, employees should arrange with their Manager no later than the day prior to Election Day.

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300.18. Emergency Closing of Offices

In the event that extreme weather conditions, other calamities or building issues, an Officer will determine whether to close the building. If the decision to close UHC offices is made during regular

working hours, Employees will be notified and should leave the building accordingly. Building closings also include the closing of UHC's switchboard and reception areas.

- **Essential Personnel:** While no Employees are currently classified as "essential," Employees should make individual determinations whether they should come to work based on any immediate or emergency issues with which they are dealing.
- **Pay and Leave Practices:** When a partial or full-day closing is authorized, Employees are paid at the regular rate of pay for the hours scheduled to work. If an Employee is out on leave, the Employee will account for this leave as the type of leave being used and may not change leave hours to emergency closing hours or "Administrative Leave" based on an emergency closing.

400. Employment Classification, Records, and Status

~~400.1. Equal Opportunity Employer~~

~~UHC's policy is to provide for equal employment opportunity by ensuring that any term, condition or privilege of employment be based on legitimate business factors without regard to race, color, sex, gender, sexual orientation, gender identity, pregnancy, age, religion, national origin, disability, genetic status, ethnic background, military service, citizenship or any other factor precluded by law.~~

~~UHC is an equal opportunity employer that offers full-time, part-time, and temporary employment. UHC also uses consultants and temporary workers to provide specific assistance to supplement the capacity of its workforce.~~

~~400.2-400.1. Nature of Employment~~

~~In the absence of an expressed written agreement to the contrary designated as an employment agreement and signed by a UHC Officer, all employment at UHC is "at will" meaning that employment may be terminated by an employee or by UHC for any reason or no reason, with or without notice. In addition, the~~The State of Utah created the Utah Housing HC Corporation (UHC) through legislation as an independent corporation. UHC is exempt from certain state laws that otherwise generally apply to state entities. UHC is exempt from the Utah State Personnel Management Act; therefore UHC Employees are not covered by career service or classified service provisions of state law. The Board of Trustees and the President of UHC have sole authority over all personnel matters.

~~400.3-400.2. Employee Types~~

The Fair Labor Standards Act ("FLSA") establishes two broad employment categories, exempt and non-exempt. All Employees, whether full-time, part-time, or temporary, are classified as exempt or non-exempt for overtime and minimum wage requirements. Employees are advised of their particular classification upon being hired by UHC.

Exempt Employees: Exempt Employees are generally not subject to federal and state overtime requirements. An Employee is exempt if he or she generally works in an executive, administrative, professional or other capacity as defined by the Fair Labor Standards Act (FLSA). An exempt Employee usually receives straight time off for overtime worked. Overtime of more than 15 minutes per day must be authorized in advance by Supervisor. See Subsection 1000.8 – Overtime for further policy information.

Non-Exempt Employees: Non-exempt Employees are entitled to overtime pay of one-and-one-half times their regular rate for hours worked in excess of 40 in any ~~work-week~~workweek. Any Employee who is not classified as exempt is considered as non-exempt. Overtime of more than 15 minutes per day must be authorized in advance by Supervisor. See Subsection 1000.8 – Overtime for further policy information.

Regular Full-Time Employees: Regular full-time Employees are those Employees who work 40 hours per week. They are eligible for the full range of UHC benefits. They can be classified as exempt or non-exempt depending on the nature of their jobs here at UHC.

Regular Part-Time Employees: Some positions at UHC have been structured as part-time. Part-time Employees who work a minimum of 30 hours per week are eligible for the full range of UHC benefits with leave benefits being prorated. Part-time Employees who work less than 30 hours per week are not be eligible for benefits. See Section 200 - Employee Benefits for further details.

Temporary Employees: There are two types of temporary Employees, those who are directly hired by UHC and those who are employed by an external service provider. Temporary Employees may work full time (40 hours per week) but are expected to be at UHC for a limited period of time only and are not eligible for any benefits.

~~Temporary help may be warranted when one or more of the following conditions occur:~~

- ~~• An absence of a regular Employee which causes a severe disruption in workflow.~~
- ~~• A vacancy that is not filled for a period of time.~~
- ~~• Peak workload periods of short duration.~~
- ~~• Projects requiring specialized skills.~~

~~Temporary Employees hired by UHC are on UHC's payroll and are hired by UHC to work for the duration of specific projects or seasonal assignments. Temporary assignments usually would be for less than a six month period.~~

~~If a Temporary Employee is needed from an external provider, requests for temporary clerical, administrative, or accounting support are initiated by the Department Head. HR is responsible for hiring temporary support personnel from an external service provider. HR should be notified at least two business days in advance of the need for temporary help to begin work. The immediate Supervisor is responsible for assigning and overseeing the workload for the temporary person and approving time sheets. HR must receive the original time sheet for payment purposes.~~

~~**Interns:** UHC may occasionally hire student interns (generally from colleges and universities). Interns typically assist with special projects and/or provide support services to staff as needed for a specified period of time. Legal requirements regarding unpaid interns are different and should be understood in advance.~~

~~Department Heads should contact HR if they are interested in hiring an intern for their Department. HR assist with the scheduling of interviews and complete the mandatory reference and background checks, as well as explain legal requirements for unpaid interns.~~

~~**Consultants:** UHC may sometimes require the expertise of consultants to complete a specific, time-limited project. Consultants work pursuant to a contract to perform special functions for a Department when particular skills or expertise are not available among existing staff. Consultants are not Employees. Engagement of a consultant requires prior approval of an Officer and the VP of Financial Services or CFO.~~

~~**Rehire:** A former employee who is rehired after twelve months of termination must serve a new probationary period. The probationary period is the time period identified in the position description considered to be part of the selection process, the purpose of which is to allow a Supervisor to make judgments about an employee's ability to perform the duties to which the rehire has been appointed. This time period allows a Supervisor to make the determination if post probationary employment should be awarded. A former probationary status employee who terminated and is rehired must serve a new probationary period.~~

400.4.—Staffing Plan

~~UHC shall prepare an annual staffing plan covering regular employment positions as part of the annual budget process. The Board of Trustees approves an annual budget for administrative expenses and approves a staffing plan.~~

~~Department heads may request changes to the staffing plan for reasons including but not limited to work load changes, or when opportunities arise for cost reduction or improved services. Changes in the numbers, titles, or grades of positions listed in the staffing plan must be approved by an Officer. Changes in the total projected personnel costs resulting from changes in the staffing plan must be approved in accordance with UHC budgeting procedures.~~

~~No person shall be placed or retained on the UHC payroll unless the person occupies a position listed in an approved or modified staffing plan.~~

400.5-400.3. Position Descriptions

Within each Department, Position Descriptions will be developed, maintained, and modified as needed for each position.

Each Position Description will contain:

- Job title
- Characteristics distinguishing the position
- Essential functions of the position
- Statements of qualifications for placement in the position
- Knowledge/experience and education level needed for the position
- Band and grade(s) for the position
- A statement that the position description is not exhaustive and can be changed to meet UHC's needs

When substantial changes occur in the position, the Department Head will modify the Position Description as needed and only after approval of a UHC Officer. If a Position Description is updated while the position is filled, Employee(s) in said position will be informed by the Department Head and will sign indicating their understanding. A copy will be given to the Employee with the original

given to HR. Department Heads will review the position descriptions for their staff annually. The tasks and responsibilities contained in the Position Descriptions are to be consistent with those in the annual Performance Evaluation form.

400-6-400.4. Recruitment

In all internal and external recruitment and selection efforts, UHC makes every effort to ensure equal employment opportunity for all persons.

When a new position is approved or when a vacancy exists, the Department Head will follow established procedures in requesting to hire someone for the position to be filled, identifying particular skills/requirements needed, and forwarding to HR the Position Description for this position. A posting is then developed by HR in cooperation with the hiring manager, and posting of the job is completed utilizing a third-party system. Hiring managers generally will be deeply involved in conducting the remaining recruitment tasks, such as, reviewing applications and resumes, selecting appropriate candidates, testing, interviewing and selecting the successful candidate, though HR will assist as needed.

In order to inform existing UHC Employees of opportunities for advancement and/or change within UHC, HR will notify Employees of openings by email, including a link to view the posting and apply. Employees are encouraged to share the posting through social media. Job openings are also posted on the UHC website. If an Employee believes he or she is qualified for a posted position, the Employee should apply through HR.

Applicants for employment may be examined, where determined appropriate by the Department Head in consultation with the VP of Human Resources, by the use of position-related test instruments and procedures designed to measure or predict likely success in the position. Administration of examinations shall be performed by the HR Department and will typically provide for:

- Obtaining references
- Security of examinations and scores
- Timely notification of applicants in advance of the testing schedule
- Elimination from consideration of those applicants who abuse the process
- Unbiased evaluation and results
- Reasonable accommodation of persons with disabilities as needed and/or required by law

On occasion when specific technical talent is required, a recruiting service may be utilized for hiring a new employee. Upon approval of one of the officers, a department head may work directly with a recruiter who will vet all potential candidates, arrange interviews, and coordinate the hiring process. The department head is still required to complete the necessary HR forms with associated approvals. These employees do not require reference checks but must complete a job application and pass the mandatory background checks as other employees.

400-7-400.5. Employee Eligibility to Work

All employees hired on and after November 7, 1986, as a new hire or rehire must provide verifiable documentation of their identity and eligibility for employment in the United States as required under the Immigration Reform and Control Act of 1986. HR will be responsible for verifying the

identity and employment eligibility of these employees and completing all sections of the Employment Eligibility Certification Form I-9 in conformance with Immigration and Naturalization Service (INS) Regulations. The I-9 form shall be maintained in a file separate from the employee's personnel file.

In addition, all employees must be verified as eligible to work in the United States. This verification is done through E-Verify by HR. All new employees must be verified within 3 days of hire date.

400.8-400.6. New Hire Orientation

UHC strongly believes in the importance of acclimating new Employees to the organization. With that goal in mind, all new hires participate in an orientation program that begins on their first day of work. An orientation program is designed to help new hires feel welcome and inform them of those things UHC offers its Employees, along with instruction on certain protocol, such as security matters, convenience locations, etc.

Orientation responsibilities are shared between HR and the new hire's Supervisor. HR serves as part of the official welcoming team and communicates policies, benefits information, insurance plans, and obtains signatures for waivers and consent forms. Supervisors are responsible for initially greeting new Employees and introducing them to co-workers and explaining specific job or department duties, procedures, and responsibilities. Supervisors are responsible to orient new Employees to location of toilet rooms, break rooms, employee entrance and use of the alarm system and entry cards. Supervisors should make every effort to introduce new Employees to other UHC staff and Officers.

On both the first and subsequent days of employment, newly hired Employees are required to complete and turn in a number of employment-related forms and official documents. All new hires are expected to promptly and accurately complete these forms and records. Throughout the orientation period, all new Employees are encouraged to ask questions and seek guidance on any procedures, subjects, or issues affecting their jobs or employment relationships.

Following the hire date, to enhance understanding of the specifics of the position, Supervisors shall review with the new employee the Essential and Additional Functions assigned to the position as listed on the Position Description. This review provides an opportunity to answer questions that the new employee may have as well as to establish mutually agreed-upon goals for the probationary period and beyond.

400.9.—New Hire Probation

~~Employees do not begin regular employment until they satisfactorily complete the probationary period. The probationary period is the time period identified in the offer letter and is considered to be part of the selection process. The purpose of the probationary period is to allow a Supervisor to make judgments about Employees' ability to perform the duties for which they have been hired and determine whether post-probationary employment will be awarded.~~

~~Probationary Employees are assured a full and appropriate opportunity to demonstrate competence in the job and will receive feedback on their performance during the probationary period. Probationary Employees are welcome to request additional feedback from Supervisor if they wish.~~

~~The standard probationary period for all UHC positions is six months. However, a different probationary period may be used according to specific position requirements as approved by an Officer. There may be times when, at a Supervisor's discretion, a probationary period may be extended in order to determine an Employee's ability to perform the duties for which they have been hired.~~

~~Supervisors conduct performance evaluations during or following the probationary period. Probationary Employees may receive up to a 2% merit pay adjustment if performance is deemed satisfactory or better. If the probationary period ends after March 31 and Employees are awarded a merit pay adjustment, the adjustment will be effective immediately; however, these Employees will not be eligible for an additional merit increase at the end of the fiscal year (June 30). Probationary Employees are entitled to receive a cost of living adjustment the end of the fiscal year when offered to all Employees.~~

~~Both during and after completion of the probationary period, Employees are employed in an at will relationship, meaning that employment may be terminated by an employee or by UHC for any reason or no reason, with or without notice.~~

400.10-400.7. Anniversary Date

The first day an Employee reports to work is the official anniversary date. The anniversary date is used to compute various benefits described in this Handbook. If an Employee has worked as a temporary Employee and then is hired by UHC as a non-temporary Employee, the latter date will be the official anniversary date.

400.11-400.8. Promotions and Transfers

UHC believes that its Employees are its most important asset. UHC is committed to training and career development to help Employees achieve excellence in their position or to prepare for advancement as opportunities present themselves at UHC.

Promotions and lateral transfers are based on job-related ~~criteria which~~criteria that include a review of qualifications, skills, knowledge, abilities, experience, and educational backgrounds among other factors. Although UHC prefers to promote internal Employees, management reserves the right to hire from outside the organization when deemed appropriate.

An Officer may change an incumbent's salary to properly reflect an increase in responsibilities. This action may result in a title change of the incumbent's position, a change to the employee's Band and Grade scale (see section 600.4, Pay Plan and Salary Ranges) or may result in the employee moving to another position.

If the promotion results in the employee moving to another position, the new salary shall be increased to at least the minimum of the new range.

To be eligible for promotion, an Employee must meet the minimum qualifications specified in the position description for the position and shall not have received an unsatisfactory performance rating within the last 12 months.

400.12-400.9. Reclassification

If a classification or compensation study changes any position to a lower Band/Grade scale (see section 600.4, Pay Plan and Salary Ranges), any incumbent of the affected position shall retain his or her existing salary; however, increases in salary for either Cost of Living or Merit may not be forthcoming until the incumbent's newly assigned Band and Grade and related Utah Housing Pay Range match the existing salary.

When an individual Employee voluntarily accepts an appointment to a position that has a lower Band or Grade level than the position previously held, an Officer may reduce the incumbent's salary to reflect the reduction in responsibilities.

If a classification or compensation study changes the salary range allocation for a position to a higher Band/Grade scale, any incumbent of the affected position shall have his or her salary adjusted at least to the minimum of the new Pay Range. Such adjustments are given at an Officer's discretion based on specific case-by-case circumstances and consistent with the increase in responsibilities given to the Employee.

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400.13-400.10. Demotions

An Employee whose position is changed for cause or disciplinary purposes may receive a reduction in Band/Grade scale (see section 600.4, Pay Plan and Salary Ranges) and a corresponding reduction in the Pay Range and salary in an amount deemed appropriate by an Officer. The new salary rate, however, must be within the Pay Range of the position to which the Employee was demoted. The salary rate may be reduced in the case of demotion even if the Pay Range is not reduced.

400.14-400.11. Employee Records

UHC establishes and maintains personnel files (which may be in paper or digital form) to help manage its human resources and to comply with various federal and state legal requirements. Records maintained in personnel files include employment applications, tax withholding forms, benefit election and beneficiary designation forms, performance appraisals, pay increase and promotion reports, and other personnel actions.

Keeping the personnel file up to date is important to Employees with regard to pay, deductions, and other matters. It is the Employee's responsibility to make sure HR receives any changes to the following information:

- Legal name
- Home address
- Home telephone number
- Person to call in case of emergency
- Number of dependents (names and birth dates)
- Marital status
- Change of beneficiary
- A driving record or status of driver's license if operating a UHC vehicle
- Military status
- Exemptions on the W-4 tax form

- Completion of educational or training courses
- Any other items UHC should know about

In addition, the following are kept in separate, confidential files: I-9s; medical conditions relating to workers' compensation, disability accommodation, and Family and Medical Leave Act arrangements; as well as certain types of correspondence applicable to employment.

Access to Personnel Records: UHC's policy is to respect individual privacy and to maintain all personnel records as confidential. No private information or personal data about an Employee is shared inside or outside UHC without prior consent or unless for legitimate business needs of UHC. Employee Emergency Contact information must be entered in Paylocity, and updated if Employee wishes to change the emergency contact. The information is used in case of a critical situation/emergency only when an Employee cannot contact a family member or friend personally **or when an Employee cannot be located**. The contacting of the emergency contact will be conducted by the Department Head or a UHC Officer.

Employees may have access to review or obtain a copy of the contents of their own personnel file upon reasonable notice to HR. If an Employee disagrees with any information contained in the personnel file, a request may be made by Employee for removal or correction and may be removed or changed if mutually agreed upon between the Employee and UHC. If such an agreement is not reached, the Employee may submit a written statement explaining the reason for his or her position, which will be placed in the personnel file.

UHC Officers, VP of Financial Services, and the VP of Human Resources will have unrestricted access to all contents of all personnel files. Supervisors, generally, will be able to review all performance-related contents of those Employees who are directly or indirectly under their supervision and may be reviewed in the presence of HR.

If others request to review the contents of a personnel file, the request must be submitted in writing to the VP of Human Resources, specifying the individual items being requested and the purpose for which they are being requested. A request of this nature will generally occur when an existing Employee is applying for a position within a different UHC department, and the Supervisor wishes to view past performance appraisals. Another type of circumstance may be related to a court order in the case of a criminal or civil matter. Before permitting access to the personnel file, a UHC Officer must approve the request and the Employee will be notified of the request. If approved by a UHC Officer, the VP of Human Resources will make copies of the individual items requested within a reasonable period of time and provide them to the requesting party.

Use and Release of Information: HR is responsible for all Employee information that is physically maintained or electronically stored in the HR Information System. Release of Employee information is carefully controlled. HR will retain a record of any request or release of information remitted in the Employee's personnel file. Supervisors will not respond to requests for verification of employment or references from prospective employers or other entities or parties, but will refer any request they receive to HR.

- **Public Information:** UHC is required by Utah Code 63A-3-402(6)(a) to submit employee compensation detail information on a basis consistent with its fiscal year to the Utah Public

Finance Website (UPFW) at least once per year and within three months after the end of the fiscal year (UT Admin Code R25-10-4). The required information includes employee compensation detail information with break out of the following fields for each employee:

- Name
- Hourly rate
- Gender
- Job Title
- Total wages or salary
- Total benefits only
- Incentive awards
- Reimbursements
- Paid leave if recorded separately from wages or salary
- **Internal Release:** Internally, access to sensitive Employee information such as salary or salary history, social security number, tax withholding information, benefit plans, performance reviews, etc., is limited to those Employees who require the information to perform their jobs. This would include designated staff in particular roles in the Financial Services and Human Resource departments as well as an Employee's Supervisor or Department Head and the UHC Officers.
- **Prospective Employer Requests:** HR provides general references on a former or a current Employee to prospective employers to include:
 - Dates of employment
 - Position title with brief description
 - Salary range for the Employee's band/grade
 - Performance evaluation from last evaluation conducted as numerical scores or descriptive text
 - Determination to end employment with UHC as either voluntary or involuntaryUHC does not disclose an Employee's salary or other personal information without Employee's written consent, except to an authorized entity such as a State or Federal agency or a court of law.
- **Verification of Employment for Outside Entities:** At times, financial institutions, governmental agencies, creditors, and residential property managers will contact UHC for information on a current or former Employee to include:
 - Employment status at UHC whether currently or past employed
 - Current or last job title
 - Dates of employment
 - Current, past, or final salary paid
 - Breakdown of pay (i.e., regular wages, overtime, etc.)

All such requests of this type should be referred to and handled by HR. Responses to written requests for verification of employment will be made only when accompanied with the current or former Employee's signed authorization to release such information. The written verification will be completed by HR or Financial Services and returned directly to the requesting party. Telephone requests for verification of employment will be limited to confirming information stated by the external party.

- **Court Orders:** On occasion, UHC may be required under the provisions of the State of Utah's public records law or by legal process or court order to release some of the above information to outside parties. As such requests for personnel information are made, HR

confers with a UHC Officer and makes a case-by-case determination that complies with UHC's legal obligations. UHC exercises every reasonable safeguard to ensure that personnel information is protected from unauthorized accessibility or improper use. Unauthorized access to personnel files and misuse or improper disclosure of Employee information constitutes grounds for immediate discipline and/or discharge.

~~400.15-400.12.~~ Letters of Recommendation

All letters of recommendation for employees must be submitted to and approved by the VP of Human Resources before being provided to either an Employee or prospective employer.

~~400.16-400.13.~~ Nepotism

No Trustee, Officer, or Employee of UHC may take part in any hiring or employment decision relating to a family member. If a hiring or employment matter arises relating to a family member, then the Trustee, Officer, or Employee of UHC must advise the UHC President of the relationship and must be recused from any and all discussions or decisions relating to the matter. This prohibition shall apply notwithstanding the exceptions contained in Utah Code Ann. Section 52-3-1.

No Trustee, Officer, or Employee of UHC may take part in any contracting decision relating to a family member or relating to any entity in which a family member is an officer, director, partner, or investor, or in which a family member owns or controls 10% or more of the stock or other ownership interests of such entity. If a contracting matter arises relating to a family member, then the Trustee, Officer, or Employee of UHC must advise the UHC President of the relationship and must be recused from any and all discussions or decisions relating to the matter. If a contracting matter arises relating to a family member of the UHC President, then the UHC President must advise the UHC Board of Trustees of the relationship, and the UHC President must be recused from any and all discussions or decisions relating to the matter.

Employees may not supervise or be supervised by a family member who is also employed at UHC. For the purposes of this policy, the term "family member" shall mean an employee's spouse, siblings, step-siblings, siblings-in-law, parents, step-parents, parents-in-law, children, stepchildren, children-in-law, and any person living in the same household as the Trustee, Officer, or employee of UHC. Any proposed variance from this policy must be discussed with the VP of Human Resources and approved by the UHC President in writing.

Employees must disclose relationships that may be covered by this policy.

~~400.17-400.14.~~ Employee Liability

An Employee who becomes aware of any ~~occurrence which~~occurrence that may give rise to a lawsuit, who receives notice of claim, or is sued related to an incident rising out of their employment, shall give immediate notice to his or her immediate Supervisor and the President. Under provisions of the Governmental Immunity Act (GIA), Section 63-30-36, 37, defense and indemnification will be provided in most cases not involving fraud, malice or the use of alcohol or drugs by the Employee. If a lawsuit results against an Employee, the GIA requires that the Employee must also make a written request to the President for defense within ten calendar days of receiving notification of the lawsuit.

500. Time and Attendance

500.1. Policy Statement

Utah Housing Corporation (UHC) is committed to helping Employees face the demands of work, family, and life-related issues by offering a variety of possible work schedules. These schedules provide Employees with increased flexibility with their work schedule while allowing UHC to maintain a progressive and productive work environment.

UHC Employees may request an alternative work schedule in order to accomplish both work and personal goals. Requests will be granted when, at the discretion of the Department Head and the Supervisor (if applicable), the alternative work schedule provides sufficient coverage for individual departments and meets the needs of UHC's operations with no expense to productivity or quality output.

500.2. Regular ~~Working Business~~ Hours

UHC's regular working hours are 40 hours from 8:00 a.m. to 5:00 p.m., Monday through Friday for non-exempt Employees. Exempt employees are required to work 80 hours during the Pay Period. UHC's reception areas are staffed from 8:00 a.m. to 6:00 p.m., Monday through Friday. Employees are ~~required to report promptly to the work place at 8:00 a.m. and are expected to remain working until 5:00 p.m. expected to be at their work station workstation and ready for work during scheduled work shift. , unless you have opted for an alternative work schedule as approved by the immediate Supervisor or are considered part-time.~~ An Employee wishing to opt for an Alternative Work Schedule must complete an *Alternative Work Schedule Request* form and submit to his or her Department Head and Supervisor (if applicable) for approval.

500.3. Pay Period vs. Work Week

Pay Period is the two-week period that begins on Saturday at 12:00:00 a.m. (midnight) and ends at 11:59:59 p.m. the second Friday afterward. The Pay Period is not flexible and is the same for all UHC Employees. If elected through an alternative work schedule, the Pay Period will not be the same as the Employee's Work Week.

Work Week refers to a 40-hour period that normally begins on Saturday ~~at 12:00:00 a.m. (midnight) and ends at 11:59:59 p.m.~~ on the following Friday unless the Employee has opted for an Alternative Work Schedule (see subsection 500.5).

Each full-time Employee should accurately reflect their scheduled work hours daily in the timesheet system. If an exempt Employee has elected for a compressed ~~work weekworkweek~~, they should have 44 and 36 hours respectively for their ~~work weekworkweeks~~. If an Employee is hired to work less than 40 hours per week, the Employee is considered part-time. Hours recorded may be work, vacation, sick, holiday, comp time, time off without pay, and so forth. Part-time Employees are required to account for their time in a similar manner so that the total hours equals the hours they are hired to work or more if the Supervisor authorizes the part-time Employee to work more hours from time to time.

The workday for full-time Employees includes an uncompensated ~~30-minute or 60-minute~~ lunch break and two compensated 15-minute work break periods; one in the morning and one in the afternoon. Part-time Employees breaks will be determined by hours scheduled to work. These time

periods may not be adjusted or accumulated to accommodate a shorter workday. However, a Supervisor may permit an Employee to take a longer lunch break provided the Employee begins a [work-dayworkday](#) or ends work a [work-dayworkday](#) to accommodate that longer lunch break. Employees may not work through their lunch break and charge overtime on their timesheet without prior approval from their Supervisor.

500.4. Exempt vs. Non-Exempt Employees

~~The Fair Labor Standards Act (FLSA) covers minimum wage, overtime wages and conditions under which minors may be employed. There are two categories of employees:~~

- ~~• Non-exempt Employees are not exempt from the FLSA and receive pay or compensatory time as discussed below.~~
- ~~• Exempt employees are exempt from the rules of the Fair Labor Standards Act. In essence, those employees do not receive time and one-half in either pay or time off for working overtime.~~

500.5-500.4. Available Alternative Work Schedules

Several alternative work schedule options are available to full-time Employees. In all cases, an Alternative Work Schedule is intended to require each full-time Employee to work a 40-hour Work Week for straight pay and is not intended to enable an Employee to work more than 40 hours or collect pay at a higher rate than straight time.

Compressed Work Week is a Work Week that contains alternative work schedules that include one extra day off (flex-day) in every two-week Pay Period. In order to offer a compressed Work Week option, the Work Week for all participating non-exempt Employees will run from beginning of chosen flex-day lunch start time to the following chosen flex-day lunch start time, both must be the same day of the week (i.e., Friday). UHC has two compressed Work Week options for an Employee to choose from with Supervisor approval.

- Option 1: An Employee works eight 9-hour days, one 8-hour day, and one flex-day off within that two-week Pay Period.
- Option 2: An Employee works five 8-hour days, four 10-hour days, and one flex-day off within that two-week Pay Period.

Flextime offers an Employee, whether full time or part time, flexibility in scheduled starting and ending times. Starting times may be no earlier than 6:00 a.m. Ending times may be no later than 7:00 p.m. All flextime schedules must have Department Head and Supervisor (if applicable) approval.

Employees are required to take a daily uncompensated lunch break of a minimum of 30 minutes as approved by the Supervisor.

The Supervisor is responsible for identifying if any of the aforementioned alternative work schedules are adequate to ensure that productivity and client service does not suffer. A Department Head may require an entire work group within a Department or an entire Department to convert to one or more of the above alternative scheduling options or conversely prohibiting a work group or Department from participating in any alternative work schedule. To determine whether an Employee's request for an individual alternative work schedule is appropriate, the Supervisor will assess the [reason for the request, the](#) impact on UHC and the outcome on productivity, work

quality, client access, and absenteeism. Alternative work schedules are not appropriate for some positions and are not a universal Employee benefit. The nature of the Employee's work and responsibilities must be conducive to an alternative work schedule without causing undue disruption to performance and needs of UHC.

Employees may submit changes to working schedules (this does not include lunch breaks) no more often than every 3 months. All changes are subject to Supervisor approval and will require completing and submitting a new Alternative Work Schedule Request form.

Supervisors/Department Heads have the authority to restrict, delay, or temporarily revoke an alternative work schedule for any Employee as the needs of UHC require, if an Employee does not have a satisfactory attendance record, does not meet all performance expectations, or consistently fails to complete tasks and assignments on a timely basis. If an Employee is chronically often late to work or leaves early or abuses the privilege of an alternative work schedule in any way, the Employee's Supervisor has the authority to terminate the alternative work schedule for that Employee at the end of any Pay Period.

If an Employee does not participate in an alternative work schedule, an Alternative Work Schedule Request form must be signed by the Employees and the Supervisor with the choice of opting out being marked.

If an entire work group or Department is not participating in an alternative work schedule, the Department Head can alert Financial Services and HR of this. Employees in that work group or Department will not be required to complete the Alternative Work Schedule Request form.

500.6-500.5. Attendance

Employees who will be absent from work during normal work hours for any reason because of illness, vacation, personal leave, compensatory time, or other reasons, must notify (or request approval of) their immediate Supervisor with as much reasonable advance notification as possible. Absent Employees should contact his or her Supervisor directly by phone, email, or text, and not relay messages through third parties.

~~Employees who are persistently late or fail to follow UHC's absence notification procedures may be subject to disciplinary action.~~

Employees who are absent without notification may be deemed absent without leave and will not be compensated. Absence without leave may result in disciplinary action including termination of employment.

If an Employee is absent, the appropriate time off (vacation, sick, etc.) must be reflected in the Employee's time sheet for the relevant Pay Period or the Employee may make up the time by working extra hours within the same Work Week with his or her Supervisor's approval. If the time cannot be made up and leave balances have been exhausted, this time will be considered as an unexcused absence and time off without pay unless the Employee is on approved FMLA leave. The accrual of three unexcused absences may result in disciplinary action including termination of employment.

An Employee may occasionally work through an authorized lunch break in order to take other time off the same [work day/workday](#) when prior approval is granted by the Supervisor.

Absences under FMLA: If an Employee has a serious medical condition or needs time off to care for a family member with a serious medical condition or a newborn or newly adopted or foster child, he/she may be eligible to use paid leave or request unpaid leave in accordance with the Family and Medical Leave Act (FMLA). Absences or instances of lateness related to the FMLA-certified condition, while covered by the use of approved FMLA leave, are considered authorized. For detailed information about FMLA requirements and procedures, see APPENDIX C at the end of this handbook.

500.7-500.6. Timesheets

~~UHC's Pay Periods are biweekly beginning at 12:00:00 a.m. on Saturday and ending two weeks later at 11:59:59 on Friday. Opting into an Alternative Work Schedule does not change the frequency of pay.~~

~~For non-exempt Employees working a Compressed Work Week, the actual Work Week is from flex-day lunch to flex-day lunch with the Employee taking lunch exactly 4 hours after starting their scheduled time on the flex-day worked. This precision is required to prevent unauthorized overtime.~~

All full-time Employees must account for 80 hours as either worked or taken as paid or unpaid leave for each [work day/workday](#) on the biweekly timesheet. Please see Section 300.13 – Unpaid Leave of Absences.

An accurately completed timesheet is required for payroll purposes. On the Monday following the last day of the Pay Period, timesheets must be submitted by each Employee for Supervisor approval no later than 10:00 a.m. If an Employee will not be available on that day, the timesheet must be completed and submitted in advance for Supervisor approval. Supervisors are required to approve timesheets by 11:00 a.m. on the Monday following the end of the Pay Period. Supervisors are authorized to complete an absent Employee's time sheet and submit it on the Employee's behalf, with later corrections being made as necessary. If said Monday is a UHC holiday, the Employee must submit their timesheet the last working day before the end of the Pay Period by the end of business day. The Supervisor must approve the timesheets on this day, as well.

Partial hours worked must be reported in no less than quarter-hour increments and rounded to the nearest quarter.

For full-time Employees, holidays are paid as 8-hour days. Therefore, Employees participating in a Compressed Work Week schedule will need to use vacation or compensatory leave for the other 1 or 2 hours or make up this time in the same [work week/workweek](#) with Supervisor approval.

All vacation, sick, or other time off must be entered on the timesheet. If an Employee fails to list time off, the Supervisor is authorized to enter the hours from the Employee's accrued sick or

vacation leave, if specific reason for time off is known. If unknown, leave will be used from whichever is applicable and available.

Falsifying timesheet reports or consistently erring in reporting time on a timesheet may result in disciplinary action including termination of employment. Both the Employee and Supervisor are responsible to accurately track and report hours on timesheets. Discovery of inaccuracies or false reporting of hours on previously-approved timesheet, regardless of time passed, renders prior approval of these hours void.

500.8-500.7. Overtime

Overtime work may be necessary when workloads are so great that Employees cannot perform all necessary work during normal working hours. Overtime is considered to be earned when a non-exempt Employee works over 40 hours in one [Work Weekworkweek](#) or as elected by an Alternative Work Schedule. Holidays and time off are not included in these 40 hours because the Employee is not working during that time off. For example, Memorial Day is a paid holiday occurring on the last Monday of the month of May. If an Employee who is not on a compressed work schedule takes the day off on Memorial Day and works 36 more hours during the next 4 days, the extra 4 hours worked above the expected 32 hours will be paid at straight time.

Time off (Sick, Vacation, Administrative, Comp, [Bereavement](#) etc.) is not paid if it results in a non-exempt employee receiving more than the 40 hours a [work-weekworkweek](#) or 80 hours total for an exempt employee unless otherwise preapproved by the Supervisor. Employees should reduce the non-holiday time off recorded on their timesheets accordingly. For example, if a non-exempt Employee who is not on a compressed [work-weekworkweek](#) takes 8 hours of time off but still works 36 hours during the same [work-weekworkweek](#), only 4 hours of time off should be recorded. For example, if an exempt Employee takes 8 hours of time off but still works 76 hours during a pay period, only 4 hours of time off should be recorded.

As Paylocity accommodates exact time-clocking, Employees (non-exempt or exempt) who have more than 15 minutes of overtime a day must have prior authorization from his or her Supervisor.

A non-exempt Employee who works in excess of 40 hours in one Work Week will be paid at time-and-a-half for the hours worked over 40 or elect as described below.

A non-exempt Employee may choose to receive compensatory time off at time-and-a-half for overtime worked with Supervisor approval. The VP of Financial Services of UHC must be notified by email at the same time a timesheet is submitted for any overtime an Employee wishes to take as compensatory time; otherwise, it will be paid as overtime pay.

An exempt Employee is compensated at straight time and will accrue compensatory time for time worked over 80 hours when requested to work by the Supervisor.

The maximum compensatory time that any Employee may accrue is 160 hours. Any compensatory time accruing in excess of 160 hours will be paid down to 160 at the Employee's current pay rate in the Pay Period in which the excessive hours are earned. Exempt employees can request a payout of

compensatory time at any time for straight-time pay by submitting this request to Financial Services through email.

Non-exempt Employees who are required to work or attend a meeting through lunch, even if lunch is served, and who do not take the lunch break before or after the meeting will be compensated. The Employee should record on the time sheet the additional time worked during the meeting to be compensated (or have compensatory time accrued) at the applicable rate.

Exempt Employees should take lunch break before or after the required work or meeting or, with Supervisor's approval, they may take time off another day during the Pay Period or leave early the same day rather than recording additional time on the timesheet.

For events held during normal work hours such as departmental team building, company-wide picnics, holiday parties, periodic celebrations, etc., which Employees are not required to attend, Employees who attend will receive credit for their normal hours worked (8 hours, 9 hours, etc.), but will not be credited overtime for the lunch break even if lunch is served. Employees who for any reason do not attend the event will receive no additional benefit including compensation, administrative or compensatory leave, etc.

500.9-500.8. Pay for Travel

The following conditions are considered for receiving pay for both exempt and non-exempt Employees while traveling on company business:

- Travel is defined as being a passenger or driver in an automobile, airplane, train or bus and includes unavoidable waiting time, such as, checking in and security clearance, flight layovers or delays, waiting for shuttles and taxis, and attendance at conferences, events and meetings for which the travel is scheduled. Normal commuting time to the UHC building or the airport from home and back does not count toward hours worked. Normal meal period (such as, one-hour lunch) and travel to and from the airport are not counted toward hours worked while traveling.
- When travel involves commercial airlines as the mode of transportation, travel time begins up to 2 hours before the scheduled flight departure time (The Transportation Security Administration recommends that the Employee arrive at the airport two hours prior to the departure time for domestic and three hours prior to international flights) and, when returning to Utah, ends up to 1 hour after actual landing, less normal meal periods. Employee will be paid as work hours for the greatest of all time spent traveling or their normal work hours for that day.
- For travel in-state (i.e., site visits, audits, etc.) when the company vehicle needs to be returned to UHC, the total time traveled is paid as work hours; however commuting time to and from home is not counted as work time.
- When an Employee is required to travel out-of-state for work-related purposes, or must travel in-state on a trip that will require an overnight stay, payable work time will be the Employee's normal workday. Additional travel time on these days may increase the payable work time.
- Actual hours spent attending conference sessions or other business meetings on Saturday, Sunday, or UHC-recognized holidays, should also be reported as payable work time. However, during in-state or out-of-state travel, time is not counted toward payable work time when an Employee chooses to attend a dinner, reception, or networking event that is optional.

- Employees should report any actual time spent working which exceeds his or her regular workday time. If an Employee is expected or required to attend a dinner, reception, or networking event, time spent in such activities should also be counted as payable work time, and appropriate notes entered into the time sheet entry on that date. The requirement or expectation to attend such events must have been clearly conveyed to the Employee by his or her Supervisor or an Executive of UHC.
- Employees with questions regarding travel pay should contact their Supervisor or HR.

600. Employee Compensation

600.1 Policy Statement

Utah Housing performs an annual compensation review in conjunction with the yearly budgetary process.

600.2 Essential Functions

Essential Functions are tasks and responsibilities established for each position at UHC. These functions define the most important and essential aspects of the job. Essential Functions are communicated to new employees during the onboarding process. Essential Functions may change as the needs of the organization evolve and all substantive changes require updating the written Essential Functions of the applicable job description and a written acknowledgement of the revised Essential Functions by both the Employee and the Employee's Supervisor.

If an Employee transfers to a new Supervisor, in the same or a different Department, a new set of Essential Functions are established and annual compensation reviews will be completed by the new Supervisor.

600.3 Annual Compensation Review

In conjunction with UHC's annual budgetary process, an annual compensation review is completed to determine changes to compensation. This review will include elements related to:

- Execution of essential functions
- Demonstration of core values (see page 9 of Employee Handbook)
- Engagement in the Catalytic Coaching process
- Teamwork
- Goal Achievement

Employee compensation is based on the Board-approved budget, the Employee's band and grade, and the annual compensation review.

Compensation changes are effective the first full pay period of the new fiscal year.

600.4 Compensation Ranges

The President annually adopts a compensation plan designed to compensate each position. A UHC Officer designates the pay range for each UHC position based on the position description, Essential Functions, and relevant market data. Compensation determinations are informed by independent sources, comprehensive labor market surveys, and comparable State of Utah classifications. Other

factors considered are analysis of turnover, vacancy rates, recruitment indicators or other means. Other criteria may be applied for unique situations. The President may adjust the pay range as appropriate for the business needs of UHC.

The President's compensation is established by the Board of Trustees. Other Officers' compensation is determined by the President.

UHC has established five broad compensation bands and pay grades within each. Within each compensation band are compensation ranges that reflect a minimum pay rate, a midpoint pay rate and a maximum pay rate. An Employee's specific Band/Grade is determined at hire, promotion, or transfer within UHC.

The compensation bands correspond as follows:

<u>Band</u>	<u>Grade</u>	<u>Organizational Title</u>
<u>A</u>	<u>1, 2, 3</u>	<u>Generalist Assistant</u>
<u>B</u>	<u>1, 2, 3, 4, 5, 6, 7</u>	<u>Specialist Technician Accountant Project/Function Manager</u>
<u>C</u>	<u>1, 2, 3, 4, 5</u>	<u>Assistant VP Manager Sr. Technician</u>
<u>D</u>	<u>1, 2, 3, 4, 5</u>	<u>Vice President Director</u>

600.5 Longevity Increases

Employees who have reached the maximum pay rate within their assigned band/grade may receive a pay range adjustment each year if all required elements of the annual compensation review are met.

An employee with 10 years or more of employment who has reached the maximum pay rate within their assigned band/grade may also receive every three years a longevity-based increase of 2.75% if the employee has satisfied all required elements of the annual compensation review for the past three consecutive years.

600. Performance Evaluations

600.1. Policy Statement

Utah Housing's performance evaluation system involves the establishment of measurable performance objectives for the fiscal year and/or an Employee's probationary period, and an evaluation of each Employee's performance compared to those objectives.

600.2. Essential Functions

Essential Functions are originally established for the position for which Employees are hired at UHC and reviewed and possibly revised by the Supervisor annually at the end of each fiscal year or

If an Employee transfers to a new Supervisor regardless of new or different Department, a new set of Essential Functions are established and performance evaluations will be completed by the new Supervisor.

600.3.— Performance Evaluation

The performance appraisal process takes place near the end of the fiscal year. Each UHC Employee shall receive a performance evaluation at least once annually. Probationary Employees shall receive a performance evaluation at least at the end of the probationary period. Interim informal performance evaluations are encouraged. During the annual performance evaluation process, the Supervisor will meet with each Employee to discuss the evaluation of job performance over the past fiscal year. The performance appraisal process is expected to be a collaborative effort between the Supervisor and Employee, so each party has an opportunity to express an opinion on the performance and the desire for clarification of expectations and need for additional training to properly perform the job.

The performance appraisal will address those performance objectives contained in three sections:

- ◆ Core Values
- ◆ Essential Functions
- ◆ Additional Functions

The Supervisor may enter comments. Employees will be given an opportunity to enter comments or submit on a separate sheet of paper. Any goals established by the Supervisor and Employee will be entered. The Supervisor and Employee will sign the evaluation form. The completed and signed evaluation form must be approved by an Officer of UHC before it is submitted to Financial Services for any pay increases, if applicable, and placed in the Employee's personnel folder.

600.4.— Pay Plan and Salary Ranges

The President will adopt a pay plan designed to compensate each position. Each position will be allocated to a salary range on the pay plan by an Officer. Each position salary range assigned by the President will take into consideration the position description and relevant market data as determined by the President. Market research may be obtained from independent sources or carried out by UHC through comprehensive labor market surveys, comparable State of Utah classifications or surveys prompted by analysis of turnover, vacancy rates, recruitment indicators or other means. Other criteria may be applied for unique situations. The President may adjust the salary range as appropriate for the business needs of UHC.

The President's compensation is established by the Board of Trustees as required by law, and need not conform to the pay plan, standard evaluation processes, or any other compensation standards applicable to UHC employees.

UHC has established five broad salary bands and pay grades within each. Within each salary band are salary ranges that reflect a minimum pay rate, a midpoint pay rate and a maximum pay rate. Upon being hired, Employees are assigned a specific Band/Grade.

The salary bands correspond as follows:

Band	Grade	Organizational Title
A	1, 2, 3	Generalist Assistant
B	1, 2, 3, 4, 5, 6, 7	Specialist Technician Accountant Project/Function Manager
C	1, 2, 3, 4, 5	Assistant VP, Supervisor, Sr. Technician
D	1, 2, 3, 4, 5	Vice President Director
E	1, 2, 3	Sr. Vice President

The fairness and competitiveness of UHC's salary structures are evaluated on an annual basis in an effort to ensure that salaries remain fair and competitive. Salary Bands generally are increased annually to reflect increases in Cost of Living Allowances.

600.5. Performance/Merit Increase Program

The Performance/Merit Increase Program is designed to encourage and reward those who achieve performance objectives and demonstrate a satisfactory proficiency as discussed in the annual evaluation. Merit increases may be awarded annually after the completion of the fiscal year (July 1 to June 30) and are based on the outcome of the performance evaluation. Increases are effective the first full pay period of the new fiscal year.

600.6. COLA (Cost of Living Allowance)

Each year, the President will determine if an annual Cost of Living Allowance is appropriate and, if so, this will be used to adjust the salary ranges.

600.7. Corrective Action

When an Employee's performance or behavior do not meet established standards for reasons other than willful misconduct (see Section 100 – Code of Personal Conduct) documented corrective actions appropriate for the circumstances must be taken. Whenever corrective actions are taken, Supervisors must coordinate such actions with Department Heads, VP of Human Resources and a UHC Officer.

The Supervisor will discuss the substandard performance with the Employee in an attempt to discover the causes and to set forth an appropriate plan for corrective action. If an Employee is presented with a Performance Improvement Plan, which will be placed in the Employee's personnel file. Corrective actions may include one or more of the following:

- Closer supervision
- Training
- Referral for personal counseling
- Reassignment or transfer

- ~~Period of constant review~~
- ~~Opportunity for remediation~~
- ~~Discipline including termination (See Section 800 – Discipline)~~

~~During the implementation of a Performance Improvement Plan, Supervisors shall provide appropriately timed reviews of Employee's progress. If, after reasonable effort, as determined by UHC, the corrective actions taken do not result in satisfactorily improved performance, the Employee shall be further disciplined and/or terminated in accordance with provisions of these policies.~~

~~UHC management reserves the right to discipline or discharge without using corrective action outlined above where willful misconduct is involved or otherwise where UHC deems it to be appropriate. An Employee may be dismissed during his or her probationary period with or without cause.~~

700. Workplace Etiquette

700.1. Conference Room Reservations

Having enough conference/meeting room space is important to UHC operations. The following rules for reserving UHC Conference Rooms (including Presentation Room and Board Room) for meeting needs are to be adhered to:

- **Book your conference room early:** This will help avoid last minute conflicts and inconvenience to all Employees as waiting until the day of a meeting could result in not finding available space. If a meeting is cancelled, the reservation must be canceled immediately. Reservations for Conference Rooms and Presentation Room should be made by using the HR Hotline. Reservations for the Board Room should be made by contacting the Executive Assistant.
- **Conference Rooms cannot be double-booked:** To avoid this, refer to the Conference Room calendar on OurNet to make sure the date/time is available.
- **Be accommodating and/or diplomatic:** If a meeting is being held for a smaller number of people in the Presentation Room, be willing to move to another Conference Room if a meeting requiring the space needs the Presentation Room.
- **Reserve enough time for meetings:** Schedule enough Conference Room time for meetings to avoid running long and causing start time delays for the next scheduled meeting. If a meeting does run long, be prepared to leave the Conference Room if another scheduled group arrives for their meeting.
- **Empty Conference Rooms:** Just because a conference room is empty does not mean it is available, check the calendar on OurNet or with the receptionist for availability.
- **Do not use a Conference Room as a personal office:** While it may sometimes be nice to spread work out over a large conference room table, Conference Rooms intended for client and staff related needs such as audits, meetings, etc.
- **Leave the conference room cleaner than it was found:** Employees should clean up after themselves and guests. The Presentation Room should be left in classroom style.

700.2. Breakroom Etiquette

UHC provides breakrooms on each floor and includes amenities such as refrigerators, microwaves, filtered water, ice, coffee makers, etc. The breakrooms are a space to unwind and take a break,

whether enjoying lunch or leisurely reading the newspaper. Adherence to the following rules offers the opportunity for Employees to enjoy their time in the breakrooms:

- **Keep it clean:** Remember that many Employees use the breakrooms, so take an extra step or two and put trash in the garbage can, wipe up any spills, rinse the sink of what you pour or dump, and put items back where they belong.
- **Respect refrigerator space:** Refrigerate only what needs to be kept cold.
- **Label food and drink:** All items should be labeled with the Employees' names in bold letters to make sure there is no doubt who food or drink belongs to. Please only eat or drink what belongs to you.
- **Remove food before it spoils:** Ideally, the refrigerator should be used for what is needed for the day. However, there may be times when there is a need to keep food and drink there for a few days. This does not make it okay to leave it there indefinitely. Take it out before it starts to smell or grows mold.
- **Keep appliances clean:** When an Employee uses a breakroom appliance such as a toaster or microwave, clean up crumbs, splatters, spills, etc.
- **Let someone know when the kitchen staples and supplies run low:** If an Employee sees that the cups, plastic ware, paper towels, etc. are almost empty, either fill it or contact the Receptionist to replenish it.
- **Brew more coffee:** If any Employee pours the last cup of coffee, please prepare more for the next person or turn off to avoid burning coffee pot.
- **Be respectful of strong odors:** Avoid bringing food with smells that can leach and linger.
- **Avoid a floor hazard:** Promptly clean up any spills and remove any sticky or slimy residues.
- **Clean as you see the need:** When an Employee sees something out of place in the breakroom or the trashcan is overflowing, do something about it such as wiping up spills, putting items back where they belong, or contacting Admin Services for direction and/or help.
- **Filtered water:** Faucets for the water filters are available at each breakroom sink. Please use the filtered water and not the filtered bottled water that UHC has purchased for use in business meetings. Employees should fill their own container with the filtered water. Bottled water creates unnecessary expense and waste.

700.3. Restroom Etiquette

Soap, towels, and hand sanitizer are available in all UHC restrooms. Employees should show respect and consideration of others by cleaning up after themselves as needed. UHC's cleaning people come in after the building has closed for the day, so it is up to Employees to ensure we are keeping the restrooms tidy by making sure the paper towels are placed in the trash and wiping down counters if there is excess water guaranteeing the restroom is ready for the next person.

700.4. Recycling

UHC is committed to protecting and improving the environment by recycling commonly used materials such as paper, cardboard, plastic containers, aluminum cans, etc. Recycle bins are placed throughout the building including copy rooms, breakrooms, near cubicles, and offices. Non-public information (NPI) should not be placed in recycle bins.

The following items should be placed in recycle bins and be free of any food or liquid:

- Clean paper and cardboard

- Empty plastic bottles and jugs
- Empty aluminum and steel cans

The following items should not be placed in recycle bins:

- Coated paper containers
- Plastic bags
- Styrofoam
- Glass
- Food Waste

700.5. Parking Rules

UHC provides parking for all Employees. The following rules have been:

- Parking spots are first come, first serve. There are no reserved parking spots for Employees.
- Employees should not block the front entrance.
- Employees should not occupy spaces reserved for company cars or visitors.
- Vehicles should not be left in the parking lot overnight unless an Overnight Parking form has been completed with the Receptionist.
- No littering is allowed in the parking lot. Employees are required to pick up anything that may fall out of their vehicles.
- Employees should not speed, turn carelessly or drive irresponsibly in the parking lot.
- Employees should respect the property of others.
- Employees should not conduct maintenance or repair jobs to their cars while they are parked in UHC parking lot, except if they cannot be started, have a flat tire, or require windshield repairs.

700.6. Returned Mail

UHC outgoing mail falls into two major categories:

1. Mail related to customers for whom a loan is serviced, possibly containing non-public information
2. Mail sent to trustees, vendors, clients, consultants, business partners, governmental entities, or other entity conducting business with Utah Housing

UHC shall make a reasonable attempt to send all mail to the most recently known address of the recipient. In the event that UHC receives returned mail with a forwarding address provided by U.S. Postal Service, UHC will correct the address and re-send the mail to the addressee. The correct address should be updated in UHC's database. All critical customer mail that is returned with no new address available is scanned into a computer system, and a note regarding the returned mail is entered into the customer's file within the system. Additional attempts are made to find a current address.

If returned mail contains a check payable to the addressee and cannot be successfully forwarded to a new address of the payee, the check is returned to the sender for handling.

Non-critical mail is resent if a new address is available and destroyed if no new address is available.

Customers and other addressees may notify UHC of a change of their respective mailing addresses verbally, submitting a written notice, or by providing proof of address change to UHC at its offices.

700.7. Use of UHC Vehicles

The primary use of UHC vehicles, like any other UHC property, is intended to enhance an Employee's efficiency in performing UHC official business. Other incidental uses such as driving to a restaurant, a social function in connection with the business travel or to overnight lodging while on UHC business is permissible.

Reserving a UHC vehicle should be done at least 24 hours prior to need by a General Help Request on the HR Hotline. Vehicle keys will be picked up from and returned to the receptionist at the beginning and ending of each trip. A mileage sheet is located in each UHC vehicle where the following must be recorded: Driver name, the date of the trip, beginning mileage, ending mileage, and the purpose/destination of the trip. If a vehicle has less than half a tank of fuel prior to its return, the Employee will fill the vehicle's fuel tank using the ~~Fuelman Fleet Card~~ fuel card and associated DIN located in the glove compartment. The receipt for fuel must be submitted to financial services for payment of the fleet card account. On return, park the vehicles in designated UHC parking stalls.

UHC vehicles must not be taken to an Employee's home, except when the Employee is leaving on UHC business before 8:00 a.m. the next morning or returning after normal business hours. A UHC vehicle kept at an Employee's home overnight must be maintained safely and after completion of travel be returned to UHC by the beginning of the next workday. Regular or frequent after-hours use between an Employee's home and the UHC office constitutes commuting, and is not an authorized use of a UHC vehicle.

UHC-owned vehicles should not be driven by anyone other than authorized UHC Employees who have requested and been granted authorization. Family or friends may accompany an Employee if prior written approval is given by an Officer and the Employee's Supervisor. This approval can be obtained by completing the Form entitled Request to Travel with Family or Friends in a Company Vehicle for Company Business (found on OurNet>Employee Support>Documents and Forms>Travel>Travel with Family).

UHC vehicles must not be used by anyone for any purpose that could ~~properly be charged~~ ~~as~~ considered a crime, such as, the illegal transportation of persons, drugs or contraband.

Smoking/vaping inside a UHC-owned vehicle are prohibited.

~~Engaging in any willful or wanton misconduct is prohibited.~~ Driver and passengers ~~should~~ must use seat belts, avoid driving an overloaded vehicle, avoid driving a vehicle on unpaved roads or on roads which are not regularly maintained, leaving the car and failing to remove the keys, or failing to close and lock all doors, car windows or the trunk.

Driving any vehicle on UHC business, or driving a UHC vehicle for personal business, while legally intoxicated or under the influence of alcohol, drugs or other ~~absorbed elements~~ substances which

may impair a person's ability to drive safely substances that may impair a person's ability to drive safely is prohibited.

All traffic and parking laws and ordinances and rules of common sense and good judgment must be observed. Any citation issued, whether for parking or moving violations, will be the responsibility of the Employee. UHC will not pay for fines that result from any violation. Any damage, collision or issuance of a citation should be reported to the Employee's Supervisor and that Supervisor will immediately notify a Company Officer at the first opportunity after the incident.

UHC cars should be left clean when returned. All personal belongings need to be removed.

Text messaging or using electronic mail (reading or composing) while driving on UHC business, whether using an Employee-owned vehicle or a UHC-owned vehicle or while using a UHC phone or a personal phone, is prohibited. Texting while driving a vehicle is against the law in the State of Utah. Anyone caught texting and driving faces up to three months in jail and up to a \$750 fine. If an individual causes an accident while texting and driving which results in injury or death, the punishment can grow to a felony and up to a \$10,000 fine and 15 years in prison. Pull over and do your messaging safely.

UHC-owned vehicles are covered by insurance provided by UHC's insurance provider; therefore, employees who have been authorized to operate a UHC vehicle need not obtain additional coverage through their own personal insurance policy.

When an Employee-owned vehicle is driven for UHC business, any events involving that vehicle resulting in bodily damage, damage to the Employee-owned vehicle, other vehicle(s), personal property, and any other property is the responsibility of the employee or his or her own personal automobile insurance coverage. UHC's mileage reimbursement rate includes increments relating to the employee's cost of insurance, fuel, maintenance and depreciation. Any use of an Employee-owned vehicle for UHC business, instead of a UHC vehicle is done voluntarily and at the choice of the Employee. When an Employee voluntarily uses his or her personal vehicle for UHC business, UHC's insurance policy doesn't offer insurance coverage to protect the Employee's personal property.

700.8. Fragrance Policy

UHC strives to maintain a workplace environment that is conducive to efficiency and productivity and free from unnecessary distractions and annoyances. As part of that effort, UHC requires Employees to maintain a neat and clean appearance that is appropriate for the workplace setting and for the work being performed. Recognizing that Employees and visitors have different levels of sensitivity to scents, Employees should wear minimal amounts of perfume, cologne, and body spray, and minimize use of other scented items, ~~candles and scented sprays~~ in the office. Heavily scented makeup, soap, shampoo and laundry detergent may also cause problems. The burning of scented candles or anything else with a flame is not allowed.

If an Employee is sensitive to scents and a coworker is wearing or using a scent that they are sensitive to, please make the coworker aware in a professional manner referring to this UHC policy. If an Employee is asked by a coworker, Supervisor, or HR to reduce or refrain from the use of

scented item(s), the Employee should comply. There may be times when, due to an Employee's extreme scent sensitivities, workplace areas or departments may be deemed no-scent zones as an ADA accommodation. Any Employee with a concern about scents or odors should contact their Supervisor or HR.

Employees required by medical necessity to use medicinal lotions or skin creams that contain odors perceptible to others may request a reasonable accommodation from their Supervisor or HR.

700.9. Use of UHC Building

There may be times when Employees need to work hours that are different than their regularly scheduled hours and during non-business hours; this must be approved by their Supervisor. If the Supervisor cannot be available during these hours, the Supervisor should arrange for another Supervisor, Team Lead, or other trusted staff member to be available during this time to ensure accurate awareness of hours worked and to ensure safety of the Employee. Employees should never be in the building alone.

With prior approval, the UHC Atrium is available for personal use after hours for events such as immediate family weddings and receptions. An Employee Request to hold Event at UHC form and Event Release of Liability form will need to be acquired from HR, completed, and returned to HR at least two weeks prior to the event. Raucous, noisy, uncontrolled behavior is not permitted. No alcoholic beverages, smoking, vaping or use of controlled substances is permitted. In every respect, an employee that is granted permission to use the UHC facility, is responsible for set-up, clean-up, damage and restoration to its previous state including any and all interior and exterior facilities used for such events.

700.10. Bullying Policy

UHC will not in any instance tolerate bullying behavior. Employees found in violation of this policy will be disciplined, up to and including termination. Bullying is defined as repeated inappropriate behavior, either direct or indirect, whether verbal, physical or other types of abuse, conducted by one or more Employees against another or others or conducted by persons who are not Employees, in or around the workplace and/or in the course of employment. Bullying is conduct that is threatening, humiliating, or intimidating or work interference, including sabotage, which prevents work from getting done. Such behavior violates UHC's Code of Personal Conduct, which clearly states that all Employees will be treated with dignity and respect.

Bullying may be intentional or unintentional. However, it must be noted that when an allegation of bullying is made, the intention of the alleged bully is irrelevant, and there will be zero tolerance until an investigation of the matter is completed and discipline is recommended. UHC considers the following types of behavior examples of bullying:

- **Verbal bullying:** Slandering, ridiculing or maligning a person or his or her family; persistent or infrequent but repeated name calling that is hurtful, insulting or humiliating; using a person as butt of jokes; abusive and offensive remarks.
- **Physical bullying:** Pushing, shoving, kicking, poking, tripping, assault or threat of physical assault, damage to a person's work area or property
- **Gesture bullying:** Nonverbal threatening gestures; glances that can convey threatening messages.

- **Exclusion:** Socially or physically excluding or disregarding a person in work-related activities.

In addition, the following, but not limited to, examples may constitute or contribute to evidence of bullying in the workplace:

- Persistent or infrequent but repeated singling out of one person
- Shouting or raising voice at an individual in public or in private
- Using verbal or obscene gestures
- Not allowing the person to speak or express themselves (i.e., ignoring or interrupting)
- Personal insults and use of offensive nicknames
- Public humiliation in any form
- Persistent or infrequent but repeated criticism on matters unrelated or minimally related to the person's job performance or description
- Ignoring, interrupting or sabotaging an individual at meetings
- Public reprimands
- Repeatedly accusing someone of errors that cannot be documented
- Deliberately interfering with mail and other communications
- Spreading rumors and gossip regarding individuals
- Encouraging others to disregard a Supervisor's instruction.
- Manipulating the ability of someone to do his or her work (e.g., overloading, under loading, withholding information, assigning meaningless tasks, setting deadlines that cannot be met, giving deliberately ambiguous instructions)
- Inflicting menial tasks outside the normal responsibilities of the job
- Taking credit for another person's ideas
- Refusing reasonable requests for leave in the absence of work-related reasons not to grant leave
- Deliberately excluding an individual or isolating them from work-related activities, including meetings
- Unwanted physical contact, physical abuse or threats of abuse to an individual or an individual's property (defacing or marking up property)

800. Discipline

800.1. Policy Statement

To maintain an orderly, safe, productive, and efficient work environment, it may be necessary to discipline an Employee who has exhibited behavior, performance issues, or taken an action that is in conflict with UHC's standards. Any Employee who violates UHC policies, standards of conduct, or whose performance requires improvement is subject to progressive disciplinary action to ensure that actions, which would interfere with business operations or the Employee's job performance, are not continued. Employees are responsible to perform their duties as set forth in their job descriptions or as otherwise established. Employees are encouraged to take advantage of all learning opportunities available and to request additional instruction when needed.

The objective of any disciplinary action is to:

- Assist the Employee to successfully perform their job functions
- Clearly identify the unacceptable conduct
- Clearly describe what specific improvements need to be made by the Employee

- Define the period of time in which improvements need to be demonstrated
- Specify how the Employee's conduct will be monitored
- Specify how and when the Supervisor will meet with the Employee periodically to encourage successful outcomes

Depending on the severity of the violation, any of the following disciplinary action(s) may be warranted:

- Verbal direction
- Instruction
- Verbal and/or written warnings
- Demotion/pay reduction/pay freeze
- Probation
- Suspension
- Termination

UHC's goal when taking disciplinary action is to assure fairness and consistency are practiced with sufficient communication to enable an Employee to understand the circumstances surrounding the violation. UHC reserves the right and discretion to determine which form of discipline will be used in any particular situation.

- UHC reserves the right to combine, skip or repeat steps depending upon facts of each situation and the nature of the violation
- When determining appropriate action UHC will consider factors such as a repeated violation despite coaching and/or training, the employee's work record, the amount of time since the last violation, and the negative impact the conduct and/or performance issue(s) have on the department, organization, and/or coworkers

Nothing in this policy provides any contractual rights regarding discipline or corrective action plans, nor should anything in this policy be read or construed as modifying or altering the employment at-will relationship.

800.2— Rules of Conduct

Listed below are examples of violations that are considered serious enough to result in disciplinary action, including employment termination, for a single violation. This list is not intended to be a complete list.

- Committing sexual or workplace harassment
- Physical or verbal assault on UHC employee, client, vendor, or partner
- Discrimination on the basis of ethnicity, race, national origin, color, religion, gender or gender preference
- Misappropriation of funds
- Falsifying any UHC record or report, such as an application for employment, timesheet, or a client's account information
- Theft or misuse of UHC property (See Section 1200.2— Employee Use of UHC Issued Computer and Electronic Communication Systems) or another employee's property
- Insubordination
- Excessive use of profanity or abusive language

- Use of alcoholic beverages while on UHC premises or being impaired or intoxicated while on UHC premises or while attending an event related to UHC employment
- Use, possession, or distribution of an illegal drug or substance while in the workplace or while attending an event related to UHC employment, except that which is specifically prescribed to the Employee by a medical professional
- Willful or repeated neglect of safety practices and policies
- Actions or behaviors at the workplace that are illegal
- Repeated unexcused absences from work
- Absences from work due to incarceration
- Refusal to complete required job functions in accordance with job expectations

800.3.—Disciplinary Procedures

The Supervisor will discuss the substandard performance or unacceptable behavior with the Employee in a timely manner in an attempt to discover the cause and set forth an appropriate plan for corrective action.

Generally, UHC's policy is to practice progressive discipline as described in the following Disciplinary Phases, but there may be instances in which a violation would merit skipping one or more Phases or require immediate employment termination (see Termination of Employment, Section 900, for more information) or other disciplinary action. In other words, disciplinary procedures are performed in accordance with the circumstances of each violation or behavior and the reasons for skipping any Phase(s) will be well documented.

800.4.—Disciplinary Phases

● **Phase I—Performance Improvement Plan**

In initial instances of minor violations or unacceptable behavior, a Supervisor will discuss the problem in detail and counsel the Employee concerning corrective action and warn the Employee that failure to correct the problem within a specific time period may result in further disciplinary action. The Supervisor will provide clear expectations and follow-up. The Supervisor and the Employee will outline steps to improve performance or resolve the problem. The Supervisor will create a Phase I—Performance Improvement Plan. The Employee will be asked to sign the Phase I—Performance Improvement Plan indicating understanding of the issues and corrective action needed. The Employee may provide written comments or rebuttal to the Phase I—Performance Improvement Plan. The Phase I—Performance Improvement Plan and any Employee comments will be placed in the Employee's personnel file. In the event the Employee fails or refuses to sign the Phase I Performance Improvement Plan, or any notice when requested, or fails to provide written comments or a rebuttal when that opportunity is offered to the employee, such failure or refusal will be documented by the Supervisor for inclusion in the employee's personnel file.

● **Phase II—Written Disciplinary Notice**

If an Employee commits a serious violation, has committed a violation a number of times, has had attendance issues on multiple occasions, or Phase I corrective action efforts have been unsuccessful, a Phase II—Written Disciplinary Notice may be prepared by a Supervisor clearly indicating the violation(s), the date(s), proposed corrective action, and the potential of future

disciplinary action that may be taken if the violations are not corrected within a specific time period. An employee may be placed on probation during Phase II if deemed necessary. The Phase II Notice, including all supporting documentation to demonstrate the Employee's performance, conduct, or attendance issue, will be submitted to VP of Human Resources. The VP of Human Resources will review the documentation for sufficiency and/or determine if a Phase II Notice is appropriate.

Once approved by the VP of Human Resources, the Supervisor (if applicable) and the Department Head will review the approved warning with the Employee. The Supervisor will discuss the specified corrective action plan with the Employee and subsequent consequences if expectations/requirements of the action plan are unsuccessful, up to and including termination.

The Employee and Supervisor are required to read and sign the Phase II Notice with a copy given to the Employee and the original given to HR to be placed in the Employee's personnel file. The Employee may provide written comments or a rebuttal to the Phase II Notice. The Employee's signature on the form is solely an acknowledgement of his or her having been provided with the notice and not a concurrence with the findings.

◆ **Phase III – Final Written Disciplinary Notice (aka “Last Chance Notice”)**

The Department Head should be consulted and in agreement with issuing a Phase III – Final Written Disciplinary Notice. This is a last chance warning from UHC to the Employee requiring sustainable, improvement of performance, conduct, or attendance. The Employee will be informed that he or she is on probation effective immediately, and that a breached Last Chance Notice normally results in employment termination. Suspension without pay, demotion, or reduction in pay may be administered as part of Phase III discipline, at the discretion of UHC.

The Supervisor will prepare supporting documentation to demonstrate the Employee's performance, conduct, or attendance issue(s), and submit to the VP of Human Resources (or an Officer of UHC if VP of HR is unavailable) for review for sufficiency and to determine if a Phase III – Last Chance Notice is appropriate.

The VP of Human Resources, the immediate Supervisor and the Department Head will determine together whether a suspension (and for what period of time), a demotion, or reduction in pay is appropriate as part of the Phase III discipline. A Phase III Notice requiring the Employee's immediate and sustained corrective action will be prepared by the immediate Supervisor, and reviewed by the VP of Human Resources. The immediate Supervisor, Department Head, or VP of Human Resources will read the Phase III Notice to the Employee, and the immediate Supervisor and Employee will sign the Phase III Notice, with a copy given to the Employee and the original placed in the Employee's personnel file. The Employee's signature on the form is an acknowledgement of his or her having received the notice and not necessarily concurrence with the findings. The Employee may provide written comments or a rebuttal to the Phase III Notice, which would be attached thereto. If suspension is issued, it will be effective immediately upon conclusion of the meeting (see Suspension below for more details).

◆ **Suspension**

There may be instances in which the gravity of a violation, issue, or allegations of misconduct are serious enough to justify placing an Employee on suspension for the remainder of that day, or for multiple days or weeks. In such instances, the Department Head, Supervisor and VP of Human Resources (or an Officer of UHC in absence of VP of Human Resources) will determine whether a suspension is warranted, and the specific or estimated length of time of the suspension. Suspension variations and Notice of Suspension may include, but are not limited to, the following:

- A “remainder of day” suspension may be communicated verbally to Employee by the Supervisor, and documented by the Supervisor for placement in the Employee’s personnel file afterward.
- If in UHC’s judgment, an Employee poses a threat to themselves or others, or is causing or involved in disruption of the workplace, the Employee(s) may be required to leave the building immediately, without advance written notice. In such a case, Notice of Suspension will be communicated verbally, and a written Notice of Suspension will be prepared by the Supervisor(s), including specific reason(s) for the suspension, when it will begin and end, and what is expected of the Employee following return from suspension. Notice of Suspension will be sent to Employee’s personal email address and home address via USPS or other carrier for employee to review and sign. A self-addressed, stamped envelope will be provided with the mailed Notice for Employee to return the signed Notice of Suspension.
- When suspension is to accompany a Phase III Disciplinary Notice, details of the suspension will be included in that Notice, including specific reason(s) for the suspension, when it will begin and end, and what is expected of the Employee following return from suspension. The Employee and Supervisor are required to read and sign the Notice of Suspension. A copy of the Notice is given to the Employee and the original placed in the Employee’s personnel file.
- When suspension is related to a pending investigation, Employee(s) may be asked to leave the building without advance written notice. In such a case, Notice of Suspension will be communicated verbally, and a written Notice of Suspension will be prepared by the Supervisor(s), including a summary of what is being investigated and when the suspension is expected to end. Notice of Suspension will be sent to Employee’s personal email address and home address via USPS or other carrier, for employee to review and sign. A self-addressed, stamped envelope will be provided with the mailed Notice for Employee to return the signed Notice of Suspension.

Employee’s signature on a Notice of Suspension or Phase III Disciplinary Notice is solely an acknowledgement of his or her having been provided with the notice and not concurrence with the findings. A Suspended Employee will not be permitted to enter UHC’s place of business, nor engage in any UHC work, including working from home. During a suspension UHC issued equipment such as cell phone, laptop, tablet, credit card, etc. may be retained by UHC during suspension. Suspended Employee will not be permitted to have contact with any coworkers or customers during work hours while on suspension without express permission. The Department Head, in consultation with the Supervisor and VP of Human Resources, will determine on a case-by-case basis whether the suspension is with or without pay, and if without pay, whether Employee may use available vacation, compensatory, or administrative leave, or as part of the discipline will take the suspension period as time off without pay; if determined to be without

pay, Supervisor will alert Financial Services as soon as possible. UHC will comply with the Fair Labor Standards Act (FLSA) when determining withholding compensation from a suspended Exempt Employee.

800.5.—Phase Appeals, Termination Grievance and Review Procedure

Appeals to any disciplinary action or terminations made by UHC are subject to one review by a UHC Officer. Any Employee seeking to use this grievance procedure must notify a UHC Officer in writing within five (5) business days of the disciplinary action notice or termination. The Employee must state the grievance and the requested relief. The UHC Officer shall use fair and appropriate standards to review and respond to the grievance. At a minimum, the Employee will be given an opportunity to be heard, i.e., to express concerns verbally or in writing, as part of this process. The UHC Officer will work with the VP of Human Resources to investigate any grievance. Any decisions made regarding the grievance will be provided in writing to the Employee and will typically be responded to within five (5) business days from receipt of Employee's grievance.

800.6.—Disciplinary Documentation

When requested by the Employee, additional copies of all progressive disciplinary documentation will be provided. UHC reserves the right to withhold confidential investigative documentation.

800. Discipline

800.1. Policy Statement

To maintain an orderly, safe, productive, and efficient work environment, it may be necessary to discipline an Employee who has exhibited behavior, has performance issues, or taken an action that is in conflict with UHC's standards. Any Employee who violates UHC policies, standards of conduct, or whose performance requires improvement is subject to discipline as outlined herein. Employees are responsible to perform their duties as set forth in their job descriptions or as otherwise established. Employees are encouraged to take advantage of all learning opportunities available and to request additional instruction when needed.

The objective of discipline is to:

- Assist the Employee to successfully perform their job functions
- Clearly identify any unacceptable conduct
- Clearly describe specific improvements to be made by the Employee
- Define timeline(s) for demonstrated improvements
- Specify how the Employee's conduct will be monitored
- Specify how and when the Manager and Employee will meet to encourage successful outcomes

Depending on the severity of the violation or substandard performance, any of the following disciplinary action(s) may be taken:

- Verbal direction
- Job Threatening Message
- Demotion/pay reduction/pay freeze
- Probation
- Suspension
- Termination

UHC's goal for disciplinary action is to practice fairness and consistency with sufficient communication that the Employee understands the violation or substandard performance, and what the Employee must do to correct it. UHC reserves the right and discretion to determine which form of discipline will be used in any particular situation.

- UHC reserves the right to combine, skip or repeat any aspect(s) of disciplinary action depending upon the facts of each situation and the nature of the violation or substandard performance
- When determining appropriate action, UHC will consider factors such as a repeated violation despite coaching and/or training, the Employee's work record, the amount of time since a prior violation, and the negative impact the conduct and/or performance issue(s) have on the department, organization, coworkers, and/or business partners

Nothing in this policy provides any contractual rights regarding discipline or corrective action plans, nor should anything in this policy be read or construed as modifying or altering the at-will employment relationship.

800.2. Rules of Conduct

Listed below are examples of violations considered serious enough to result in disciplinary action, up to or including employment termination, for a single violation. This list is not intended to be a complete list.

- Committing sexual or other harassment in the workplace, or while representing UHC at an outside event, conference, meeting, etc.
- Physical or verbal assault on UHC employee, client, vendor, business partner, or wherever others are present when an Employee is attending an event related to UHC employment, and/or representing UHC
- Discrimination on the basis of age, race, sex (including pregnancy, childbirth, pregnancy-related conditions, breastfeeding, or medical conditions related to breastfeeding), color, religion, national origin, disability, military status, genetic information, sexual orientation, gender identity, or any other class or expression protected by applicable state or local law
- Misappropriation of funds
- Falsifying any UHC record or report, including such things as a resume and/or application for employment, timesheet, travel form(s), or a client's account information
- Theft or misuse of UHC property (See Section 1200.2 – Employee Use of UHC Issued Computer and Electronic Communication Systems) or another Employee's property
- Insubordination
- Excessive use of profanity or abusive language
- Use of alcoholic beverages while on UHC premises or being impaired or intoxicated while on UHC premises or while attending an event related to UHC employment, and/or representing UHC
- Use, possession, or distribution of an illegal drug or substance while in the workplace or while attending an event related to UHC employment, except that which is specifically prescribed to the Employee by a medical professional
- Willful or repeated neglect of safety practices and/or policies
- Actions or behaviors at the workplace that are illegal
- Repeated unexcused absences from work

- Absences from work due to incarceration
- Refusal to complete required job functions in accordance with job expectations

800.3. Disciplinary Procedures

The Manager will discuss the substandard performance or unacceptable behavior with the Employee in a timely manner in an attempt to discover the cause and set forth an appropriate plan for corrective action.

Generally, UHC's policy is to practice discipline as described in the following Disciplinary Action, but there may be instances in which a violation would merit immediate employment termination (see Termination of Employment, Section 900, for more information) or other disciplinary action. In other words, disciplinary action is prescribed in accordance with the circumstances of each violation, behavior, or substandard performance. Disciplinary documentation will be subject to inclusion in the Employee's personnel file.

800.4. Disciplinary Action

• Verbal Direction

In initial instances of minor violations or unacceptable behavior, a Manager will discuss the problem in detail with the Employee and counsel the Employee concerning corrective action, and warn the Employee that failure to correct the problem within a specific time period may result in further disciplinary action. The Manager will provide clear expectations and follow up along with outlining steps to improve performance or resolve the problem as summarized in a Memo of Understanding provided to the Employee by the Manager. All follow-up discussions will be documented.

• Job Threatening Process

This is a last chance warning from UHC to the Employee requiring sustainable improvement of performance, conduct, or attendance. The Employee will be informed that he or she is under threat of losing their job, and failure to meet the requirements set forth during the Job Threatening Process normally results in employment termination.

Before an Employee is notified of the Job Threatening process, the Manager should have the support of the Department Head, or if a Department Head, the support of their direct-report Officer (or other Officer if direct-report is unavailable), by using the following process:

- Briefly review with the Department Head, the Job Threatening issue.
- Request support to proceed.
- Advise the Department Head that VP of Human Resource's input will be requested.
- Set up time to return and report to Department Head.

Once the Department Head has granted approval, the Job Threatening Process will ensue including the use of current coaching documentation, which will be signed and dated by Employee and Manager. At the discretion of UHC, the Job Threatening Process may include suspension without pay, demotion, reduction in pay, or termination of Employee.

• Suspension

There may be instances in which the gravity of a violation, issue, or allegations of misconduct are serious enough to justify placing an Employee on suspension for the remainder of that day, for multiple days, or for weeks. In such instances, the Department Head, Manager and VP of Human Resources (or an Officer of UHC in absence of VP of Human Resources) will determine whether a suspension is warranted, and the specific or estimated length of time of the suspension. Suspension variations and Notice of Suspension may include, but are not limited to, the following:

- o If in UHC's judgment, an Employee poses a threat to themselves or others, or is causing or involved in disruption of the workplace, the Employee(s) may be required to leave the building immediately, without advance written notice. This "remainder of day" suspension may be communicated verbally to Employee by the Manager, and summarized by the Manager in a Memo of Understanding and placed in the Employee's personnel file afterward.
- o If suspension is expected to last more than the "remainder of day," is accompanied by a Job Threatening Notice, or is related to a pending investigation, Notice of Suspension will be communicated verbally, and a written Notice of Suspension will be prepared by the Manager(s), including specific reason(s) for the suspension, beginning and ending dates, and what is expected of the Employee upon return from suspension. The Employee and Manager are required to sign the Notice of Suspension. A copy of the Notice will be provided to the Employee and the original placed in the Employee's personnel file.

Employee's signature on a Notice of Suspension is solely an acknowledgement of his or her having been provided with the notice and not concurrence with the findings. A Suspended Employee will not be permitted to enter UHC's place of business, nor engage in any UHC work, including working from home. During a suspension UHC-issued equipment such as cell phone, laptop, tablet, credit card, building access card, etc. may be retained by UHC. Employee will not be permitted to have contact with any coworkers or customers during work hours while on suspension without express permission. The Department Head, in consultation with the Manager and VP of Human Resources, will determine on a case-by-case basis whether the suspension is with or without pay, and if without pay, whether Employee may use available vacation, compensatory, or administrative leave, or as part of the discipline will take the suspension period as time off without pay. If determined to be without pay, Manager will alert Financial Services as soon as possible. UHC will comply with the Fair Labor Standards Act (FLSA) when determining withholding compensation from a suspended Employee.

800.5. Appeals, Termination Grievance and Review Procedure

Appeals to any disciplinary action or terminations made by UHC are subject to review by a UHC Officer. Any Employee seeking to use this grievance procedure must notify a UHC Officer in writing within five (5) business days of the disciplinary action notice or termination. The Employee must state the grievance and the requested relief. The UHC Officer shall use fair and appropriate standards to review and respond to the grievance. At a minimum, the Employee will be given an opportunity to be heard, i.e., to express concerns verbally or in writing, as part of this process. The UHC Officer will work with the VP of Human Resources to investigate any grievance. Any decisions made regarding the grievance will be provided in writing to the Employee and will typically be responded to within five (5) business days from receipt of Employee's grievance.

800.6. Disciplinary Documentation

When requested by the Employee, additional copies of all disciplinary documentation will be provided. UHC reserves the right to withhold confidential investigative documentation.

900. Termination of Employment

900.1. Involuntary Termination

UHC reserves the right to treat disciplinary or job performance situations on a case-by-case basis. There may be situations, for example, in which an Employee does not fulfill job requirements; engages in acts of misconduct, insubordination, dishonesty or violence; or is excessively absent or tardy without an acceptable excuse, where UHC may terminate the employment of the Employee.

~~Before attempting an involuntary termination, Supervisors will consult and work with the VP of Human Resources and an Officer following the Discipline Policy (Section 800) when appropriate. The Supervisor will conduct a termination meeting with the Employee where another Supervisor or HR representative should attend as a witness.~~

~~— This Section does not limit the employment “at will” relationship or create a requirement that terminations be based on “cause.”~~

~~— In addition, an involuntary termination may occur as part of a workforce reduction. UHC may reduce the size of its workforce at any time and for any reason. UHC may, but need not, offer a voluntary severance incentive in connection with a work force reduction. An Officer and the VP of Human Resources will determine how the work force reduction is carried out.~~

900.2. Voluntary Termination

Employees who choose to resign from UHC are requested to submit a notice of resignation by email or hard copy, including the planned final day of employment with UHC, to their Supervisor, Department Head, or HR. There may be instances where, for business reasons, UHC will choose a different final workday than the Employee’s preferred final day.

900.3. Termination During the Probationary Period

~~UHC newly hired Employees must complete a probationary period as described in the offer letter. During this probationary period, the process of formal discipline does not apply and Employees may be dismissed at any time with no reason given. Probationary Employees may not use the termination grievance found in Section 800.5—Phase Appeals, Termination-Grievance and Review Procedure in this handbook.~~

900.4-900.3. Retirement

~~An Employee may who retires at any time may be eligible to receive retirement benefits as provided for in State retirement regulations and statutes and by the Utah Retirement Systems procedures. It is recommended that an Employee contact Utah Retirement Systems no later than three months prior to the expected retirement date; URS recommends an Employee contact them 12 months prior.~~

900.5-900.4. Abandonment of Position

An Employee who is absent from work for three consecutive days and is capable of providing proper notification to his or her Supervisor but does not do so shall be deemed to have abandoned his or her position and shall be dismissed for cause.

900.6-900.5. Retirement

~~An Employee may retire at any time as provided for in State retirement regulations and statutes and the Utah Retirement Systems procedures. It is recommended that an Employee contact Utah Retirement Systems no later than three months prior to the expected retirement date; URS recommends an Employee contact them 12 months prior.~~

900.7-900.6. Exit Interview

In the event of either a voluntary or involuntary termination of employment, UHC will treat the Employee fairly and courteously. For Employees who are terminating voluntarily, ~~t~~he VP of Human Resources or other HR representative will attempt to conduct a confidential personal exit interview. While each exit interview is unique, it will typically include details such as the final payment of wages, and what vacation and sick benefit payouts ~~for~~ for which the Employee is eligible ~~for~~. During the exit interview Employees are encouraged to discuss their job experience at UHC, including working conditions, adequacy of training, job satisfaction and effectiveness of management. At that time, Employees will surrender their building access card, any UHC keys and/or equipment that Employee has at that time.

900.8-900.7. References after Termination

HR provides ~~s~~ general references (including job title, dates of employment, departments worked) on its former Employees to prospective employers. A record of these transactions is stored in the Employee's personnel file.

1000. Financial Services

1000.1. UHC President

By Utah law, the UHC Board of Trustees appoints the President of UHC. The President also serves as CEO and Secretary/Treasurer. In the role of Secretary/Treasurer, the President has the following responsibilities:

- Establish bank accounts and other monetary investments in the name of UHC
- Administer, manage, and direct the affairs and activities of UHC in accordance with the policies, control, and direction of the Trustees
- Approve all accounts for salaries, allowable expenses of the corporation, or of UHC employee or consultant, and expenses incidental to the operation of the corporation.
- Perform any other duties as may be directed by the Trustees in carrying out the necessary responsibilities

1000.2. Authority to Disburse Funds

UHC has three categories of accounts: Accounts for the Operating Fund, accounts for the Servicing Department, and accounts for the Housing Development Fund. All operating costs and expenditures of UHC, as well as most of the Housing Development expenditures are disbursed through the operating account. The Servicing accounts are all fiduciary accounts to facilitate UHC's servicing activities. The Housing Development accounts, as categorized, are owned by separate legal entities with UHC acting as an agent or minority member.

- **Authorized Check Signers:** All UHC checks require two authorized Signatures, which may be any two of the UHC Officers. In addition, the VP of Financial Services and the VP of Financial Analysis are authorized to be one of the two required signatures on two of the Servicing Department accounts, the "Escrow Disbursement Clearing Account" and "Remittance Clearing Account."
- **Disbursement Procedures:** Funds may be disbursed by physical check from UHC bank accounts or disbursements may be made by wire transfer or ACH transfer or intra-bank transfer from one account to another. Intra-bank transfers are defined, for purposes of this policy statement, to be funds transferred between two pre-authorized linked accounts. This type of transfer is very common in the Servicing Department.

The payment for goods and services, whether accomplished by check or bank transfer, should be organized to ensure that no unauthorized payments are made, that complete and accurate records are made of each payment, and that payments are recorded in the appropriate period.

Checks and bank transfers will be prepared following the determination the transaction is valid and is in accordance with the following UHC procedures:

A determination that the transaction is valid should be accomplished by reviewing the following supporting documents;

Invoices (together with receiving reports and packing slips)

- Purchase Orders
- Payroll records
- Petty cash vouchers
- Remittance advices
- Check requisitions

Check requests should be signed by a responsible official (Department Head or Assistant VP) indicating proper authorization. Check requests will be prepared by persons other than those who initiate or approve documents for payment.

Checks and bank transfers will be designed or completed in such a way to make subsequent unauthorized alteration difficult through use of protective paper, check imprint, etc. The following procedures are prohibited:

- Checks payable to “bearer” or “cash”
 - Checks signed in blank
 - Altered checks and bank transfers
- **Check Procedures:** Each signatory will examine the supporting documentation to ensure each item has been checked and approved in accordance with UHC’s procedures. There will be adequate control over the custody and use of the signer and signature plates when a mechanical check signer is used. Servicing checks over \$10,000 print with one electronic signature and requires an authorized signer for the second signature. Servicing checks under \$10,000 print with one electronic signature only. All checks created outside of the Servicing check system require signatures from two authorized signers.

UHC checks may be from traditional check stock, which are preprinted by a financial printer or computer generated checks (i.e. laser check) using specialized software and blank security paper. Facsimile signatures are only authorized for computer generated checks. Checks are printed on 8.5x11 check stock with stub on top. Servicing checks are printed on 8.5x11 check stock with stub on bottom. The original check and stub are sent to the vendor.

- **EFT Procedures:** All supporting documentation should be signed by a responsible official (Department Head or Assistant VP) indicating proper authorization. After approval by a Department Head or Assistant VP, an EFT Transfer request is then reviewed and signed by an Officer. If the transaction is non-recurring (not occurring at least quarterly, unusual, or purchases of land, etc.), this requires two Officers to review and sign the EFT form. [If the transaction is between two separate UHC bank accounts, only one signature is required.](#)

1000.3. Use of UHC Credit Cards

The purpose of the UHC Credit Card program is to establish a simple, easy to use, more efficient, cost-effective method of purchasing and payment for small dollar transactions (less than \$1500). Cardholders are expected to comply with these policies and procedures, as well as UHC purchasing policies. This program is designed to supplement a variety of processes, including petty cash, check payments, and purchase orders. It can also reduce the need for cash advances for travel, make payment of travel costs more convenient for travelers, and simplify accounting for travel reimbursements.

- **General Credit Card Policies:** Credit cards are the property of UHC. They are to be used for allowable UHC purchases only, not for personal non-UHC expenses. A Cardholder’s failure to comply with this and procurement policies may result in severe consequences, including termination of employment.

Each credit card is issued to a specific Employee, who is the only person authorized to use it. The Cardholder can authorize their direct reports to perform online purchases using their credit card. UHC carries liability for the credit cards. Credit card use will not affect an Employee’s personal credit rating in any way.

The Cardholder is responsible for the security of his/her credit card as well as for accounting for the transactions that are made with the card. If the credit card is lost or stolen, the Cardholder must notify the VP of Financial Services immediately, so further transactions will be blocked and the card canceled. Prompt action in these circumstances can reduce UHC's liability for fraudulent charges.

Because UHC funds are committed each time a credit card is used, the Cardholder must understand and comply with applicable UHC Purchasing policies.

Examples of appropriate uses include the following: lodging, meals (not reimbursed with a per diem), airlines tickets, car rentals, parking charges, among others. Other permitted uses include, but are not limited to, business meals, meeting expenses, and direct mail, catalogue or internet order purchases that result in saving UHC time and/or money.

- **Requesting a Credit Card:** When a Department Head determines it is within the scope of a Employee's job duties to make small dollar purchases on behalf of the department and/or engage in frequent travel, they will direct the Employee to apply for a UHC credit card using the UHC Credit Card Application. The Employee's direct Supervisor must approve the application for a credit card by signing the application. Employees must carefully read, understand and sign the Cardholder Agreement and submit it with the UHC Credit Card Application to the VP of Financial Services.

The VP of Financial Services will review the application for completeness and then direct the CFO to review, sign and date it. The CFO will then submit the application to the Credit Card Company.

Before beginning to use the Credit Card, the new Cardholder will attend a training conducted by Financial Services. This course is designed to educate the Cardholder on UHC credit card and purchasing policies to ensure the Cardholder understands his/her responsibilities and knows how to use the card appropriately. All Cardholders are also required to attend this training on an annual basis.

- **Restrictions on Credit Card Use:** There are several small dollar items that require careful discretion and consideration of the business purpose BEFORE making the purchase, or are prohibited because it is inappropriate to purchase with UHC funds. **All items purchased by UHC must have a clear business purpose** that is in support of conducting UHC business and/or advancing the mission of UHC. If a Cardholder purchases a small dollar item that does not have a clear and direct business purpose, or is otherwise inappropriate to be purchased with UHC funds, the Cardholder will receive written notification; reiteration of the requirement regarding business purpose and notification the Cardholder is placed on notice. A second occurrence may result in credit card deactivation and revocation of credit card privileges.

Each credit card is assigned a monthly limit, which is based on Department's needs. If these limits have to be adjusted, the Cardholder's Supervisor must contact the VP of Financial Services to request a change.

Some supplier Merchant Category Codes have been “blocked” from use in the credit card program because they are considered high risk and are generally not used by UHC in the normal course of business. Examples include casinos and adult entertainment merchants.

In general, most UHC purchases are exempt from Utah State Sales Tax; however, an Employee may pay sales tax on meals, transportation, and/or incidental costs of less than \$100 charged on the credit card. Lodging-related taxes may also be paid by an Employee traveling on official UHC business. There may be a small number of cases where sales tax is charged unnecessarily. In these situations, present a sales tax exemption certificate to the vendor, verifying that the purchase is exempt. For additional information or assistance, contact the VP of Financial Services.

Examples of when the credit card may not be used:

- Purchase of items for personal use or consumption
 - Purchasing in violation of UHC procurement policies
 - Splitting a purchase to remain under procurement policy limits
 - Gas for any UHC-owned vehicles (there is a separate Gas Card), except for extenuating circumstances
 - Services that would be considered either Payroll or Independent Contractor Payments
 - Charitable Donations
 - Alcoholic Beverages (except when these charges will be reimbursed by another party and approved by an Officer)
 - Cash Advances
 - Utah State Sales Tax (except for lodging, restaurants, and small incidentals under \$100.00)
- **Travel Related Credit Card Purchases:** Meals while traveling should not be charged to a UHC credit card, unless they are for a group gathering and done in lieu of per diem.

The cardholder is responsible for submitting all itemized receipts for credit card charges promptly upon returning from a business trip. However, do NOT claim reimbursement for any items that are charged on the credit card.

When traveling on UHC business, the Cardholder may use his/her credit card to pay the official UHC business travel expenses of fellow UHC Employees. However, all travelers must identify their expenses on their own travel reimbursement forms and reference who paid for their expenses by inputting the last 4 digits of the card used in the travel reimbursement’s designated field.

The Cardholder may include the expenses of a non-UHC-Employee fellow traveler in cases where separation of the payment is difficult and UHC is not reimbursing the non-UHC-Employee traveler for travel expenses, excluding nominal transportation costs (i.e. less than \$10). For example, a non-UHC-Employee traveler who is staying in a double room with the Cardholder is not billed separately by the hotel. The Cardholder may use his/her credit card to pay the total bill. However, only the single rate is the allowed business expense, and the difference must be paid back to UHC by the Cardholder.

- **Itemized Receipts must be Maintained:** Cardholders must keep itemized receipts for all goods and services, including meals, purchased with a credit card. Itemized receipts are the only documentation identifying what was purchased and specifying whether or not sales tax was paid on the purchase. They will also be used for auditing purposes.

If no itemized receipt is submitted for a credit card charge, a Credit Card Missing Receipt Form must be completed, signed and dated by the Cardholder and their Supervisor. For travel-related exceptions, see Section 1100 – Travel Policy (Incidentals). In addition, the Cardholder’s Department Head must write a memo to an Officer, requesting an exception to this policy. Excessive requests for exceptions may result in the loss of credit card privilege.

- **Cardholder Activity Log:** Monthly transaction statements are received directly from the bank and delivered to Financial Services. Cardholders will be emailed a copy of the statement and must prepare a Cardholder Activity Log. This document, along with the itemized receipts, serves as a record of information about the purchase transactions the Cardholder makes on the credit card. **Use of this log is a mandatory requirement and must be submitted with every monthly credit card statement.** Each individual Cardholder is also responsible for logging the “Business Purpose” on each transaction identified on the Cardholder Activity Log. For any and all business meal or food purchases, the individuals hosted should also be listed for each occurrence.
- **Cardholder Review/Reconciliation/Signature:** Individual Cardholders must review their monthly credit card statement emailed to them by Financial Services, reconcile and verify each purchase transaction receipt against the monthly statement and the purchase transactions listed on their Cardholder Activity Log for that month.

Individual Cardholders must sign and date their Cardholder Activity Log. The Cardholder Activity Log and itemized receipts are securely bundled together and submitted to the Supervisor for review and signature/approval.

- **Supervisor Review/Approval/Signature:** Each month, the Cardholder’s Supervisor must review and reconcile the Cardholder Activity Log to the itemized receipts and to the monthly credit card statement. The original monthly credit card statement will be provided to the Supervisor by Financial Services and NOT from the Cardholder. The Supervisor is responsible to ensure there is a legitimate business purpose for all transactions. The Supervisor’s review and reconciliation must be documented by a signature and date. The President’s use of the UHC credit card will be reviewed and signed monthly by another Officer of UHC and then provided quarterly to members of the Audit Committee for review.

Cardholder Activity logs, itemized receipts, credit card statements, and other documentation must be retained in accordance with UHC record retention policy, consistent with other financial documents.

Credit card transactions may be audited by Financial Services and outside auditors.

After the Cardholder and Supervisor signatures have been completed, the entire credit card packet, inclusive of the original credit card statement, Cardholder Activity Log and itemized receipts must be forwarded to Financial Services, by the 10th of each month. Cardholders that habitually miss this deadline will be placed on Credit Cardholder Notice; continued lateness may result in credit card deactivation and revocation of credit card privileges.

- **Payment to Credit Card Provider is made by Financial Services:** The collective monthly credit card purchase transactions made by all UHC Cardholders are paid in one lump sum directly to the bank by Financial Services. Cardholder's purchase transactions are reallocated from the clearing account to the appropriate accounting codes as determined by Financial Services based on the business purpose indicated on the Cardholder Activity Log.
- **Termination of Employment or of Credit Card Privilege:** Upon termination of UHC employment or termination of Credit Card privilege, the cardholder must return his/her Credit Card to the CFO, VP of Financial Services, or Assistant VP of Financial Services who will destroy the card and notify the bank to cancel the credit card. The credit card must be canceled within two business days of the termination date.

Reviews: The VP of Financial Services will review the Cardholder Activity Logs, credit card statements, and supporting receipts for all Cardholders at least quarterly. Credit card information is subject to review by an Officer as requested.

1000.4. Petty Cash

This policy establishes the proper uses and administration of petty cash funds. Petty cash funds provide a convenient way to pay for small expenses. Wherever possible, Employees should use other disbursement methods (i.e., Credit Card, Check Request) instead of petty cash.

When other disbursement methods cannot be used, petty cash funds can provide cash to cover minor expenses, such as reimbursement of staff members for small expenses such as meal reimbursements, parking, etc. Reimbursements larger than \$50 should be done through a Check Request.

To receive reimbursement from the petty cash fund, Employees must fill out a "Received of Petty Cash" form documenting the date of the expense, amount, and business purpose. The Employee should then attach the original itemized receipt and then have their direct supervisor sign the form prior to giving the documents to the VP of Financial Services or Assistant VP of Financial Services for reimbursement. When the Employee receives the funds, they should sign the form indicating they have received the cash.

1000.5. Procurement Policy

This Procurement Policy is intended to ensure that goods and services purchased for the ongoing operations of UHC are obtained in a cost-effective manner and in compliance with best practices to safeguard corporate resources, to substantiate proper oversight of expenditures, and establish purchasing thresholds.

As a fraud detection tool, UHC utilizes Positive Pay on its three main disbursement accounts: the Operating Fund, Escrow Disbursement, and the Principal Clearing Account. UHC uploads to the bank a file with the check number, payee, and dollar amount of each check issued. The bank compares the items submitted for payment against those authorized and issued by the company before transferring liability to UHC.

- **Authorized Individuals:** Only the Officers, Department Heads, and Employees designated by Officers or Department Heads will make small purchases as defined in this policy. Employees should disclose Conflicts of Interest (see section 100.3) and refrain from participation in the procurement process if Conflicts of Interest exist. -Any Computer Equipment (including Hardware, Software, etc.) purchased must be approved in advance by the VP of IT.
- **Use of Contracts:** Purchases made utilizing pricing established by the State of Utah Purchasing Division or UHC contracts that have already undergone the bidding process are exempt from additional bidding procedures. If an item is on an existing UHC contract, Employees should utilize that method first, and only with Officer approval, assuming a valid business purpose, can they purchase items from competing suppliers. Officers are the only staff members legally authorized to sign contracts for UHC.
- **Sole Source:** When a supply or service is available from only one source in the marketplace, the product or service may be purchased as a sole source. If a department believes a product or service is a sole source, the department may submit a Sole Source Request Memo with supporting documentation to the CFO or VP of Financial Services. The CFO or VP of Financial Services will review the memo to determine whether the purchase is justified as a sole source. Sole source requests with insufficient justification and rationale in support of the sole source assertion may not be approved. In cases of reasonable doubt or insufficient sole source justification, the department should conduct a competitive solicitation.
- **Highly Specialized Professional Services:** When engaging services from highly specialized areas (such as Financial Advisors, Attorneys, Bond Counsel, etc.) initial selection should undergo a competitive Bidding or Request for Proposal (RFP) process and that UHC Officers review those relationships periodically. When reviewing these types of services, the evaluator should develop a written criteria and ranking system to evaluate if the current provider of services is meeting all expectations or should undergo a competitive bidding process. All contracts and agreements made for highly specialized services must be approved by an Officer and are typically discussed with the Board of Trustees as any changes are made.
- **Sales Tax Exemption:** UHC is a sales tax-exempt organization. All purchases for goods used by UHC should be made without the charge of Utah State Sales Tax by using our Sales Tax Exemption Form when requested. Any employee found to be using the UHC tax-exempt status for non-UHC purchases will be subject to immediate termination of employment.
- **Procurement Thresholds:** The thresholds outlined below apply to the full cost of procurement, including shipping and other charges. It is prohibited to split or divide procurement into smaller procurements with the intent to circumvent any established threshold.

These thresholds apply to all procurements and competitive bidding will be employed in the procurement of any goods or services as described below; all exceptions require approval of an Officer (apart from Contract, Sole Source and Highly Specialized Services described above).

Small Dollar Purchases: \$1499.99 or less

Small Dollar Bid: \$1,500.00-\$4,999.99

Large Dollar Bid: \$5,000.00 or more

Small Dollar Purchase: For purchases where the extended unit/service cost is reasonably expected to be less than \$1,500, select the best source without seeking competitive bids. The \$1,500 threshold is for a single line item with a maximum of \$4,999.99 annual cumulative threshold that may be expended to obtain procurement items from the same vendor/source.

Small Dollar Bid: For purchases where the extended unit/service cost is reasonably expected to be greater than \$1,500 but less than \$5,000, two documented telephone or written quotes, or three internet or three catalogue prices will be obtained. Evidence of bidding must be maintained and submitted upon request for payment. Small Dollar Bid items require approval from the VP of Financial Services or Assistant VP of Financial Services if not previously budgeted.

Large Dollar Bid: For purchases where the extended unit/service cost is reasonably expected to exceed \$5,000, three written proposals will be required. Large Dollar Items require approval from the VP of Financial Services, Assistant VP of Financial Services, or CFO if not previously budgeted. Whether or not item is budgeted, an Officer must review the procurement documentation before execution of the purchasing of goods/services.

An invitation for bids can be conducted through email or a bidding website and will:

- State the period of time during which bids will be accepted
- Describe the manner in which a bid will be submitted
- State the place where a bid will be submitted

And include or incorporate by reference to the extent practicable

- A full description of the procurement items sought
- The full scope of work
- The objective criteria that will be used to evaluate the bids
- The required contractual terms and conditions

- **Board of Trustees Required Approval:** Capital funding for the financing of affordable housing properties for Single Family, Multifamily, or Housing Development funds are presented to the Board for authorization as needed. The following purchase transactions, which have not already been taken to the board as outlined above, require prior approval by the Board of Trustees.
 - Contracts for professional services requiring payment by UHC in one fiscal year: \$500,000 or more
 - Purchases of supplies, equipment, and non-professional services requiring payment by UHC in one fiscal year: \$500,000 or more

- Construction or Capital Project related contracts requiring payment by UHC: \$1,000,000 or more
- **Required Documentation:** Evidence of competitive bidding and evidence of any exceptions granted will be maintained in UHC records. Documentation supporting procurement will be provided to Financial Services typically through a Bidding Documentation Sheet and retained for seven years, which is the retention policy, to demonstrate compliance with these Procurement policies.
- **Office Supplies/Equipment:** Office supplies are those expendable items that are normally consumed in the performance of day-to-day administrative tasks across UHC. The Administrative Services staff is responsible for and is authorized by delegated authority of the VP of Administrative Services, to procure office supplies and minor capital items as deemed necessary to reasonably meet the office demands for such items, and to establish and maintain reasonable levels of inventory on hand of such item, as deemed necessary. These items typically fall under the Small Dollar Purchase Threshold (under \$1,500) where no bidding is required. The Administrative Services staff will exercise prudent measures in ensuring that only reasonably priced items, of reasonable quality, in reasonable quantities be procured to permit staff to perform their administrative duties in a reasonably efficient and effective manner, or in the case of services, to ensure a safe, secure, functional office. The Administrative Services staff will generally make purchases for supplies and minor equipment from those vendors with pricing established by the State of Utah Purchasing Division or those deemed to be competitively priced and reliable through established accounts whenever possible.
- **Confidentiality of Terms:** If a Department Head believes that the Supplier Terms must be kept confidential for any reason, this must be first approved by an Officer and the terms will only be disclosed to necessary parties to execute the terms of the contract or provide payment to the vendor.

Compliance Reviews: At least monthly an employee of Financial Services will review compliance with procurement procedures for all or select a sample of payments made of UHC resources. Payment methods reviewed for compliance are not limited to checks but also include credit cards, EFTs, and petty cash.

1000.6. Subscriptions, Memberships, and Local Training

UHC pays approved subscriptions, memberships, and local training incurred by UHC Employees in furtherance of UHC's mission and purpose. In evaluating these requests, supervisors must consider the "value added" to UHC operations or reputation as a result of the proposed membership, subscription, and local training. —Prior to the expenditure, employees must complete the Subscriptions/Memberships form or Local Training Form to obtain approval from the Employee's Supervisor (when applicable) and Department Head. —An Officer approval is required on the Subscriptions/Memberships form.

1000.7. Recognition Allowances

UHC values the hard work and dedication of its Employees and wants each Employee to feel valued, recognized, and appreciated. This policy provides a framework for individuals and teams to be recognized for their outstanding work and contributions in the following areas:

Anniversary/Years of Service: Employees who work 30 hours or more per week become eligible for a service award/gift and lunch with Supervisor and Department Head or Department Head and an Officer in the year in which they complete 5, 10, 15, 20, 25, 30, 35 and 40 years of service. A semi-annual event is held to acknowledge and celebrate Employees who reach these major anniversaries UHC wide to include light refreshments.

Celebrations: Traditions are important at UHC and these traditions include the following events/holidays:

- UHC Annual Golf Tournament
- End-of-Summer Event
- Halloween
- Holiday Event (usually held in December)
- Occasional companywide activities (i.e. Dogs & Denim, Rootbeer Float Day, etc.) as approved by the President

Retirement/Voluntary Departure: Retirement recognition and an award/gift is given upon retirement or departure after completion of 10 years or more of employment at UHC without a break in service. A company-wide celebration is held for retirement of greater than 10 years. A Departmental open house is held upon retirement of less than 10 years or when departing UHC after 10 years.

Life Event Recognitions: Employees are acknowledged for certain life events including:

- Wedding of Employee
- Birth of Employee's baby or Employee's adoption of a child.
- Death of Employee's spouse/partner, child, parent, sister, or brother and parent, sister or brother-in-law.
- Major surgery or illness of Employee or spouse/partner
- Employee higher education graduation and earning of a degree

Team Building: Team building is an ongoing process that helps a department evolve into a cohesive unit. Employees' shared expectations for accomplishing group tasks while developing trust and support for one another and respecting one another's individual differences is the goal. Effective team building can lead to:

- Unification and motivation around a common goal
- Better communications
- Increased department productivity and creativity
- A climate of cooperation and collaborative problem-solving
- Higher levels of job satisfaction and commitment
- Higher levels of trust and support
- Diverse Employees working well together
- Better operating policies and procedures

Budgetary guidelines for the above recognition events can be found on Our Net or by contacting the VP of Financial Services. Passing of envelopes around UHC for donations for life events is prohibited.

1000.8. Gift Cards

UHC purchases gift cards for recognition awards, team building, individual incentives, and outside business partners. The use of gift cards will be left to the discretion of Managers and Department Heads. When a gift card is purchased using UHC funds, a Gift Card Log is required to be used. The Gift Card Log must be updated each time a gift card is given to an Employee, Outside Party, or transferred to another Manager. Gift Card Logs must be submitted to Financial Services at time of initial purchase and within the pay period(s) of distribution. Per IRS guidelines, UHC will record the gift card amount as an employee's earnings and will withhold federal, state and FICA taxes as required.

1100. Travel Policy

1100.1-1099.1. Policy Statement

UHC pays for certain approved business travel and related expenses incurred by UHC Employees in furtherance of UHC's mission and purpose. The majority of out-of-state travel and expenses are incurred in relation to housing seminars, technical training or other training, and educational events. Employees are actively encouraged to participate in educational presentations as panel members. In evaluating travel requests, supervisors should consider the "value added" to UHC operations or reputation as a result of the proposed travel.

In order to provide reasonable standards for assessing business travel and expense approvals, UHC has instituted this travel and expense reimbursement policy. UHC Employees engaging in business-related travel may incur travel-related expenses (airfare, accommodations, meals, ground transportation, etc.) in a manner that recognizes and is consistent with UHC's status as an independent state entity with an affordable housing mission. It is the responsibility of individual Employees to incur only those expenses that are necessary, reasonable and consistent with that status.

For training that does not require an overnight stay or travel-related expenses, see Section 1000.6 - Subscriptions, Memberships, and Local Training.

1100.2-1099.2. Travel Approval/Advance, Expenses, and Reimbursement

- **Travel Approval and Advance:** Prior to any travel, Employees must complete the Travel Authorization Form. Authorization of travel and certification of available budget for all travel must be approved by an Employee's Supervisor (when applicable) and Department Head. Department Heads do not require an Officer's approval for travel if budget has been approved for said travel unless a travel advance is requested. If budget money is not available, approval must be received from the CFO. When all approvals have been obtained, the original Travel Authorization Form must be submitted to Financial Services, with the employee retaining a copy.

Following approval of the authorization, an Employee may receive a travel advance for up to 90% of the anticipated qualifying travel expenses. Employees should use travel advances only

for those costs expected to be incurred and paid as out-of-pocket expenses, i.e. meals, ground transportation, incidentals, etc. Any expenses that will be directly paid by UHC either through direct billing or through use of a UHC corporate credit card i.e. registration fees, lodging, airline tickets, etc., will not be considered in determining the amount of the advance. The Employee will sign and date the appropriate space on the Travel Authorization Form when the travel advance moneys are received.

All out-of-state travel is budgeted in advance and must be approved in advance by a Department Head. Employees must not commit to any expenditures or travel plans without obtaining this authorization and checking that funds are available within the budget.

Supervisors should make travel recommendations for the minimum number of UHC Employees required to effectively implement ideas and concepts that may be garnered in a seminar setting. All out-of-state requests within a particular department for a particular event should be made simultaneously in order to allow a Department Head to assess the appropriate number of attendees at any given event. In instances where family travels with the Employee, only the exact cost of travel and accommodations for the Employee is reimbursed by UHC. Personal entertainment expenses are not reimbursable.

Program travel must be preauthorized by Department Head.

- **Travel Expenses:** All travel bookings should be made in a manner designed to minimize the expense incurred by UHC for travel-related reimbursement. Employees may book their own travel; however, they remain responsible for meeting the "expense minimization" standard. Employees are permitted to arrive before a travel event begins or to extend the stay beyond the official close of a travel event; however, all expenses beyond the days of the approved event are the Employee's sole responsibility. This requirement may be waived by a Department Head if an overnight stay reduces overall expenses and is prudent given the circumstances of the travel event.
 - **Air Transportation:** Air transportation is limited to Economy class with seat selection availability. All reservations should be the least expensive air fare available at the time reservations are made. Only one change fee per trip will be reimbursed with the explanation for the change documented and Department Head approval received.
 - **Lodging:** Employees should coordinate with others attending the same event when reserving and confirming all lodging arrangements. Reasonableness of cost, convenience, availability, geographic proximity and other pertinent considerations will be employed in selecting an appropriate lodging facility. Employees attending conferences are encouraged to make lodging arrangements at the hotel suggested by the conference, as doing so may help preserve a conference's viability. The amount of lodging expense allowed by UHC will be actual costs, including related taxes, and should reasonably approximate the amounts approved on the Travel Authorization Form.
 - **Lodging Receipt:** A proper receipt for lodging accommodations must accompany each Travel Summary/Settlement Form. A proper receipt is the original motel or hotel statement of charges and generally would include the following information:
 - Name of motel/hotel

- Street address of motel/hotel
 - Town and state of motel/hotel
 - Telephone number of motel/hotel
 - Date of statement
 - Name of person or persons staying at the motel/hotel
 - Date or dates of occupancy
 - Detailed breakout of all charges appropriately described i.e. room charge, taxes, phone, meals in room or affiliated restaurant, etc.
 - Amounts, method and date paid
- **Lodging at Other Than Hotel/Motel:** In those instances where Employees elect to stay with friends or relatives rather than a motel/hotel or use their personal campers or trailer homes for travel, the Employee will be reimbursed at a Per Diem Lodging rate of \$25.00 per night with no receipts required. An Employee staying at a campground or trailer park must provide a receipt from such facility and the actual cost will be reimbursed.
- **Meals:** The Per Diem Meal Allowance method is utilized in order to more effectively control levels of anticipated and actual meal costs, to standardize these costs at reasonable levels and to facilitate the authorization and subsequent approval of costs incurred by the Employee. For each qualifying day or portion of a day, the Employee will be reimbursed on the Per Diem Meal Allowance Rate basis in lieu of actual expenditures incurred. Employees will report allowances for meals only at the Per Diem Meal Allowance rates described below. The Per Diem Meal Allowance rates will be modified when those rates used by the State of Utah are modified, typically once per Fiscal Year. The meals for which an Employee will report Per Diem Meal Allowances on both the Travel Authorization and the Travel Summary/Settlement is dependent upon the times of travel commencement and termination as described section 500.9, Pay for Travel.
 - **Per Diem Meal Allowance Rates:** The UHC Per Diem Meal Allowance rates are the same as those established by the State of Utah Finance Department. The Per Diem Meal Allowance includes tax, tips and other expenses associated with a meal. Alcoholic beverages are not reimbursable. Complimentary meals of a hotel, conference, and/or association should be deducted from the allowance based on the meal provided; however, continental breakfasts (no hot food items) will not reduce the allowance. The following are the Per Diem Meal Allowances for FY2018-19 based on in-state, out-of-state, and premium travel locations:
 - In-state Per Diem Meal Allowance Rates: Breakfast, \$10; Lunch, \$14; Dinner, \$18; Total, \$42 per day.
 - Out-of-state Per Diem Meal Allowance Rates: Breakfast, \$10, Lunch, \$14, Dinner \$22; Total, \$46 per day.
 - Premium locations are divided into two tiers:
 - When traveling to a Tier I premium location (Anchorage, Chicago, Hawaii, New York City, San Francisco, and Seattle), the per diem rates are: Breakfast, \$15; lunch, \$20; dinner, \$32; total, \$67 per day.

- When traveling to a Tier II premium location (Atlanta, Baltimore, Boston, Dallas, Los Angeles, San Diego, and Washington, DC), the per diem rates are: Breakfast, \$13; lunch, \$17; dinner, \$28; total, \$58 per day.
- **Per Diem Meal Allowance Computation:** In computing the allowance for meals the beginning and ending days of travel will be broken into four quarters as follows.
 - **Travel Commencing:** The qualifying meals for which Per Diem Meal Allowance is reportable for the first day of travel is calculated based on the quarter the travel commences, as follows:

<u>1st Quarter</u>	<u>2nd Quarter</u>	<u>3rd Quarter</u>	<u>4th Quarter</u>
a.m.	a.m.	p.m.	p.m.
12:01-6:00	6:01-noon	12:01-6:00	6:01-midnight
B, L, D	L, D	D	None
 - **Travel Ending:** The qualifying meals for which Per Diem Meal Allowance is reportable for the last day of travel is calculated based on the quarter the travel ends, as follows:

<u>1st Quarter</u>	<u>2nd Quarter</u>	<u>3rd Quarter</u>	<u>4th Quarter</u>
a.m.	a.m.	p.m.	p.m.
12:01-6:00	6:01-noon	12:01-6:00	6:01-midnight
None	B	B, L	B, L, D
 - **Allowances for Non-overnight Trips:** An Employee may request an allowance for meals only when officially approved travel is in excess of 200 miles round-trip and when travel from the office or home base and return to the office or home base is for a period of 8 hours or longer. The Per Diem Meal Allowance Rates and conditions of reimbursement will be the same as above. The Per Diem Meal Allowance is taxable as required by IRS regulations for travel without overnight lodging and will be paid directly to the Employee through payroll.
 - **Meals for Trustees:** The actual cost (including gratuities and taxes) of meals for Trustees and their spouses/partners may be charged as a UHC expense when the Trustees conduct business activities during such mealtime period or are in attendance at meetings such as a conference, workshop or retreat. When UHC Employees and their spouses/partners or other advisors or consultants attend those meetings, the meals of those Employee, spouse/partners, advisors, or consultants may also be paid. Meal expenses for spouses/partners of Trustees and necessary employees attending such events may also be charged as a UHC expense. Trustees traveling on UHC business will be reimbursed at Per Diem Meal rates as above, but not for meals otherwise paid for by UHC or its business contacts.
- **Incidentals:** The Per Diem Allowances stipulated are all inclusive. Additional expenses such as sales tax and tips are considered part of the allowances shown for those types of reimbursements. However, Employees will be reimbursed for reasonable, actual costs for incidental items as follows:
 - **General:** Baggage fees, skycap, maid, parking valet, bellcap, and doorman tips, parking fees (see Airport Parking below), toll fees, taxi, [ride hailing services](#) (including tips approximating 20%), metro and bus fares, fuel for UHC or rental cars, certain mileage, telephone and other. Generally, no other gratuities will be reimbursed. Receipts should be obtained when possible.

- **Airport Parking Charges:** Generally, Employees will have adequate time to park their vehicle in the Salt Lake City Airport's Long Term parking lot and take the free shuttle to the terminal or walking from the parking lot to the terminal if flying from the Provo Airport. In this context, the daily airport parking reimbursement will be limited to the Long Term parking rate only. If extenuating circumstances (such as extremely inclement weather conditions, unexpected traffic delays, etc.) force the Employee to park in other than the Long Term lots, reimbursement in excess of the Long Term daily rate may be approved by an Officer. Late departure for the airport is not an extenuating circumstance. Parking expense exceeding \$20.00 will not be reimbursed without a receipt issued by the parking vendor or other proof of payment.
 - **Ground Transportation Charges:** Reasonable efforts should be made to use the most economical method of transportation that is readily available and practical. Reasonable efforts should be made to obtain a receipt for taxi, subway, online ride hailing services and shuttle services, however, whether a receipt is obtained or not, the amount of the charges including any tip, date of the transportation, and the beginning and end points must be provided.
 - **Telephone Charges:** Employees provided with a UHC mobile phone account should use the mobile phone for all calls when possible. If a mobile phone is not available, telephone calls for reasonable periods of duration of a personal nature while out of town on authorized business will be reimbursed for overnight trips. All telephone charges for business related calls while traveling for authorized business will be reimbursed. The telephone charges may be reflected within the lodging bill and reported as part of the lodging expense on the Travel Summary/Settlement, or if paid out-of-pocket may be reflected as incidental expenses.
- **Travel Reimbursement:** Employees will complete the Travel Summary/ Settlement, obtain all required approvals and submit it with all required attachments to Accounts Payable no later than ten calendar days following the end of the travel.
 - **Use of UHC Credit Cards:** UHC has authorized certain Employees to use credit cards issued in the name of UHC and the Employee for authorized travel and business expenses. UHC's Financial Services Department retains a generic credit card that is not issued to an individual Employee. This generic card may be checked out and used for business travel purposes. Cards issued to Employees or the generic card are referred to as a "UHC Card." This may prevent Employees without a UHC Card from having to absorb the costs of UHC business lodging and to minimize the need to draw larger travel advances. The Employee must follow all policies for UHC Credit Cards as outlined in section 1000.3 when checking out this card.
- **Advance vs. Actual Expenses:** After completion of travel, the Employee must submit the approved Travel Authorization if not already submitted, showing any advance travel payment received, attached to a final settlement claim, Travel Summary/Settlement, in which actual travel times and expenses incurred will be identified. If actual net reimbursable expenses are less than the Employee received in the advance travel payment, settlement by the Employee, in the form of personal check or cash, will be made along with the submission of the approved Travel Summary/Settlement. If the actual net reimbursable expenses are greater than the Employee received in the travel advance, then the Employee will receive reimbursement from

UHC within 10 calendar days of the submission of the accurately completed Travel Summary/Settlement form accompanied by all required documentation. The Employee's Department Head and Supervisor (if applicable) are required to carefully review all expenses detailed in the Employee's Travel Summary/Settlement and compare the expenses to receipts, invoices and conference agendas to assure the Employee is properly reimbursed, and at the same time watching for any inexplicable variances between information initially reported on the Travel Authorization and the information reported on the final Travel Summary/Settlement. The Supervisor (if applicable), Department Head and an Officer signatures on the Travel Summary/Settlement indicates that required careful review has taken place. The travel forms of the President will be reviewed and signed by another Officer of UHC and then provided quarterly to members of the Audit Committee for review.

The Travel Summary/Settlement form will generally have the following items, among others, attached to it:

- Request for Travel Authorization
 - Lodging statement of charges
 - Airfare receipt
 - Parking receipts
 - Details for individual ground transportation charges, receipts if available
 - Registration receipt and brochure/agenda of conference activities, if applicable
 - Other receipts for incidental expenses, if available
- **Reimbursement by a Third Party:** An Employee on UHC business, the costs of which will be reimbursed by a third party, must receive approval by an Officer and then, may request a travel advance. Third party reimbursements for travel expenses for UHC business must be used to offset any advances made by the UHC, when the Employee receives such reimbursement. No circumstances would ever warrant an Employee to be reimbursed by the UHC and also a third party for the same expense.

1100.3.1099.3. Transportation

- **UHC-Owned Vehicles**

- **Usage:** UHC-owned vehicles may be used by authorized persons on official UHC business. Other persons on official business may accompany the UHC Employee driver. Family or friends may accompany the Employee driver when approved in writing in advance by an Officer. The Employee must complete the form "Request to Travel with Family or Friends" and have his or her Supervisor approve it before obtaining an Officer's approval.
- **Violations of the Law:** The driver is expected to obey all applicable motor vehicle laws. Posted speed limits and all motor vehicle laws shall be adhered to. Any Employee who is cited for or found guilty of violating motor vehicle laws will personally pay the required fines.
- **Safety Belts and Restraints:** Safety belts (seat belts, shoulder belts, safety harnesses) must be used by all occupants of the vehicle. Utah law must be followed with respect to child restraints and booster seats when children are occupants of a UHC owned vehicle. Use of UHC vehicle to transport a child must only be done with prior approval using a "Request to Travel with Family or Friends" form.

- **Driver:** No UHC-owned vehicle shall be driven by any individual other than an approved Employee. The individual must have a current drivers' license, a photocopy of which has been submitted to and on file with HR.
- **Accidents:** UHC's insurance agent, Universal Business Insurance, should be contacted immediately in the event of any accident or damage with a UHC owned vehicle (or a Rental Vehicle):

Universal Business Insurance

Sandy Office: 801-984-6100 Sandy Fax: 801-984-6060

St. George Office: 435-656-7777 St. George Fax: 435-628-0379

If an Employee is driving a personal vehicle, contact the personal insurance agent and UHC. In the event of an accident or damage, the Employee should also contact the Supervisor or Department Head; if unable to do so, contact one of UHC's Officers or the Risk Manager. If anyone in the UHC vehicle is injured, medical attention should be obtained as quickly as possible. In no case should the safety or well-being of an occupant be risked or sacrificed for economic or any sense of embarrassment or shame.

- **Unauthorized Personal Use:** UHC-owned vehicles are used exclusively for UHC business purposes. UHC's insurance carrier does not provide insurance for unauthorized personal use of UHC vehicles. Employees are responsible to pay UHC or other parties for any damages resulting from the unauthorized personal use.
- **Fuelman Fleet GasFuel Card:** Each UHC vehicle is issued a ~~(5) five digit~~ Driver Identification Number (DIN) to be used with the UHC's ~~Fuelman Fleet Cards~~ fuel cards. All fuel purchases for UHC vehicles are required to use a ~~Fuel c~~Card and associated DIN. Each Employee is required to sign and fill out a Driver Fuel/Fleet Gas Card Form prior to use of any UHC vehicle. ~~Fuelman Fleet Cards~~ fuel cards may not be used for personal vehicles or non-business purposes. Using the ~~Fuelman fuel~~ card for any purpose other than official business use will be considered theft of the Corporation's property, and could be grounds for termination of employment. Each ~~Fuelman Fleet Card~~ fuel card is assigned to a specific UHC-owned vehicle; however the DIN will work with any ~~Fuelman Fleet Card~~ fuel card. Swapping or sharing of Fleet cards between vehicles or to use any card for other than the intended purpose is not allowed. Each time an Employee uses a ~~Fuelman Fleet Card~~ fuel card they are required to completely fill the vehicle's fuel tank and enter an accurate odometer reading at the pump. This will allow UHC to monitor fuel usage and track required maintenance intervals.

- **Private Vehicles**

- **Reimbursement Procedures:** If a UHC-owned vehicle is available, Employees should first use a UHC-owned vehicle whenever it is available and practical for in-state travel. With prior Supervisor approval, Employees may use a private vehicle in the conduct of authorized UHC business and receive reimbursement based on mileage.
- **Reimbursement Rate:** Authorized use of a private vehicle on official business will be reimbursed at the Mileage Reimbursement rate established by the Internal Revenue Service. The current rate is included on the reimbursement form and updated annually. The mileage rate is all inclusive and includes amounts for the cost of automobile operation, insurance, fuel, maintenance costs, and depreciation. Additional expenses such as parking, storage, tolls, etc. may be allowable reimbursable expenses. Damage to an Employee's personal vehicle, damage to another vehicle or other property damage resulting from a collision and

liability for bodily harm or death for passengers traveling in an Employee's private vehicle or another involved in a collision is the responsibility of that individual or his or her insurance company. The Employee is expected to obey all applicable motor vehicle laws.

- **Mileage Computation:** Mileage must be computed from the odometer reading and should be limited to the most direct, economical, usually traveled routes. Mileage charts and online mapping programs such as Google Maps or MapQuest may be used by the Employee or Supervisor in determining the reasonableness of mileage traveled and may be used for authentication purposes.
- **Documentation:** An approved Mileage Reimbursement form will be submitted reporting miles driven on UHC business during the indicated period. Documentation may also be obtained from online mapping services. Mileage reimbursement may also be requested on the form used for Program Travel if other costs associated with the trip, such as meals and lodging, are to be documented at the same time. Mileage for personal travel in conjunction with Program Travel is not reimbursable.
- **Driving Instead of Flying**
 - **Approval:** An Employee may choose to drive UHC-owned or a privately-owned vehicle instead of flying to distant destinations subject to approval of an Officer.
 - **Driving a UHC-Owned Vehicle:** Employees and their Supervisors should evaluate the probable cost differential between driving and flying. For example, if UHC business must be conducted in a single city such as St. George, Utah, or Denver, Colorado, an Employee can fly there and back in the same day. The cost of the flight, airport parking plus a rental car and its fuel may be more cost effective than the cost of driving a UHC-owned vehicle (measured using the Mileage Reimbursement Rate) or a privately-owned vehicle along with expenses for meal per diems and overnight lodging, notwithstanding the possible inefficiency of the Employee's time. This evaluation should be performed and evaluated by the Employee's Supervisor before requesting approval of travel for UHC business.
 - **Driving a Privately-Owned Vehicle:** If an Employee drives a privately-owned vehicle, reimbursement will be at the lower of the Mileage Reimbursement rate described above plus additional out-of-pocket expenses such as parking, toll fees, etc. or a quoted airplane fare plus estimate of transportation costs, unless otherwise approved by an Officer. In addition, allowances for meals will be paid for the same period of time that would have reasonably been incurred had the Employee flown.
 - **Travel Time:** If the primary purpose of driving a privately-owned vehicle is for the purpose of having family or friends accompany the UHC Employee or for the purpose of combining personal experiences (such as family visits or sightseeing) and elected travel time for driving an automobile was incurred during the Employee's normal [work day/workday](#) and was greater than that which would have been incurred had the Employee flown, the excess travel time should not be recorded, and an Employee may need to record leave on the timesheet to ensure appropriate work/leave hours are recorded.
- **Rental Vehicles**
 - **Approval:** Whenever possible, use of rental vehicles must be approved in advance by an Officer, generally on the Travel Authorization form. The cost of a rental car will be reimbursed at the actual rate charged by the rental contract. If advanced approval is not received, any exception to advance approval of the use of rental vehicles must be fully

explained in writing and submitted with the Travel Summary / Reimbursement Request and approved by an Officer.

- **Rent in UHC and Employee's Name:** UHC has a preferred relationship with Hertz Car Rental offering discounted rates. Employees may use Hertz whenever possible in making reservations. UHC suggests the use of mid-size vehicles unless a larger vehicle is necessary and justifiable for business purposes. The car rental needs to be made in both the name of UHC and the name of the Employee to be covered by the Company's insurance policy. The Hertz Business Account Program Number to use when renting a car from **Hertz (CDP#)** is as follows: **1329658**. Use of that number will enable Hertz to list UHC and the Employee's name on the contract. Employees may also sign up for a Hertz Gold Account associated with that Business Program Number, and receive more favorable services when picking up the rental vehicle. First-time renters should discuss these opportunities with one of the UHC Officers.
- **Insurance Coverage:** Collision and liability insurance coverage should not be purchased when renting a car for domestic business purposes. Employees on UHC business are covered by UHC's commercial insurance policy. Therefore, Employees should waive the option to purchase Collision Damage Waiver (CDW) coverage. UHC's Hertz account will automatically waive CDW coverage. Liability and physical damage coverage is for UHC business and necessary associated use including traveling to a restaurant for a meal. Coverage may not extend to side trips (for example to a nearby National Park) or other personal use by the Employee. Employees are liable for any additional charges (mileage, extra days, etc.) that are incurred during personal use/reasons which do not represent a legitimate business purpose. The Employee is expected to obey all applicable motor vehicle laws.
- **Personal Use:** If an Employee wishes to use a rental vehicle for personal use either before or after official UHC business is conducted, prior approval must be obtained as follows:
 - The Employee must provide a copy of his or her personal automobile insurance coverage card, demonstrating a current policy of insurance as required by Utah law is in force during the period of the car rental.
 - The Employee must sign the form "Acknowledgement of Financial Responsibility UHC Rental Vehicle for Personal Use" and attach it with the Travel Authorization form to be submitted before travel commences, and approved by the Supervisor and Department Head.
 - The Employee is responsible to pay for these additional days on a personal credit/debit card.
- **Commercial Airlines**
 - **General Rules:** Air transportation is generally limited to economy or coach class. Where reduced fares are available, they should be requested. Requesting the least expensive flights available at the time reservation is made is generally sound, but if the least expensive flights (e.g. Delta and United Airlines "Basic Economy") require extra expense to UHC such as non-reimbursable cancellation or exchange fees, baggage fees otherwise waived for the next higher class or the traveler airline status, overtime pay, lodging and meals, costly ground transportation, etc. that cost more than the next higher class; or if arrival or departure times interfere with the business purposes of the travel, then the least costly flight may not be the best choice. In exceptional circumstances, if an Employee cannot obtain suitable economy or coach class seating and "comfort", first-

class or business class seating is the only reasonable option available to the Employee, then the Employee is permitted to travel in the other available class seating. Exceptional circumstances must be documented in writing, approved by an Officer in advance and affixed to the Travel Summary/Settlement. Employees with chronic physical pain aggravated by long periods of sitting may request seating for the trip other than economy coach, if scheduled single flight duration is 2.5 hours or more, and the related travel requires one or more nights of lodging. Such documentation requires the inclusion of a physician's diagnosis regarding the condition. For long-term chronic pain, such documentation will be retained in the Employee's personnel records.

- **Documentation:** A copy of the Employee's itinerary and airline receipt showing all pertinent information, including the cost of the ticket(s) must be attached to the Travel Summary/Settlement.
- **Credits for Unused or Exchanged Airline Tickets**
 - **Credits:** If a nonrefundable airline ticket is purchased for UHC travel and the Employee does not take the flight for any reason, airlines will typically credit the flyer with a portion of the price of the ticket that may be used on another flight within a specified period of time, but the airline may charge a fee for the cancelled flight. A Travel Summary/Settlement must be submitted with the amount of the credit accounted for (for the flight not taken) and subsequently another Travel Summary/Settlement must be submitted on a subsequent flight where the credit is used. For assistance in making these calculations, request assistance from the VP of Financial Services or the Assistant Controller.
 - **Property of Employee:** Airline frequent flyer programs, hotel preferred status programs, or equivalent, and any other personal charge card programs which give the Employee credit for flights, dollars spent, or nights of lodging for UHC business travel are considered the property of the Employee.

No Compensation for Use of Credits: Credits earned and upgrades for airline travel or while staying in certain hotels or through other programs by an Employee may be used by the Employee while traveling on UHC business. However, the Employee will not be compensated for the credits or upgrades.

1200. ~~Information Technology~~Communication Systems

1200.1. Policy Statement

UHC's computer network, access to Internet, e-mail and voice mail systems are business tools intended for Employees to use in performing their job duties. Therefore, all documents and files are the property of UHC. All information regarding access to UHC's computer resources, such as user identifications, modem phone numbers, access codes, and passwords are confidential UHC information and may not be disclosed to non-UHC personnel.

All computer files, documents, and software created or stored on UHC's computer systems are subject to review and inspection at any time. This includes web-based email Employees may access through UHC systems, whether password protected or not. Employees should not assume that any such information is confidential, including e-mail either sent or received.

Computer equipment should not be removed from UHC premises without written approval from a Department Head. Upon separation of employment, all communication tools should be returned to UHC.

UHC provides the information technology (IT) resources for the advancement of the UHC's service and business operations. Any access or use of IT Resources that interferes, interrupts, or conflicts with these purposes is not acceptable and will be considered a violation. IT resources and services include, but are not limited to computing, networking, communications and telecommunications systems, infrastructure, hardware, software, data, databases, and any related materials and services.

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This policy and any other policy referenced herein apply to all UHC Employees who uses, accesses, or otherwise employs, locally or remotely, UHC's IT resources, whether individually controlled, shared, stand-alone, or networked.

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UHC may at times contract with various software vendors or providers of other IT services. Such third party providers may post their own policies that apply to users. Employees are required to comply with such policies when using third party software or other IT services through the UHC's IT resources.

1200.2. Employee Use of UHC Issued Computer and Electronic Communication Systems **Personal Use of the Internet**

Some Employees need to access information through the Internet in order to do their job. Use of the Internet is for business purposes during the time Employees are working. Personal use of the Internet should not be on business time, but rather before or after work or during breaks or lunch period. Regardless, UHC prohibits the display, transmittal, or downloading of material that is in violation of UHC guidelines or otherwise is offensive, pornographic, obscene, profane, discriminatory, harassing, insulting, derogatory, or otherwise unlawful at any time.

UHC electronic communication systems are valuable resources for increasing employee productivity and enhancing the efficiency of company wide operations. Employee familiarity and comfort with these resources benefit the employee and UHC by facilitating efficient execution of job functions. UHC recognizes the value of these resources in employees' personal lives as well. UHC computer and electronic communication systems may be used for limited personal purposes, subject to the policies below, and to the extent that such usage does not distract from an employee's ability to accomplish work assignments timely and accurately.

For purposes of this policy, UHC computer and electronic communication systems include, but are not limited to UHC owned or issued computer related hardware, software and networking systems, e-mail, mobile phones, laptops, tablets, voice mail, telephone, facsimile, internet, Wi-Fi, and VPN.

When using UHC computer and electronic communication systems, the employee shall observe high standards of conduct so UHC's integrity is preserved, and public confidence is promoted.

Employees have no expectation of privacy when using UHC computers and electronic communication systems or using the UHC network with a personal device. Management may review

a history of internet sites that are accessed, and may monitor e-mail messages and facsimile transmissions to determine compliance with this policy. Employees should assume that any communication created, sent, received or stored may be read or heard by someone other than the intended recipient, including but not limited to GRAMA (Government Records Access and Management Act) requests. Management will respect privileges not related to UHC business; e.g., employees' attorney/client or doctor/patient matters and relationships etc., and private matters related to human resources issues.

Employees may not use UHC computers and electronic communication systems for any purpose that a reasonable person would consider to be hateful, defamatory, offensive, harassing, disruptive or derogatory, including but not limited to violent or sexual comments, videos or images, racial or ethnic slurs, or other comments, videos or images that would intentionally offend another reasonable person on the basis of race, gender, national origin, sexual orientation, religion, political beliefs or disability.

UHC Issued Computer and Electronic Communication Systems may not be regularly used for personal purposes on UHC paid time except on the employee's breaks. Reasonable use of such systems or equipment is acceptable during lunch breaks, and immediately before or after work hours. UHC understands that its employees' work hours often coincide with the business hours of schools, doctors, dentists, car repair shops etc. Therefore the occasional but infrequent personal use such as for contact with family, making appointments, and other personal matters that cannot be done in an employee's non work time is acceptable provided that such use must not interfere with the employee's duties and may not be excessive as determined by the Supervisor. If a Supervisor believes an employee is using such systems in excess or inappropriately, the Supervisor may seize the equipment and the employee is subject to discipline.

Certain UHC employees may be assigned a UHC owned mobile device for the purpose of facilitating efficient execution of job functions and to maintain communication with staff while away from the office. Employees may use a UHC issued mobile device, computer, tablet or telephone in reasonable amounts for personal calls, texts, and email and may access the Internet and apps from their device within reason and as described above.

Employees assigned a mobile device issued by UHC may make personal calls and use the internet from their device, within reason. If it is determined by the employee's Supervisor, Department Head, the IT or Financial Services Department, or an Officer that personal calls are excessive, or data usage is excessive, the employee may be required to reimburse UHC for such excesses.

When at all possible, accessing the internet on a UHC owned device should be done through a Wi-Fi connection rather than the network, since UHC purchases a limited and shared data usage plan. Open Wi-Fi connections should be used cautiously. If an employee is traveling, a HotSpot can be checked out from IT to use as a secure Wi-Fi network.

At all times, employees are responsible to keep UHC's devices and access to UHC information secure. All devices must be password protected and should not be left unattended.

Use of the internet must not disrupt the operation of the UHC network. Streaming of videos or live television should be done only as necessary for work purposes and as approved by a supervisor.

Streaming of online audio (such as Pandora or Spotify) may only be used with approval of an employee's Supervisor and only when an employee uses personally owned headphones so that other employees are not disturbed.

Employees should not store personal data, photos, or music on UHC owned equipment or company servers.

Under no circumstance may an employee use UHC computers and electronic communication systems for the purpose of conducting a business or other personal gain.

1200.3. Software and Copyright

UHC fully supports copyright laws. Employees may not copy or use any software, images, music, or other intellectual property (such as books or videos) unless the Employee has the legal right to do so. Employees must comply with all licenses regulating the use of any software and may not disseminate or copy any such software without authorization. Employees may not use unauthorized copies of software on personal computers housed in UHC facilities.

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1200.3.1200.4. Safeguards of UHC Computer, Electronic Communication Systems, and Devices Unauthorized Use

Employees may not attempt to gain access to another employee's personal file of e-mail messages or send a message under someone else's name without the latter's express permission. Employees are strictly prohibited from using UHC communication systems in ways that management deems to be inappropriate. If you have any question whether your behavior would constitute unauthorized use, contact your Manager before engaging in such conduct.

Employees will be responsible to safeguard any electronic device assigned to them. The employee must be diligent to prevent loss or unauthorized access of any electronic device.

IT may assign a UHC Tag to each item of equipment to track the item as necessary or appropriate. Employees assigned UHC electronic equipment will be required to return it to IT upon replacement or to HR as part of their out-processing upon termination of employment.

UHC issued equipment will either be permanently assigned to an employee or temporarily checked out for a determined period of time by an employee. The employee assigned to the equipment assumes full responsibility for safekeeping of both the hardware and the software.

Employees need to be mindful that all UHC equipment issued to them to perform their jobs is owned by UHC. It is the individual responsibility of all employees to care for and safeguard this company property and equipment, keeping it in as close to as new condition as possible. UHC issued equipment should be used for corporate purposes and not for use by family members.

When traveling, mobile devices must be handled as “carry-on luggage,” kept on or near the employees person at all times. Special attention must be paid to controlling and safe keeping mobile devices while in public places, such as restaurants, airports, hotel lobbies etc.

Storing Non-Public Information (NPI) on tablets or laptop computers is prohibited. If it is necessary as part of an employee’s responsibilities to collect NPI on a mobile device, such NPI must be transferred to UHC’s network as soon as possible and permanently deleted from the mobile device. NPI (fully described in UHC’s Information Security Plan, found on UHC’s Our Net intranet) is considered information such as names, addresses, un-listed phone numbers (including cell phones), income, credit histories, social security numbers, loan numbers or any other information of UHC customers, clients, and borrowers.

1200.5. E-mail

E-mail is to be used for business purposes during working times. While personal e-mail is permitted, it is to be kept to a minimum. Personal e-mail should be brief and sent or received as seldom as possible. UHC prohibits the display, transmittal, or downloading of material that is offensive, pornographic, obscene, profane, discriminatory, harassing, insulting, derogatory, or otherwise unlawful at any time. No one may solicit, promote, or advertise any outside organization, product, or service through the use of e-mail or anywhere else on UHC premises during working times. Working time does not include breaks or meal periods. Management may monitor e-mail from time to time.

Employees are prohibited from unauthorized use of encryption keys or the passwords of other employees to gain access to another employee’s e-mail messages.

1200.6. Voice Mail

UHC’s voice mail system is intended for transmitting business-related information. Although UHC does not monitor voice messages as a routine matter, UHC reserves the right to access and disclose all messages sent over the voice mail system for any purpose. Employees must use judgment and discretion in their personal use of voice mail and must keep such use to a minimum.

1200.7. Telephones/Cell Phones/Mobile Devices

Employees should normally conduct personal business and use personal communication devices during authorized break and meal periods. Any use of such devices should not interfere with assigned work duties or be disruptive to coworkers. Talk to your supervisor if you have an urgent or emergency situation. While at work, we expect employees to exercise the same discretion when using personal communication devices as when using UHC electronic communication systems.

Confidential information should not be discussed on a cell phone or via any mobile device. Phones and mobile devices with cameras should not be used in a way that violates other UHC guidelines such as, but not limited to, EEO/Sexual Harassment and Confidential Information. Employees’ use of a cell phone or mobile device to access company systems is prohibited without prior authorization. Such access, once authorized, may subject the employee’s personal device to discovery requests or Company action. Employees authorized to access UHC systems and information using a personal device must immediately inform the IT Department if the device is lost or stolen.

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For safety reasons, Employees should avoid the use of cell phones and mobile devices to make calls while driving. Employees must park whenever they need to use a cell phone. Generally, stopping on the shoulder of the road is not acceptable. Employees are prohibited from using a cell phone or other device to text while operating a motor vehicle. Texting is permitted only where the vehicle is at rest and lawfully parked.

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The Company telephone lines should not be used for personal long distance calls.

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1200.4.— Passwords

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After tablets or laptop computers have been idle for a period of 30 minutes or less, the device should be set to go into “sleep” mode and the password must be reentered in order to regain access to the mobile device.

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The employee may not enable unauthorized third parties to jeopardize the security of UHC computers and electronic communication systems. The employee shall take all practical and reasonable steps necessary to keep the employee’s log-in access and passwords secure. The employee should immediately report any tampering, viruses, or other system breaches to the IT department.

Employees must immediately report any violation in regards to this section by any other employee to their Supervisor, the IT Director, or the Department Manager. If possible, preserve and present to them any evidence of the violation. All reports will be investigated and kept confidential to the extent practicable while being investigated; UHC will not retaliate against anyone reporting possible violations of the policy. Any possible retaliation by others should be reported to a UHC Officer immediately.

No employee shall represent themselves as someone else, fictional or real.

Employees should direct questions concerning personal use of UHC computers and electronic communication systems to their Supervisor.

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1200.5.— Processing Requests for IT Services

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An Employee desiring support of the IT Department will submit a “Help Request” using the IT Help Desk web portal. Based on the category of help that is needed, a ticket number will automatically be generated by the system, assigned to the appropriate IT resource and the information emailed to the ticket submitter. The progress of the request can be followed by accessing the URL in the email. If the request involves a change to an existing computer program or the UHC Web site*, the Supervisor or Department Head will submit a “Program Change” request using the IT Help Desk web portal.

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If a new application or project is being considered, the Department head should submit a “New Application/Project” request from the IT Help Desk web portal with as much information as possible included in the form. When the form is submitted a ticket number will automatically be generated and the ticket number and information will be emailed to the requestor. These requests will be assigned to the Director of the IT Department for review and possible discussion with the UHC Officer responsible for IT.

*Certain changes to the UHC Web site require the approval of the President. If the submitted request requires this approval, the IT person working on the request will notify the ticket submitter.

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1200.6.— Software

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Employees should only use UHC approved software. Any software training will be conducted by IT. Third party software/products will not be supported on UHC equipment unless approval is obtained from IT. This does not include most apps for mobile devices.

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1200.7. Personal Email

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Employees must take responsibility to distinguish between personal and UHC business oriented messages sent and received and retain or delete email records according to that orientation.

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Personal email is a personal note or communication, temporary draft, or similar material prepared (or prepared on behalf of) or received by a UHC Employee in his or her private capacity. Personal emails should not be retained.

Employees should not combine messages of business with messages of a personal nature. If the content of an email contains both personal information and UHC business related information, it must be retained.

1200.8. Using Email for NPI Data

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When using email to send NPI data, Employees must use secure messaging by using the encrypt feature.

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1200.9. Wireless Access

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Employees and guests will have access to UHC Wi-Fi for business purposes. Supervisors can provide login and password.

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1200.10. File Archiving

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Files that have not been accessed beyond the retention period (reference the retention policy) will be archived off the file server and backed up on tape for storage at Perpetual Storage. These files will remain available for restoration if necessary.

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1200.11. Digital Photo Files Storage

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Digital photo files include, but are not limited to file extensions ending in: .jpg, .bmp, .tif, .gif, .mpg, .avi, among others. It is important to manage digital photo files due to their possible massive size that can potentially have a detrimental effect on network performance. Proper storage and timely removal or disposition of these files is critical to UHC's overall operation.

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Digital photo files should be placed on the Images server under the T: drive which has been established to allow access by all Employees. Folders will be set up with each Department's name. No digital photo files will be stored at the root of these directories. The Departments may add new subfolders under their Department folder as necessary. Digital photo files should not be stored on an Employee's G: drive or any other networked drives.

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Due to available disk space, it is important to determine the need for storing digital photo files by deleting all poor quality or redundant photos directly from the camera before saving remaining digital photo files to the computer's C: drive in a TEMP folder. Once on the C: drive, another evaluation to delete unwanted photos should be done at which time critical digital photo files can be moved to the T: drive under the correct Department folder using the naming convention of MMY (for example, 0218 for February 2018) followed by a name identifier of your choosing. All unwanted digital photo files on the C: drive can either be

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~~deleted or transferred to a removable device such as CD, flash drive, etc. A semi-annual review should be completed to determine the need of retaining digital photo files.~~

~~UHC has the right to use any photos stored on the T: Drive. These photos are not considered copyrighted and Employees or any other person will receive no compensation for any photos used in which they are an image or which were taken by the Employee or any other person.~~

1200.12. IT Security Testing

~~Employee security testing including phishing and other types of tests will occur on a regular basis. Employees will receive periodic mandatory training. Employees who consistently fail phishing or other security testing may be disciplined up to and including termination.~~

1300. Social Media Guidelines

~~Employees should refrain from using social media while on work time or on equipment we provide, unless it is work-related as authorized by your Manager and consistent with our Electronic Communication Policy. Do not use UHC's e-mail address to register on social networks, blogs or other online tools utilized for personal use. At all times, Employees who use social media such as blogs, wikis, and social networking sites that may contain postings related to UHC, or its Employees or affiliates, must comply with the following guidelines, regardless of where or when the use of social media takes place:~~

- ~~• **Use a Disclaimer:** Employees may not speak on behalf of UHC, unless permission is specifically granted by the President. Information shared via social media is the opinion of the Employee only – not UHC – and this should be communicated to recipients of the information. Never represent yourself as a spokesperson for UHC.~~
- ~~• **Abide by the Company's Confidentiality Requirements:** You must maintain the confidentiality of the Company's trade secrets and private or confidential information. Refer to the Confidential Information policy for specific examples.~~

~~Comply with UHC's Equal Employment Opportunity/Unlawful Harassment Standard.~~

~~Ensure your postings are consistent with these policies. Inappropriate postings that include discriminatory remarks, harassment, and threats of violence that are based on an individual's membership in a protected class or similar inappropriate or unlawful conduct will not be tolerated and may subject you to disciplinary action up to and including termination.~~

- ~~• **Use Good Judgment:** Be fair and courteous to fellow associates, customers, suppliers or people who work on behalf of UHC. Keep in mind that you are more likely to resolve work-related conflicts by speaking directly with your co-workers or utilizing our problem solving process than by posting complaints to a social media outlet. Nevertheless, if you decide to post complaints or criticism, avoid using statements, photographs, video or audio that reasonably could be seen as malicious, obscene, or threatening, or that might constitute harassment or bullying. Examples of such conduct might include offensive posts meant to defame someone, or posts that create a hostile work environment as described in the Equal Employment Opportunity/Unlawful Harassment/Other Accommodation policy.~~

- ~~• **Be Honest and Accurate:** Make sure you are always honest when posting information or news, and if you make a mistake, correct it quickly. Never post any information or rumors that you know to be false about UHC, fellow associates, members, customers, suppliers, people working~~

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on behalf of UHC, or competitors. Blogs and other forms of social media communications are individual interactions, not UHC communications. Information shared via social media is generally public and may easily be viewed by UHC managers, employees, and customers. Ultimately, you are solely responsible for what you post online. Before creating online content, consider some of the risks that are involved. Keep in mind that any of your conduct that adversely affects your job performance, the performance of fellow associates, or otherwise adversely affects members, customers, suppliers, people who work on behalf of UHC or UHC's legitimate business interests may result in disciplinary action up to and including termination.

- Report Concerns: Your personal (or anyone else's) blog, wiki, or social networking site is not the most appropriate place to make a complaint regarding discrimination, harassment, or safety issues. To ensure your concerns are appropriately brought to the attention of UHC, we encourage employees to report such issues directly to their manager, but any employee who is concerned or apprehensive about reporting to his/her manager may instead report such issue to the Department Head or VP of Human Resources.

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1300.1301. Workplace Safety

1300.1.1301.1. Policy Statement

UHC's goal is to ensure a safe, healthful workplace for all Employees. Injury and illness losses from incidents are costly and preventable. UHC employs an effective accident and illness prevention program that involves all Employees in the effort to enhance workplace safety. Employees have the responsibility to help keep everyone as safe as possible, act quickly and appropriately in any type of emergency, and resume normal working conditions as soon as may be. Employees shall offer assistance (within his or her abilities) to others to help preserve the safety of others. Employees' actions should not jeopardize the safety of any person. Employees should take note of where the fire extinguishers, first-aid kits, and emergency exits are located.

1300.2.1301.2. Severe Weather

UHC will make every effort to maintain normal work hours even during severe weather (storms, tornados, earthquakes, etc.). Radios, flashlights, and batteries are located in each copy room when needed. During severe weather, Employees should remain calm and wait for further instructions from Supervisors. For building closure procedure, see section 1300.3 – Building Closure and Notification Procedure.

If an earthquake does occur, Employees should drop to the floor and take cover under a sturdy desk or table, and hold on to it firmly until the shaking stops. If you are not near a desk or table, drop to the floor against an interior wall and protect your head and neck with your arms. Avoid exterior walls, windows, hanging objects, mirrors, tall furniture, large appliances, and cabinets filled with heavy objects. Employees should remain inside the building until all shaking stops. Employees who are injured will be attended to immediately.

1300.3.1301.3. Building Closure and Notification Procedure

The President will determine whether to close the building (including late openings and early closings), authorize late arrivals of all staff and will determine when the building will be open for business due to severe weather, power outages, etc. Notification is handled by an Officer through the MyAgility Portal ~~with t~~ Text messages and/or email will be sent to automatically through to

employees. Employees should check their text/email frequently on extreme weather days for messages/updates.

Notification Procedure: When the decision has been made to close the building, one of the following messages will be communicated via the Agility Portal, on the central main line of 801-902-8200, and on the UHC Website during severe weather. Employees are to follow the instructions given for each message below:

<p>1. OPEN with Option for Unscheduled Leave Notify supervisor of your intent to use unscheduled leave (annual, compensatory time, sick leave, leave without pay) if you do not come to work.</p>
<p>2. OPEN - XX Hours Delayed Arrival with Option for Unscheduled Leave Employees should plan to arrive at work no more than XX hours later than they would be expected to arrive. Employees will be paid for a full day if they arrive accordingly.</p>
<p>3. OPEN - Delayed Arrival - Employees Must Report to Work No Later than XX:XX - with Option for Unscheduled Leave Employees will be paid for a full day if they arrive accordingly.</p>
<p>4. UHC is Closed for the Day Employees do not come to work. Employees will be paid their regular rate for the day.</p>
<p>5. IMMEDIATE DEPARTURE - Via email or in person UHC office is closing early due to weather. Employees should depart immediately. Supervisors must notify all employees who are working away from the office that day.</p>

Compensation during Building Closure: Employees will be paid their regular hourly rate for hours that the building is closed based on the decision of the President. Employees who work at the office when it is officially closed due to severe weather will be awarded compensatory time at straight time for those hours. Any administrative or compensatory time awarded due to building closure will not qualify as hours towards overtime. Supervisors may authorize up to two hours of discretionary administrative leave for late arrivals or early departures due to severe weather.

1300.4-1301.4. Emergency Medical Procedures

UHC has several Employees on each floor who are currently trained to use Automated External Defibrillators (AEDs), which are located on ~~the~~ each floor. AEDs are used on unresponsive people who appear to have no heartbeat.

First Aid kits are available to you for minor cuts and abrasions and are located in the break rooms on each floor.

In case of a medical emergency or injury, Employees should call for help by dialing 9 – 911 and give the dispatcher a description of what happened and the location, including floor number, of the injured or ill Employee or visitor. Do not hang up the phone unless instructed to do so by the dispatcher.

You should inform the Receptionist that 911 was called and the location of the person needing help. Reception is to alert HR of the existing medical emergency and direct the emergency medical personnel to the correct location.

Unless the injured Employee is in imminent danger, he or she should not be moved before trained emergency medical personnel arrive. In most circumstances, only designated (trained) individuals are to provide first aid/emergency assistance while waiting for emergency medical personnel to arrive. Others may offer assistance if the situation is life-threatening or determined to be serious, such as choking or severe cuts.

The President is responsible for contacting the Employee's immediate family to notify them of the workplace incident.

1300.5-1301.5. Workplace Stress

UHC recognizes that workplace stress is a health and safety issue and acknowledges the importance of identifying and reducing workplace stressors. Employees have a level of responsibility to take in maintaining their own health and well-being and have a duty to inform their Supervisors when workplace pressure is excessive so that reasonable steps can be taken to reduce this wherever possible. ~~Likewise, where a stress-related illness is diagnosed by a physician, Employees are encouraged to inform their Supervisor.~~

~~Employees can take further steps to avoid or reduce stressors and prevent the stress of others by:~~

- ~~• Understanding and recognizing the signs of stress in others and themselves~~
- ~~• Raising concerns about stress in the workplace in a timely and appropriate manner~~
- ~~• Being sensitive and supportive to other colleagues~~
- ~~• Taking personal responsibility in managing own stress (e.g. taking regular exercise, ensuring lunch breaks are taken, using annual leave, ensuring that we actively include positive interludes in what might otherwise be a negative day, making use of the support available at an early stage, etc.)~~
- ~~• Avoiding the misuse of alcohol and drugs~~
- ~~• Not being a cause of stress to other colleagues~~

1300.6-1301.6. Safety Hazards

Accidents on UHC premises can be caused by safety hazards. Employees should be aware of potential safety hazards including, but not limited to the following:

- Stairs, use extra care when using the stairs
- Ladders and step stools

- Exposed wiring
- Lifting heavy objects improperly
- Reaching for objects in overhead cabinets or closets
- Improper use of paper cutters
- Using exercise equipment incorrectly
- Reduced lighting
- Wet floors

Employees should report any unsafe situation or potential safety hazard immediately to a Supervisor or HR.

Other types of injuries can occur just from sitting at a desk all day operating a computer. These injuries can include carpal tunnel syndrome, tendonitis, back pain, poor circulation, etc. To prevent these types of injuries, the following suggestions are recommended:

- Avoid slouching in your chair
- Place monitor directly in front of you approximately 18 to 24 inches away from your eyes with the top of the monitor at eye level to avoid fatigue, neck problems, and backaches
- Get up and walk around, shake out your hands, and stretch if possible at least once per hour if your main job duties require sitting for most of the day
- Do exercises and stretching in the exercise room regularly
- Adjust the chair to appropriately support your back
- ~~Use a stand-up desk~~

A Supervisor should be alerted when an employee is feeling uncomfortable or in pain while working. More ergonomic or adaptable equipment may be made available as needed.

~~1300.7.1301.7.~~ Hazardous Waste Disposal

UHC cares for the environment in which we live, which includes properly disposing of hazardous wastes. Hazardous wastes include many items that we use on a daily basis.

The following procedures have been developed and must be followed by UHC employees in order to stay within the law and to avoid damaging the environment. Each of the categories and items within those categories listed below must be segregated from other waste and trash and be held in a secure area pending disposal in an approved manner.

Category and Examples	Approved Disposal
Materials containing mercury: - Fluorescent lights - Thermostats	Store on-site (segregated in original containers) until quantity requires removal. Contact State Approved Vender to remove.
Corrosive solid waste	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Corrosive liquid waste - Drain cleaners (Liquid Plumber)	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Paint related Waste – - Left over liquid paint - Painter thinner or turpentine - Saturated (wet) rollers and brushes	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Ignitable wastes and petroleum products - Cleaning fluids - Polishes - Waste oil and gasoline	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Fertilizers, pesticides and herbicides	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Waste containing PCBs - Fluorescent light ballasts	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.

1300.8.1301.8. Security

UHC is committed to keeping the building, Employees, and customers' information secure. Employees are responsible to assist in achieving workplace security.

- **Building Access:** Employees are issued a building access card that includes their name, title, and picture. Access cards are used to enter the building and to open the door behind the reception desk. They must be worn visibly every day. Lost access cards need to be reported immediately to the IT department and replacement will be provided. Access cards should not be shared as they for personal use only.
- **Visitors:** If a visitor is expected, Employees must notify Reception and provide the visitor's name, approximate time of arrival, and the purpose of visit if the person is to perform work on the building, electrical, heating/air conditioning, security system, etc. All contractors signing in must be able to provide valid picture identification (e.g. driver's license). All visitors must sign in at the reception desk where they receive a temporary building pass and sign out when they leave.

- **Deliveries:** Vendors delivering packages or food must enter the building at the front door where they receive a temporary pass by Reception. Delivery people must also provide identification and sign in/out.
- **Parking:** UHC's parking lot is used by Employees, delivery vendors, contractors, and visitors. Reserved spaces should not be used by Employees.
- **Removal of UHC Equipment:** Employees are prohibited from removing office equipment or furniture from UHC's premises.
- **Personal Items:** UHC is committed to maintaining a secure workplace. To minimize office theft, all valuables, such as purses, wallets, jewelry, and money, should be locked up at all times, whether offices are occupied or unoccupied. You should be alert to situations of a suspicious nature. Report all thefts, property losses, and suspicious persons immediately to a Supervisor or the VP of Human Resources.
- **Customer Information:** All customer information should be kept safe and secure and away from areas where the public may be. Any customers' documents that are no longer needed should not be placed in wastebaskets, but need to be placed in the shred bins.

1300.9-1301.9. Worker's Compensation

UHC is committed to meeting its obligation under the Workers' Compensation regulations administered by the State Of Utah - Labor Commission Division of Industrial Accidents to provide medical, rehabilitation, and wage-replacement benefits to Employees who sustain work-related injuries or illnesses. For more information go to the Labor Commission website and click on Workers' Compensation. <http://laborcommission.utah.gov/>

Employees must immediately report all work-related injuries or illnesses, regardless of their severity, to their Supervisor. Supervisors are responsible for ensuring that injured Employees receive necessary medical attention and for referring the Employee to HR to complete any paperwork that must be filed with the Workers' Compensation insurer (Utah Housing's insurer is Workers Compensation Fund in Sandy at 800-446-2667). Employees must report an injury or illness within 180 days or they may not qualify for Workers' Compensation. If you visit a doctor for a work-related injury or illness, UHC is required to file the initial Workers' Compensation form with the Labor Commission.

UHC counts an Employee's leave due to a work-related injury or illness toward the Employee's 12-week entitlement under the Family and Medical Leave Act (FMLA). See section 300.9 – Family and Medical Leave Act (FMLA) for more information.

1300.10-1301.10. Fire Safety

Employees are responsible to understand the fire safety procedures of UHC. The CFO is the Fire Safety Director with the Director of IT being the Deputy Fire Safety Director. Each floor has an evacuation plan posted by each exit. Each floor is assigned a Floor Warden to help in case of fire or other need to evacuate the building. Floor Warden assignments are maintained and distributed by HR. Safety area is designated as the southwest corner of the parking lot. The safety area map is maintained and distributed by HR.

Fire safety includes four components – Prevent, Prepare, Respond, and Recover and are described as the following:

- **Prevent**
 - Use caution when using cooking appliances
 - Do not use frayed cords or wires
 - Use power strips that are in good condition
 - Watch for overheating of machines such as copiers, printers, fax machines, coffee makers, and small kitchen appliances
 - Absolutely no smoking or vaping inside or outside of building except in designated areas
 - Under no condition are space heaters to be used
- **Prepare**
 - Know where alarms are and how to use them
 - Know where fire extinguishers are and how to use them
 - Know evacuation routes
 - Know location of safety area
 - Attend fire prevention and safety training
- **Respond**
 - Employees who see a fire should pull Fire Alarm and call 9-911 or 911 immediately.
 - For small fires use fire extinguisher at its base
 - Only use fire extinguisher if you feel confident you can extinguish the fire without risking injury to yourself or others
 - Close all doors to confine smoke and fire
 - Don't use elevator
 - If you are in the elevator and it stops moving, make a call from within the elevator by pushing the phone button within the elevator and alert the elevator company to your situation
 - Exit without delay in an orderly fashion using evacuation routes
 - Assist those who cannot help themselves
 - Meet in Safety Area
- **Recover**
 - Wait for all-clear alarm
 - Follow instructions of Fire Safety Director and Floor Wardens
 - Re-enter building

1300.11.1301.11. Active Shooter or Assailant

An active shooter or assailant is an individual with one or more firearms-weapons actively engaged in killing or attempting to kill people in a populated area. Detecting danger is the first step to identifying a potential problem. Be aware of a person or people who enter UHC premises and think about how they are holding themselves; are they wearing long rain coats or heavy outerwear when the weather would not require them; do they keep brushing the outerwear or other parts of their clothing; what are their facial expressions telling you? Another thing to be aware of are people, excluding delivery people, arriving with packages or bags and leaving without them.

In order to stay as safe as possible, Employees and customers must follow the RUN-HIDE-FIGHT procedure if an active shooter were to enter UHC premises:

1. RUN when an active shooter is in the vicinity:
 - If there is an escape path, attempt to evacuate

- Evacuate whether others agree to or not
 - Leave all belongings behind
 - Help others escape if possible
 - Prevent others from entering the area
 - Call 911 when you are safe
2. HIDE if evacuation is not possible:
 - Lock and/or block the door
 - Silence your cell phone – both ringer and vibration mode
 - Hide behind large objects
 - Remain very quiet
 3. FIGHT as a last resort and only if your life is in danger:
 - Attempt to incapacitate the shooter
 - Act with physical aggression
 - Improvise weapons
 - Commit to your actions
 4. When law enforcement arrives:
 - Remain calm and follow instructions
 - Keep hands visible at all times
 - Avoid pointing or yelling
 - Know that help for the injured is on its way

1300.12-1301.12 Bomb Threats

Bomb threats are most commonly received via phone, but are also made in person, via email, written note, or other means. Every bomb threat is unique and should be considered potentially dangerous. The following steps should be completed in an Employee receives a telephone threat:

- Remain calm
- Don't interrupt the caller
- Stay focused
- If possible, record call on the telephone
- Take notes for future recall to authorities
- If possible, use the Bomb Threat Report Form while on the phone
- Pull fire alarm
- Notify a Supervisor immediately.
- Supervisor to call 9-911 or 911 to report the threat
- Supervisor call an alert to all Employees (dial Feature 41 on your phone) – After the two beeps, say "Attention, all employees, please evacuate the building immediately." Employees should not return to the building until stated by official authorities
- DO NOT HANG UP even if the caller does

If a package is delivered to UHC that looks suspicious such as irregularly shaped, visible wires, peculiar odors or sounds, this package should be considered a potential threat and the following steps should be completed:

- Remain calm

- DO NOT touch, temper with, or move the package
- Report it immediately to a Supervisor
- Supervisor to call 9-911 or 911 to report the threat
- Supervisor call an alert to all Employees (dial Feature 41 on your phone) – After the two beeps, say “Attention, all employees, please evacuate the building immediately.”
- Employees should not return to the building until stated by official authorities

1300.13.1301.13. Power Outages

Whether it is caused by natural disaster, man-made error, unforeseen events, or planned maintenance, there may be times in the course of business when power may be disrupted. This can have an impact on the way business is conducted at UHC. If a power outage occurs, turn off all computer equipment to avoid any power surges when the power is restored and wait for instructions from a Supervisor. Wall mounted flashlights are located in the hallway plug outlets. Flashlights and batteries are located in each copy room. Based on the predicted length of the outage, it may be determined to close the building (see section 1300.3 – Building Closure and Notification Procedure).

1300.14.1301.14. Elevator Malfunction

If an Employee is in the elevator and it stops moving, the following steps should be completed:

- Push the call button and make a call in the elevator. **A** Light signals that the call has been made. The elevator company will ask if you need assistance. Speak loudly to tell them that you do need assistance. They have our address and will send help.
- Push the button next to the symbol of a bell. This will sound an alarm within the building.

If an Employee hears the elevator alarm, this needs to be reported to a Supervisor or Admin Services immediately.

If an Employee is in an elevator and the elevator doors open but the fire door is closed, push hard against it outward, and the door will open. If it does not open, push the button next to the symbol of a bell to sound the alarm within the building so that someone can come to help you.

1400. Government Records Access Management Act (GRAMA)

1400.1. Policy Statement

The Government Records Access Management Act (GRAMA) is the records law for the State of Utah. GRAMA defines what a record is and establishes the criteria for accessing government records. UHC complies with GRAMA based on requirements defined in Utah Code Title 63(G) Chapter 2.

1400.2. GRAMA Purposes

For purposes of GRAMA, UHC is a Political Subdivision of the State of Utah. As a Political Subdivision, GRAMA requires UHC to file with the State Archivist UHC’s GRAMA Policy or amendment to its Policy within 30 days of its effective date. UHC must also report to the State Archivist all schedules, designations and classifications as further described below. Reports are not subject to approval by the State Archivist. UHC stores its Records at its own facilities or at private

storage facilities and therefore should not expect to receive any requests for changes of its schedules, designations or classifications from the State Archivist.

1400.3. GRAMA Definitions

- **Record:** All books, letters, documents, papers, maps, plans, photographs, films, cards, tapes, recordings, electronic data, e-mail, or other documentary materials regardless of physical form or characteristics which are prepared, owned, received, or retained by UHC, and where the information is reproducible by photocopy or other mechanical or electronic means.
- **Record Series:** A designated group of Records that have common elements that enable one to generally distinguish what the contents are by the title of the Series. The Records Officer must approve each Record Series designation including title, Series number, Retention Schedule, and the content of the Series. A Series may be retained at UHC's facilities or elsewhere, and may be maintained in paper format or maintained electronically such as imaging on a hard drive or server, or written to compact disks (CDs) or digital video disks (DVDs).
- **Records Officer:** The individual appointed by the President of UHC to work with state archives in the care, maintenance, scheduling, designation, classification, disposal, and preservation of records. The Sr. Vice President/COO has been appointed by the President as the Records Officer.
- **Retention Schedule:** The amount of time before Records can be destroyed. Retention Schedules are established for each Record Series to establish the amount of time, and in some cases, the location where Records will be maintained before they are destroyed. The Records Officer is responsible for determining the Retention Schedules for each Record or Record Series.

1400.4. UHC Records Request Under GRAMA

Public Records which are specifically prepared for distribution to the public need not be presented to the Records Officer. Specific details about Public Records can be found below in section 1400.5, Classification of Records. Employees must present any other Record requests to the Records Officer before accessing, copying, releasing or disclosing other classifications of UHC's Records. UHC is subject to GRAMA but not to Federal Freedom of Information Act (FOIA) because it is not an agency of the federal government. However if a request for a Public or other record is submitted to UHC stating the request is submitted under FOIA or in virtually any other written manner, UHC is bound to review and respond to the record request as if the requestor submitted it in good faith and in compliance with our policies.

1400.5. Classification of Records

Many of the Records maintained by UHC are required under GRAMA to be available for inspection by the public as these are classified as "Public" records. The nature of UHC's business causes some Records to contain confidential information provided to UHC by private individuals and businesses that must not be made available to the general public, which Records are classified as "Private," "Controlled," or "Protected." In order to maintain the confidentiality of those Records, care must be exercised before granting Records access to the public, another governmental agency, or news media.

In order to assure that public information is properly shared but confidential information is withheld from the general public, UHC carefully establishes Record Series for many of its Records and has established classifications for each of the Series.

The Records Officer must report records classifications to the State Archivist. The Records Officer may classify or reclassify a Series, Record or information within a Record at any time, but need not make such classification until a request is made. The Records Officer must notify the State Archivist of any reclassifications that are made

When the Records Officer classifies a Record Series or information within a record as Private, Protected or Controlled, the Records Officer must file a written statement with the State Archivist explaining the purposes for which the Records are collected and used. The Records Officer may restate the purposes at any time and file an amended statement with the State Archivist. UHC may use the Record only for the purposes listed in that statement. Sharing of Private, Protected or Controlled Records with other governmental entities is allowed, subject to the restrictions of GRAMA.

Public Records are those which may be provided to any person or entity making a request for such information. Examples of Public Records (none of which have been designated as Series) follow:

- UHC program brochures, blank applications, blank forms, etc.
- ~~Information which is available to the general public as~~ [Information that is available to the general public as](#) listed on UHC's website, or contained in its program descriptions, marketing materials or Official Statements.
- Information related to public meetings such as meeting dates, times and locations, agendas, final approved minutes, resolutions, and other publicly addressed items.
- Annual reports and audited annual financial statements of UHC.
- Lists or reports of program information such as names, addresses and allocations made to Low Income Housing Tax Credit ("LIHTC") Projects, or bond financed multifamily projects, but nothing containing the personal financial records of the developers related to LIHTC or bond applications.
- Delinquency reports of the single family program, but nothing containing names of borrowers or any data which relates to any individual single family loan which may or may not be delinquent.

Private Records are ~~those which~~ [those that](#) UHC has classified or may classify as Private, examples of which follow:

- Records containing a borrower's address, telephone number, Social Security number, insurance coverage, marital status, employment information, income, or other personal data.
- Records describing an applicant's or a borrower's finances, debts and accounts.
- Records containing data on individuals the disclosure of which constitutes a clearly unwarranted invasion of personal privacy.
- Records, the disclosure of which would conflict with the fiduciary obligations or privacy policies of UHC or the Federal Privacy Act, codified as 15 USC, Subchapter I, Sec.6801-6810, Disclosure of Nonpublic Personal Information, commonly known as the Graham-Leach-Bliley Act.

Controlled Records are ~~those which~~ [those that](#) UHC has classified or may classify as Controlled, examples of which follow:

- A Record containing medical, psychiatric, or psychological data about an individual.
- ~~Records which UHC reasonably believes~~ [Records that UHC reasonably believes](#) contain information that would be detrimental to the subject's mental health or to the safety of any

individual; or the disclosure of which would constitute a violation of normal professional practice.

Protected Records are ~~those which~~those that UHC has classified or may classify as Protected, examples of which follow:

- A Record for which the Records Officer has accepted a written claim of business confidentiality.
- A Record the disclosure of which could reasonably be expected to result in unfair competitive injury to the person or business submitting the information.

UHC has not assigned a GRAMA Classification of Exempt to any Records.

1400.6. Claim of Business Confidentiality

Certain of UHC's Records contain information on individuals or entities, and their business processes or plans which they may not wish to have made public. The Records Officer may accept a claim of business confidentiality, which shall be in writing, directed to the Records Officer, and must include the claimant's name, mailing address, daytime telephone number if available, and a brief but reasonably specific reasoning of why the claimant believes the confidentiality of the information outweighs the interest of the public to have access to that information. The form of the claim may be specified by the Records Officer and subject to the Records Officer's review of the claim for reasonableness, but the Records Officer need not make a determination of whether the Record is classified as Protected, nor notify the claimant of the Records Officer's determination until such time as a request for access to that Record is made; and then notification must be given as provided in section 1400.7, Responses to Requests.

1400.7. Responses to Requests

All responses must be in writing from the Records Officer and sent via first class mail, postage prepaid. Responses must be given within ten days of receipt of a request, or five business days in cases when the requester demonstrates that an expedited response to the Record request benefits the public rather than the requester.

Only the following responses may be given by the Records Officer:

- Approval of the request and providing the Record(s).
- Denial of the request based on a classification or a claim of business confidentiality
- Notification to the requester that UHC does not maintain the Record and providing, if known, the name and address of the entity that does maintain the Record.
- Notification to the requester that because of one of the extraordinary circumstances listed under Question 12 below, UHC cannot immediately approve or deny the request. The notice must describe the circumstances relied upon and specify the date when the Records will be available.
- The Records Officer must notify any person making a claim of business confidentiality under GRAMA regarding the Records Officer's intent to give a requester access to a Record for which a confidentiality claim has been made. The Records Officer must not release the Record until the time for the claimant to appeal the Records Officer's decision to release the Record has passed, including a judicial appeal, as provided under section 1400.8, Request Appeal.

There may be extraordinary circumstances on which UHC may rely ~~on~~ to delay beyond the normal ten or five-day period in providing Records or denying a request, which include the following:

- Another governmental entity is using the Record, in which case the Records Officer must promptly request that the governmental entity currently in possession return the Record.
- Another governmental entity is using the Record as part of an audit, and returning the Record before the completion of the audit would impair the conduct of the audit.
- The request is for a voluminous quantity of Records.
- UHC is currently processing a large number of Records requests.
- The request requires UHC to review a large number of Records to locate the Records requested.
- The decision to release a Record involves legal issues that require UHC to seek legal counsel for the analysis of statutes, rules, ordinances, regulations, or case law.
- Segregating information that the requester is entitled to inspect from information that the requester is not entitled to inspect requires extensive editing or computer programming.

The Records Officer must provide a written notice of denial to the requester of a Record or the claimant for a claim of business confidentiality by sending the notice first class mail, postage prepaid to the requester's address within the time frame specified above. UHC may not destroy or give up custody of any Record to which access was denied until the period for an appeal has expired or the end of the appeals process, including judicial appeal. Segregation of any Record as provided for must not be considered a denial of a request. The notice of denial must not disclose Private, Controlled, or Protected information or information Exempt from disclosure, but must contain the following information:

- A description of the Record or portions of the Record to which access or protection was denied.
- Citations to the applicable provisions of GRAMA, court rule or order, another state statute, federal statute, or federal regulation that exempt the Record or portions of the Record from disclosure.
- A statement that the requester has the right to appeal the denial to UHC, the time limits (30 days) for filing an appeal, and the name and business address to whom the appeal should be sent.

1400.8. Request Appeal

Any person aggrieved by the Records Officer's determination may appeal the decision to the UHC. The first appeal must be made to the President and any subsequent appeal must be made to the Appeals Board.

Appeal to President: After notice of any determination made by the Records Officer is sent, the requester or claimant (petitioner) shall have 7 business days to submit to the President further support for the request or a claim of business confidentiality. The President shall within 5 business days (12 business days in the case of a claim of business confidentiality) after his or her receipt of the additional support review such support and notify the petitioner of his or her determination of whether such additional support reverses or sustains the denial of a request or claim of business confidentiality.

Appeal to Appeals Board: If a petitioner is aggrieved by the President's determination of the first appeal, a second appeal may be made to the UHC Appeals Board, consisting of a quorum of its

Board of Trustees, by filing a written notice of appeal with the Records Officer within 30 days after the date of the President's determination. The notice of appeal must contain the petitioner's name, mailing address, and daytime telephone number; and the relief sought. The petitioner may file a short statement of facts, reasons, and legal authority in support of the appeal.

Access to Business Confidentiality Claims: If the appeal involves the denial of a request for access to a Record that is the subject of a business confidentiality claim under GRAMA the Records Officer must send notice of the petitioner's appeal to the business confidentiality claimant within three business days after receiving notice of the appeal, except that if the Records Officer's notice under this section must be given to more than 35 persons, it must be given as soon as reasonably possible.

Denial of Business Confidentiality Claims: If the appeal involves the denial of a claim for business confidentiality and it is determined that a Record may be made public, the Records Officer must first send notice to the business confidentiality claimant that UHC is considering release of the record. The business confidentiality claimant shall have seven business days after notice is sent by the Records Officer to submit to the Record Officer further support for the claim of business confidentiality.

UHC Resolution of Appeal: UHC's Secretary shall schedule a hearing of the Appeals Board at the next regularly scheduled Board of Trustees meeting falling at least 14 days after the date the notice of appeal is filed but no longer than 52 calendar days after the date the notice of appeal was filed. The parties participating in the proceeding may, by agreement, extend the time periods specified in this section. The Records Officer must send a copy of the notice of hearing to the petitioner, the Appeals Board, and any person who made a business confidentiality claim that is the subject of the appeal.

The Appeals Board may, upon consideration and weighing of the various interests and public policies pertinent to the classification and disclosure or nondisclosure, order the disclosure of information properly classified as Private, Controlled, or Protected under GRAMA, if the interests favoring access outweigh the interests favoring restriction of access. The Records Officer must send written notice of the Appeals Board's determination to all participants no later than five⁵ business days after the hearing. If the Appeals Board affirms the denial in whole or in part, the denial must include a statement that the petitioner has the right to appeal the denial to the district court, and the time limits for filing an appeal (30 days).

1400.9. Individual Contest

An individual may contest the accuracy or completeness of Records concerning him or her by filing a written request for amendment with the Records Officer, including a short statement of the desired amendment and reasons for the same. The Records Officer must follow the same procedures and timelines as applies to Records requests when responding to a request for amendment. The same appeals procedure for Records requests also applies to requests to amend Records.

1400.10. Fees

UHC may charge a reasonable fee to cover its actual cost of duplicating and/or compiling Records for the requester. UHC may require payment of fees before providing requested Records.

Actual costs may include the following:

- Cost of staff time for compiling, formatting, manipulating, packaging, summarizing, or tailoring the record either into an organization or media to meet the request
- Cost of staff time for search, retrieval, and other direct administrative costs for complying with a request

Staff time will be based on an hourly charge that may not exceed the salary of the lowest paid employee who, in the discretion of UHC, has the necessary skill and training to perform the request. No charge will be made for the first 15 minutes of staff time.

Per page charges*:

Paper size	Per page black & white copy	Per page color copy
8 ½" x 11" or smaller	\$.02	\$.065
8 ½" x 14"	\$.03	\$.075
11" x 17" or larger	\$.04	\$.115

* Effective 7/1/18; an inflation factor of 3% per annum may be added beginning 7/1/19

1500. Records Retention Policy

1500.1. Policy Statement

This Records Retention Policy is intended to ensure that necessary records and documents of Utah Housing Corporation (UHC) are adequately protected, maintained, and/or disposed of according to applicable laws, guidelines, rules, or policies and prudent business practice.

The UHC objectives with regard to this policy are as follows:

- Uphold clear standards in managing both physical and electronic records to ensure proper maintenance and storage in order to document, for required or appropriate periods of time, UHC's efforts to accomplish its mission of providing financing of affordable housing.
- Engage professional resources that will adequately safeguard and, when necessary, dispose of UHC's documents in a secure, professional, and timely manner.
- Remain compliant with the state's Government Records Access and Management Act (See Section 1400).

1500.2. Series

In order to assure the foregoing objectives are achieved and maintained, UHC's documents have been divided into series (See current Series index *Exhibit A*). A series is a classification of records and include but are not limited to:

- Accounting and finance
- Single family and Multifamily bond transactions
- Reservation, purchase, and servicing of mortgage loans
- Electronic messages (email)
- Recordings and minutes of UHC meetings
- Audit records
- Contracts
- Personnel records
- Payroll, pension, benefit records

For each series, UHC will make a determination for arrangement, description, retention, disposition, format and appraisal (See example *Exhibit B*). This determination allows for proper handling of records, secure retention and secure disposal of records, both physical and electronic, and is approved by the UHC Risk Manager and President.

1500.3. State Archives

The following documents from all UHC Board Meetings are sent to the State Archives for permanent storage:

- Agenda
- Approved Minutes
- Signed and Sealed Resolutions
- Signed and Sealed Minutes Verification
- Signed and Sealed Verification of Giving Notice

Retention Policy Index			
Series #	Retention Policy	Retention Period	Series Title
2000	Yes	7 Yrs	Bond Call Notices
6243	Yes	5 Yrs	Monthly Reconciliation Consolidation Reports
6509	Yes	7 Yrs	Reports
6653	Yes	3 Yrs	Delinquent Loan Monthly Reports
6662	Yes	5 Yrs	Mortgage Purchase Agreements
6666	Yes	43 Yrs	Multi-Family Housing Protect Files-(Working/Draft Documents)
6674	Yes	25 Months	Canceled / Expired Loan Application Packages
6675	Yes	5 Yrs	Mortgage Submission Vouchers
9090	Yes	3 Yrs After Payoff	Payoffs
9970	Yes	7 Yrs After FC claim paid	Foreclosed Housing Loan Files
9971	Yes	Until 7/1/2013	RECO's Transfer of Funds
12493	Yes	100 Yrs	Low Income Housing Tax Credit Application Files
13750	Yes	100 Yrs	Low Income Housing Tax Credit Compliance Files
13796	Yes	33 Yrs	Operating Fund General Ledger
13797	Yes	5 Yrs	Trustee Statements
13798	Yes	33 Yrs	Multi Family Financial Ledger
13799	Yes	33 Yrs	Foreclosure General Financial Ledger
13800	Yes	33 Yrs	Housing Development Fund General Financial Ledger
13803	Yes	1 Yr	Original Multifamily Program Records
13802	Yes	33 Yrs	Single Family Financial Ledger
13803	Yes	33 Yrs or 3 Yrs After Payoff	Single Family Mortgage Loan Assumptions
13804	Yes	3 Yrs	Sample Single Family Documents
13805	Yes	33 Yrs or 3 Yrs After Payoff	Original Single Family Program Records
13806	Yes	33 Yrs	Single Family Unbound Bond Issue Transcripts
13820	Yes	7 Yrs	General Correspondence
13821	Yes	12 Yrs	Executive Correspondence
13822	Yes	12 Yrs	Legal and Financial Matters Case Files
13842	Yes	33 Yrs	Unbound Bond Issue Multi-Family Transcripts
13866	Yes	33 Yrs	Working Drafts of Bond documents/Single Family
13867	Yes	7 Yrs	Bank Statements
13868	Yes	7 Yrs	Operating Fund General Financial Ledger
13869	Yes	32 Yrs	Accounting Monthly Work Papers File
13875	Yes	3 Yrs	National Foreclosure Mitigation Counseling (NFMC) Program
20000	Yes	34 Yrs	Eviction Disbursement Backlog
20008	Yes	34 Yrs	Daily Activity Reports (End Day Reports)
20009	Yes	Various	Human Resources/Accounting Payable/Registers
20010	Yes	4 Yrs	Tax Records
20021	Yes	30 Yrs	Cash Flow Analysis
20022	Yes	15 Yrs	ECIO
20023	Yes	3 Yrs Destroy 3/31/2013	HUDS Mark to Market Program
20024	Yes	Indefinitely	UHC Office Building Files
20025	Yes	33 Yrs	Multi Family FAF Refunding (1982-1983 Bonds)
20026	Yes	30 Yrs	Legal and Financial Matters Case Files
20027	Yes	30 Yrs	Private Activity Bond Allocations
20028	Yes	30 Yrs	Rating Letters Bond Allocations
20029	Yes	30 Yrs	SF Bonds-Closing files
20030	Yes	14 Yrs	CFO References
20031	Yes	14 Yrs	Utah Press
20032	Yes	32 Yrs	Crown
20034	Yes	7 Yrs	Misc Certs
20035	Yes	7 Yrs	Taxes Property

Exhibit A

AGENCY:	Utah Housing Corporation
SERIES:	84345
TITLE:	Single Family Mortgage Loan Files
ARRANGEMENT:	1977 Forward : Numerical by loan number
DESCRIPTION:	These files contain information which was used to obtain Utah Housing Corporation (UHC) loan financing. Items in the files include but are not limited to the loan application, title policy, credit reports, bank statements at the time of origination, hazard and flood insurance information at the time of origination and all other documentation pertaining to the origination file.
RETENTION:	Retain for 7 years after the loan is paid off
DISPOSITION:	Destroy
FORMAT:	All records beginning in 1977 and continuing to the present have been and are imaged into our computer system. All Loan Files should be retain on the system for 37 years or for seven years after the loan has been paid in full.
APPRAISAL:	Administrative Fiscal Legal: This retention is based primarily upon UHC's foreseeable administrative needs which may extend seven years beyond the loan pay-off dates. The majority of loans represent thirty-year mortgages.
CLASSIFICATION:	Private <input checked="" type="checkbox"/> Public <input type="checkbox"/>

Exhibit B

Glossary

-A-

Accrual: A gradual increase in leave balances based on number of hours worked

Allowances: The amount of money permitted to be used for a specific purpose

-B-

Benefits: Indirect and non-cash compensation paid to an employee

-C-

Catastrophic event: Something very harmful or disastrous which results in damage or disruption of normal life events

CEO: Chief Executive Officer

CFO: Chief Financial Officer

Compensation: Total cash and non-cash payments given by UHC to an employee in exchange for work done

Compensatory: An offset to overtime worked

COO: Chief Operating Officer

-D-

Discipline: A punishment used to correct improper behavior

Disbursement: A payment

Discrimination: Unjust or prejudicial treatment of people based on age, disability, equal pay/compensation, genetic information, harassment, national origin, pregnancy, race/color, religion, retaliation, sex or sexual harassment.

-E-

EFT: Electronic funds transfer (EFT) is the electronic transfer of money from one bank account to another

Eligibility: Obtaining compensation or benefits based on appropriate conditions

Etiquette: Polite, professional and respectful behavior

Extenuating circumstances: An event not within an employee's control

-F-

-G-

-H-

Harassment: Any repeated behavior, or combination of behaviors, by one or more employees toward another employee or group of employees based on race, color, national origin, religion, sex, disability, veterans status or age and which the affected employee considers to be annoying, insulting, intimidating which causes discomfort and/or which has a detrimental effect on such employees work performance

HR: Human Resources

-I-

Immediate family members: Spouse/domestic partner, child, child's spouse/domestic partner, grandchild, parent, brother, sister, grandparent, spouse's children, spouse's parent, spouse's grandparent, niece/nephew

Independent contractor: People such as auditors, lawyers, accountants, or contractors who are in an independent trade, business, or profession in which they offer their services to the general public

Insubordination: When an employee refuses to obey a direct order from a supervisor, or when an employee disrespects or harasses a superior.

Itemized: Break down of items purchased on a receipt

-J-

Job description: A written statement detailing the duties of a particular job title

-K-

-L-

Light refreshments: Include coffee and other beverages, snacks, hors d'oeuvres, pastries, cookies, crackers, chips, fruit, etc.

Local Training: Training, Seminars, and other conferences that do not require an employee to travel more than 200 miles round trip without an overnight stay.

-M-

-N-

Nepotism: Practice of appointing relatives and friends in one's organization to positions for which outsiders might be better qualified

Non public information (NPI): Refers to any documents, facts, figures, or data that should not be released to the public

-O-

Orientation: Part of the familiarization process in which a new employee is told of UHC's history, its mission and values, building tour, and management structure

~~-P-~~

Per diem: Amount or value of something used on a daily basis

Policy: The set of basic principles and guidelines enforced by management at UHC

Probation: A period of defined time where an employee is expected to meet certain criteria

Procedure: Step or steps to be followed in an order to correctly perform a task

Process: Interdependent or linked procedures to reach a particular goal

Procurement: The act of obtaining or buying goods and services

~~-Q-~~

~~-R-~~

Recruitment: The process of finding and hiring the best qualified candidate (from within or outside of an organization) for a job opening, in a timely and cost effective manner

Reimbursement: Amount refunded for costs incurred or expenses paid

Resignation: The voluntary termination of employment by an employee

Retaliation: The action of harming someone for revenge

Retirement: Permanent withdrawal from a position or occupation

~~-S-~~

Sole Source: A contract entered into without a competitive process, based on a justification that only one known source exists or that only one single supplier can fulfill the requirement

Substandard: Not meeting or performance below the requirements for an employee's position

Supervisor: A person who supervises another person. At UHC, a supervisor can be an **officer, department**

Suspension: Removal from a position for a period of time or until a decision is made

-T-

Tantamount: Equivalent to, equal to

Termination: In reference to employment, the ending of the employment relationship, which may be voluntary (initiated by the employee) or involuntary (initiated by a supervisor)

Transfer: A change of an employee from one position to another position with a close similarity of duties, essentially the same basic qualifications, and the same pay band/range

Trustees: UHC Board of Trustees, the governing body of UHC

-U-

Unexcused absences: An absence that was not prescheduled or authorized by an employee's supervisor

-V-

Voucher: A form used to document payment

VP: Vice President

-W-

Waiver: A formal statement giving up a right or benefit

~~XYZ~~



"We're housing Utah"

Employee Handbook

The policies and guidelines within this handbook have been approved by the UHC Board of Trustees on August 30, 2018, based on Resolution 2018-16.

- November 13, 2018: Addition of Gift Card (Section 1000.8) and LinkedIn Learning (Section 300.3) Policies
- October 24, 2019: Updated and resection per Employers Council direction, Change of Performance Evaluations to Employee Compensation (Section 600), Updated Dress and Grooming Standards (Section 100.8), Addition of Time Off Without Pay Policy (Section 300.12), Updated Discipline Policy (Section 800), Updated Emergency Leave Bank Policy (Section 300.9), and Removal of Glossary
- February 6, 2020: Updated Core Values, Disciplinary Action (Section 800.4), Use of UHC Vehicles (Section 700.7), and Procurement Policy (Section 1000.5)
- February 11, 2020: Updated Employee Types (Section 400.2), Overtime (Section 500.7), and Pay for Travel (Section 500.8)
- May 31, 2020: Updated Authority to Disburse Funds (Section 1000.2), addition of Remote Working Policy (Section 500.9), moved Emergency Closing of Office from Section 300.18 to Section 500.10, addition of Rule for Working in Building Under COVID-19 Threat (Section 700.11)
- September 2, 2020: Update to Equal Employment Opportunity/ADA/Unlawful Harassment/Other Accommodation (Section 100.15), Update to FMLA Policies (Section 300.8), update to Social Media Guidelines (Section 1300), update to Building Closure Policies (Sections 500.10 and 1400.3)
- September 15, 2020: Addition of Pandemic Policy (Section 1400.4), Moved Rules for Working in the Building Under COVID-19 Threat from Section 700.11 to 1400.5.

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IMPORTANT NOTICE

At Utah Housing Corporation (a.k.a. UHC), neither the Employee nor the UHC is committed to an employment relationship for a fixed period of time. Employment with Utah Housing Corporation is at-will. Either the Employee or UHC has the right to terminate the employment relationship at any time, for any reason. The language used in this handbook and any verbal statements by UHC or Management are not intended to constitute a contract of employment, either express or implied, nor is there a guarantee of employment for any specific duration. No representative of Utah Housing Corporation, other than the President, has authority to enter into an agreement of employment for any specified period and such agreement must be in writing, signed by the President and the Employee.

The contents of this handbook are summary guidelines for Employees and therefore are not all inclusive. This handbook supersedes all previously issued editions. Except for the at-will nature of the employment, the UHC reserves the right to suspend, terminate, interpret, or change any or all of the guidelines mentioned, along with any other procedures, practices, benefits, or other programs of Utah Housing Corporation. These changes may occur at any time, with or without notice.

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Letter from the President

Dear Valued Employee:

Welcome to Utah Housing Corporation (UHC)! I hope you will find this to be a work place where you will find satisfaction and challenges as you perform those duties and tasks for which you are responsible.

UHC was created by the Utah Legislature in 1975 to address the critical need for safe, quality, affordable housing for low and moderate-income households living in Utah. Our mission is to serve the people and communities of Utah by providing innovative programs to finance safe, decent, affordable housing for families to purchase their first home, or a move-up home or find suitable rental units. We finance mortgage loans for homebuyers by purchasing loans from mortgage lenders and we service those loans. We provide down payment assistance to those who have been unable to save enough on their own. We allocate tax credits to provide developers with equity so they may construct apartments and charge affordable rents. We develop housing for those who are not served by the private sector or other governmental entities. We must accurately account for millions of dollars each month. We must support all of these functions with sophisticated computer systems, software and the facilities in which we work.

Our challenges are many, but with the talents, loyalty and diligence of our staff, we can perform great feats and serve our mission with pride and yet humility as we partner with so many others to achieve honorable goals.

This employee handbook has been prepared to inform you about UHC's employment practices and policies, as well as the benefits provided to you as a valued Employee and the conduct expected from you. No employee handbook can answer every question nor would we want to restrict the normal question and answer interchange among us. It is through our person-to-person conversations that we can better know each other, express our views, and work together in a harmonious relationship. Please do not hesitate to ask questions of your Manager, the VP of Human Resources (HR), or me as they arise.

UHC's policies, benefits and rules as explained in this employee handbook may be changed in UHC's sole discretion as business experience, employment legislation, economic conditions, or other reasons dictate. When policies or benefits are changed, replacement pages will be provided and you will be notified.

Because UHC is an independent public corporation, all employees are hired on an at-will basis and are not covered by "Civil Service" provisions, as are many other government employees. This means that both employer and employee have the right to terminate the employment relationship for any reason and at any time. Each person's employment is for no specific term. Nothing in this manual should be construed as an express or implied contract or guarantee of continued employment.

Please read this manual carefully and use it as a reference guide in the future. If you have comments, questions or ideas to improve UHC's policies or practices, please contact your Manager.

Thank you for choosing Utah Housing Corporation as your place of employment!



Grant S. Whitaker
President & CEO

Utah Housing Corporation Mission and Core Values

“Serving Utah’s housing needs through finance and innovation.”

“Our service to the people of Utah must be performed with high standards, honesty and integrity at all levels.” Grant Whitaker, President and CEO.

The following is a collection of values that UHC believes in and aims to live by to assist us in achieving our Mission –

Integrity

- Intentionally do the right thing
- Take responsibility
- Be honest and dependable

Teamwork & Collaboration

- Share knowledge and experience
- Build relationships
- Contribute to success

Respect

- Be considerate and kind
- Value each other
- Show honor and dignity towards others

Growth & Development

- Unlock potential
- Professionally and personally driven
- Diligently strive to improve

Communication

- Be open to others’ ideas
- Listen to understand
- Speak with confidence and clarity



100. Code of Personal Conduct

100.1. Policy Statement

Utah Housing Corporation (UHC) expects Employees to adhere to the highest standards of conduct while performing their official duties allowing UHC to operate efficiently and its Employees to work together harmoniously. UHC expects each Employee to control their own behavior and conduct by conforming to high standards of morals, ethics and fairness in dealing with other Employees, the Corporation and with UHC's clients.

UHC is a community of individuals who are all unique and deserving of respect. We believe that UHC is enhanced and enriched through the diversity that each Employee contributes. We strive to work and learn from one another in an atmosphere of positive contact and mutual respect.

We are committed to fostering an environment within UHC where all staff, regardless of differences, can feel safe, secure, and supported. We believe that we are individually and collectively responsible for our behavior and are fully accountable for our actions.

UHC does not accept lack of knowledge, anger, alcohol, or substance abuse as an excuse, reason, or rationale for such behavior. UHC is committed to these principles, which are an integral part of our purpose, values, and daily activities.

Specifically but without limitation, all UHC Employees should be aware of and follow the requirements listed below which form the basis of official UHC Code of Personal Conduct:

100.2. Code of Ethics

The purpose of this code of ethics is to set forth standards of conduct for UHC Employees in areas where there are actual or potential conflicts of interest between their public duties and their private interests. In this manner, UHC intends to promote the public interest and strengthen the faith and confidence of the people of Utah in the integrity of Utah Housing Corporation. This code of ethics does not intend to deny any Employee the opportunities available to all other citizens of the state to acquire private economic or other interests so long as this does not interfere with his full and faithful discharge of his or her public duties. UHC code of ethics is based on Utah Code 67-16-3.

No UHC Employee shall:

1. Accept employment or engage in any business or professional activity that he or she may reasonably expect would require or induce him or her to improperly disclose nonpublic information;
2. Improperly disclose or use nonpublic, private or protected information acquired by reason of his or her position or in the course of official duties to further substantially his or her personal economic interest or obtain special privileges or exemptions for himself or herself or others;
3. Accept additional employment that would impair his or her independence of judgment or interfere with the ethical performance of his or her UHC duties;
4. Receive, take, seek, or solicit, directly or indirectly, for himself or herself or another a gift of substantial value or a substantial economic benefit tantamount to a gift (see Section 100.4 Gift Acceptance).
5. Have personal investments in any business entity which will create a substantial conflict between his or her private interests and his or her UHC duties determined by a UHC Officer; or

6. Donate or to demand donations of property, money or services on a condition of awarding or reserving tax credits or any other resource, or approval or other authorization to engage in business with UHC.

Economic benefit tantamount to a gift includes, but is not limited to:

1. A loan at an interest rate that is substantially lower than the commercial rate for similar loans; and
2. Substantially higher compensation received for private services than the fair market value of those services.

Excluded from this definition is an occasional non-monetary gift of a value less than \$50.00, an award publicly presented in recognition of public service, any bona fide loan made in the ordinary course of business, or a political campaign contribution.

100.3. Conflicts of Interest

One question that often arises is what constitutes a potential conflict of interest. It is generally considered that a "potential" conflict of interest is any direct and immediate interest or relationship, including financial interest, with persons or businesses regulated by or directly affected by decisions of UHC Employees, or persons or organizations which may present applications, requests or issues before UHC Employees. The interest of a spouse or other members of the immediate family/household or the interest of any other person which is constructively controlled by the Employee are included.

It is recognized that some relationships and interests have more potential for being a conflict of interest than others. There are some interests and relationships which because of their nature are insignificant. The financial interest may be so small or the relationship so remote that it does not present an actual conflict.

Types of interests to be considered as potential conflicts of interest include relationships or interests with persons, business enterprises, or nonprofit, professional, charitable, religious, social, educational, recreational, environmental, public service, or civic organizations, with which an Employee is connected as a member, employee, officer, owner, director, partner, advisor, or consultant; in which an Employee has any continuing financial interest as a creditor or through ownership of stocks, bonds, or other securities, ownership of real property or rights in lands, or through a pension or retirement plan, shared income or otherwise; or to which an Employee is indebted financially.

A Conflicts of Interest Disclosure is required to be provided by each UHC Employee. It is the responsibility of each Employee to actively disclose any conflict to his or her Manager at the beginning of any related subject matter related to the conflict and update this disclosure.

Examples of conflicts (not an exhaustive list) that must be acted on as described herein:

1. A mortgage loan for which the Employee or an immediate family member is the borrower or is an employee of the lender. UHC may in the course of its business purchase that loan or may be the servicer of that loan.
2. An application for Low Income Housing Tax Credits, or a project with outstanding Tax Credits or bonds that provides the equity or debt of the project for which the Employee or an immediate

family member is the applicant, developer, investor or borrower. UHC may in the course of its business award tax credits or issue bonds for that project.

100.4. Gift Acceptance

It is an offense under the laws of the State of Utah for UHC Employees to knowingly receive, accept, take, seek, or solicit, directly or indirectly, for themselves or another, a gift of a substantial value or a substantial benefit tantamount to a gift:

- a) that would tend improperly to influence a reasonable person in the person's position to depart from a faithful and impartial discharge of the person's public duties;
- b) that such person knows or that a reasonable person in that position should know under the circumstances is primarily for the purposes of rewarding the person for official action taken; or recently has been, is now, or in the near future may be
- c) involved in any governmental action directly affecting the donor or lender, unless a disclosure of the gift, compensation or loan or other relevant information has been made in a sworn statement filed with the President, which statement is a public record.

The term gift does not include:

- Food, refreshments, or meals of limited value
- An item given on behalf of a foreign government that becomes the property of the State
- Opportunities, discounts, rewards, and prizes open to the general public or all employees of the State
- Plaques or mementos recognizing service
- Trinkets or mementos of nominal value
- Gifts from family members, extended family members, or other UHC or State employees
- Gifts from personal friends where it is clear that the gift is motivated by personal friendship and not by the Employee's position with UHC
- Small efforts of common courtesy or other services of nominal monetary value
- Funeral flowers or memorials
- Bequests, inheritances, and other transfers at death
- Attendance or participation at events sponsored by other governmental entities
- Attendance or participation at widely attended events that are related to UHC duties
- Travel to and from widely attended events that are related to UHC duties where such acceptance of such travel will result in financial savings to UHC

If an Employee either directly or indirectly receives a gift that cannot be accepted, the Employee may return the gift, pay its market value, or donate the gift to UHC or the State of Utah. If the gift is perishable or not practical to return, the gift may, with approval of an Officer, be shared with co-workers or given to charity.

100.5. Corporate Fraud

Every Employee is expected to avoid and report any act that would constitute fraud, misappropriation, or a financial irregularity. UHC defines fraud as the intentional, false representation or concealment of a material fact, or deceit, trickery, or breach of confidence, perpetrated for profit or to gain some unfair or dishonest advantage or a deed performed for the purpose of inducing another to act upon it to result in his or her injury. Each UHC Employee should

be familiar with the types of improprieties that might occur within his or her area of responsibility, and be alert for any indication of irregularity.

Actions constituting fraud include, but are not limited to:

- Any dishonest or fraudulent act
- Misappropriation of funds, securities, supplies, or other assets
- Impropriety in the handling or reporting of money or financial transactions
- Profiteering as a result of insider knowledge of company activities
- Disclosing confidential or proprietary information to outside parties
- Accepting any gift or other compensation, either directly or indirectly, that might be intended to influence or reward the Employee in the performance of official business
- Destruction, removal, theft or inappropriate use of records, furniture, fixtures, and equipment.
- Any similar or related irregularity

If there is any question as to whether an action constitutes fraud, an Employee should check with the Department Head, VP of Human Resources, VP of Financial Services, or CFO for guidance.

Any Employee who suspects dishonest or fraudulent activity must notify the Department Head or VP of Human Resources immediately and should not attempt to personally conduct investigations or interviews/interrogations related to any suspected fraudulent activity.

Irregularities concerning an Employee's moral, ethical, or behavioral conduct should be resolved by the Department Head and VP of Human Resources. If the irregularity reported is deemed to be a financial irregularity, this will be reported immediately to the CFO or the VP of Financial Services who will coordinate an investigation with VP of Human Resources, legal counsel and others that may include law enforcement and UHC's outside auditors as appropriate.

Investigation results will not be disclosed or discussed with anyone other than those who have a legitimate need to know. This is important in order to avoid damaging the reputations of persons suspected but subsequently found innocent of wrongful conduct and to protect the Corporation from potential civil liability.

The reporting individual should be notified of the following:

- Do not contact the suspected individual in an effort to determine facts or demand restitution
- Do not discuss the case, facts, suspicions, or allegations with anyone unless specifically asked to do so by the CFO or VP of Financial Services
- The identity of a UHC Employee reporting an irregularity and the information received from a UHC Employee will be kept confidential to the extent practicable under the circumstance

Great care must be taken in the investigation of suspected improprieties or irregularities to avoid mistaken accusations or alerting suspected individuals that an investigation is under way. All inquiries concerning the activity under investigation by the suspected individual, his or her attorney or representative, or any other inquirer should be directed to the CFO or VP of Financial Services. No information concerning the status of an ongoing investigation may be disclosed to Employees or the public.

The CFO has the primary responsibility for the investigation of all suspected financial fraudulent acts as defined in this policy. If the investigation substantiates that fraudulent activities have occurred,

the CFO will issue reports to the President and to the Board of Trustees through the Audit Committee. During an investigation, the CFO and VP of Financial Services will have:

- Free and unrestricted access to all corporate records and premises
- The authority to examine, copy, and/or remove all or any portion of the contents of files, all UHC issued electronic devices, computers, mobile devices, servers, desks, cabinets, and other storage facilities on the premises without prior knowledge or consent of any individual who might use or have custody of any such items or facilities when it is within the scope of his investigation

If an investigation results in a recommendation to terminate an Employee, the recommendation will be reviewed for approval by the VP of Human Resources and by outside counsel as necessary, before any such action is taken. The decision to terminate an Employee is made by a UHC Officer.

100.6. Alcohol, Drugs, and other Dangerous Substances

UHC has a vital interest in maintaining a safe, healthful and efficient working environment for its Employees and in protecting UHC property, equipment and operations. Being under the influence of drugs or alcohol on the job may pose serious safety and health risks, not only to the user but also to all those who work with the user and may adversely affect the quality of our services. The possession, use or sale of an illegal drug in the workplace is prohibited.

Federal and State laws prohibit the use and/or possession of narcotics, dangerous drugs, or other controlled substances without a prescription or recommendation. UHC will not treat properly dispensed and used medical cannabis as an illegal drug.

The following is UHC's policy regarding the work-related effects of illegal drug use and the unlawful possession of controlled substances on Utah Housing premises. Employees are subject to disciplinary action including termination while on Utah Housing premises or otherwise engaged in Utah Housing business when he or she:

- Is unable to safely perform the essential job functions of their job when using prescribed or recommended medications
- Uses or is under the influence of an illegal drug or other dangerous substance
- Has illegal drugs or other dangerous substances in his or her possession or control
- Manufactures, buys, sells, or distributes a drug or other dangerous substance, or attempts to do so
- Shares prescription drugs with other Employees

When UHC finds it appropriate to do so, UHC will notify law enforcement officials. UHC may also pursue civil recovery against an Employee whose use of drugs or alcohol causes damage to UHC property or whose actions result in UHC being held liable for damages to others.

Employees who use alcoholic beverages on UHC premises or report to work impaired are subject to disciplinary action, including termination.

Employees must report any conviction under a criminal drug statute for violations occurring on or off UHC premises while conducting UHC business. A report of a conviction must be made within five (5) days after the conviction.

100.7. No Tobacco Policy

UHC is committed to providing its Employees with a comfortable working environment. Due to the increasing evidence of the dangers of tobacco, smoking, vaping, and chewing tobacco are prohibited at UHC.

There is absolutely no use of any type of tobacco in any form permitted in any UHC office space, including restrooms, shower areas, elevators, or stairways. Smoking, vaping and chewing tobacco are not permitted outside of the building in the immediate vicinity. All smoking/vaping should be confined to the parking area on the south side of the building using the provided cigarette receptacle near the recycling receptacle. This policy continues after hours and on weekends and holidays.

100.8. Dress and Grooming Standards

Utah Housing offers Employees the opportunity to dress in casual attire that creates a comfortable work environment and promotes an appropriate image to all clients, vendors/partners, and colleagues. Common sense and reasonable standards of workplace dress will dictate what should be worn.

Appropriate appearance includes daily personal hygiene and neat, clean, and well-groomed hair. When choosing grooming products, Employees should be considerate of others who have chemical and/or fragrance sensitivities.

There are times when business attire should be worn. Appropriate circumstances may include, but not be limited to the following:

- Representing Utah Housing at an official event;
- Meeting with clients and business partners either inside or outside of Utah Housing's offices; and
- Meetings with customers or clients who have not adopted a casual dress code of their own.

Utah Housing is committed to supporting our Employees' religious and cultural beliefs and may modify the dress code accordingly.

Managers may provide guidance regarding appropriate attire for the workplace. Generally, the following expectations are applicable:

- Clothing must be clean, free of holes, and in good condition.
- Clothing must be free of pictures or words except for small designer/manufacturer logos.
- Shorts are not permitted unless specifically authorized.
- Jeans must not be overly faded, ripped or holey, including those sold as faded, or with rips or holes.
- Shirts and blouses should be professional in appearance and not excessively wrinkled. Collared shirts, polo shirts, non-collared shirts, and sweaters are permitted.
- No T-shirts are permitted.
- Dresses and skirts should be professional in appearance and of appropriate length, no more than two inches above the knee.
- Employees may not wear clothing that is sexually provocative in nature. Bras and underwear must not be visible.
- Athletic clothing must only be worn during permitted exercise time.
- Footwear must be appropriate, clean, and free of holes.

- Flip-flops, shower sandals and running shoes are not permitted.
- Bare feet are not acceptable.
- Dress sandals are acceptable.
- Jewelry should be consistent with professional appearance.
- Body art (tattoos) that depicts violence, profanity, is gang related, is of a sexually explicit nature, and/or is deemed workplace inappropriate must not be visible. Head and neck tattoos should not be visible.

Managers are authorized to enforce these dress and grooming standards within their groups. If an Employee wears clothing deemed inappropriate by the Manager, the Employee may be instructed to go home and change into clothing more acceptable. Leave time may be charged to the Employee in such cases.

100.9. Employee Behavior

To ensure a secure work environment, UHC expects and requires all of its Employees to demonstrate common courtesy and engage in safe and appropriate behavior on the job at all times. Racial or ethnic slurs, threats of violence, and any other provocative comments, language, or actions are examples of unacceptable behavior. Any involvement in incidents of workplace physical violence is considered dangerous and unacceptable behavior that violates Utah Housing's standard of appropriate behavior.

Employees are responsible for their conduct whether on or off duty. General rules of conduct and behavior expectations also apply when traveling on UHC business, as well as any time working for or representing UHC away from the premises.

100.10. Improper Personal Conduct

Examples of improper personal conduct include but are not limited to:

- Fighting or engaging in inappropriate horseplay on UHC premises.
- Using language at work that is harassing, abusive, offensive, threatening or demeaning.
- Stealing Employee or UHC property or acting in a dishonest manner.
- Behaving in a way that may damage or injure any person or property.
- Removing or transferring UHC property without the approval of a Manager.
- Falsifying records.
- Making entries on another Employee's time record, excluding as needed by Managers.
- Possessing or pretending to possess firearms, unless the Employee possesses a valid concealed weapons permit.
- Possessing or pretending to possess explosive materials, chemical or biological agents, or other dangerous weapons while on UHC premises that jeopardize the well-being of others or their personal property or UHC property.
- Failing to perform work assignments or disobeying any direction by a Manager, Department head, Officer or Trustee (i.e., insubordination*).
- Failing to meet acceptable quality and quantity work standards.
- Taking an unauthorized absence from the assigned work location, walking off the job, or interfering with another Employee's work.
- Performing immoral, indecent, lewd, harassing, or other generally unacceptable act on UHC premises or off-premises while at any UHC sponsored activity.
- Engaging in behavior that, in the judgment of UHC, is unethical, dishonest, immoral, illegal, reckless, damaging, or disruptive to the conduct of business.

- Refusing to follow UHC policy or standard.
- Engaging in an illegal activity.
- Abusing UHC leave or any other benefits, including but not limited to sick leave.

100.11. Outside Employment and Compensation

Employees may engage in outside employment, receive payments, or paid expenses subject to the following conditions; however, UHC employment shall be the principal job of full-time Employees governed by these rules:

- The outside employment must not interfere with efficient performance of the Employee's UHC position.
- The outside job must not conflict with the interests of UHC or the State of Utah.
- The outside employment must not be the type that would reasonably give rise to criticism or suspicion of conflicting interests or duties.
- A Manager or HR may ask, from time to time, Employees to represent in writing as to certain outside employment or conflict of interest matters. If the outside employment either has the potential or appears to be in conflict with UHC employment, then the Employee is required to notify his or her Manager and gain approval to continue such employment. If HR determines that either the outside employment or payment could reasonably present a real or potential conflict of interest, the Employee may be denied permission to engage in the activity or receive payment and remain employed with the UHC.
- Employees shall not use their UHC position or any influence, power, authority or confidential information derived therefrom or use UHC time, equipment, property or supplies for private gain or for the private gain of any family member, as defined in these rules.

Employees shall not receive outside compensation for their performance of UHC duties, except in cases of:

- Awards for meritorious public contribution publicly awarded.
- Receipt of honoraria or expenses paid for travel, related to papers written, or speeches or appearances made by Employees with the approval of HR, or on their own time for which they are not otherwise compensated and, not otherwise prohibited by UHC policy.
- Receipt of usual social amenities within generally accepted industry practice, ceremonial gifts or insubstantial advertising gifts. When an Employee's responsibilities require action to be taken or a decision to be made which could be interpreted as a conflict of interest, the Employee shall declare the potential conflict in writing to his or her Manager.

Each Employee may be asked to sign a Code of Ethics Certification regarding matters of other employment, private gain, additional compensation, conflict of interest, and political activity.

Any exceptions to these conditions must be approved by the President and clearly documented in writing.

100.12. Mobile Device Usage in the Workplace

Employees are expected to exercise discretion in using mobile devices such as cellular phones and tablets during UHC business hours. Excessive personal calls, text messaging, or other personal communication during the workday, regardless of the device used, can interfere with employee productivity, and be distracting to others. Employees are expected to limit personal use to non-work time when possible and to ensure that friends and family members are aware of this policy. Personal calls should be made away from all work areas so that coworkers are not disturbed.

Employees are expected to silence devices when asked. Employees are expected to be considerate and use headphones when using devices in areas where other Employees may be affected.

Employees may not use a mobile device to record, copy, store, or photograph confidential or non-public information, or work product belonging to UHC. Specific proprietary information may only be stored for legitimate UHC related business. Using a device in a manner that jeopardizes UHC security or private information, or using proprietary information for personal gain are causes for immediate termination.

UHC is not liable for the loss or damage of personal devices brought into the workplace.

100.13. Recording Devices

Recording devices and camera-equipped devices (including mobile communication devices) and their uses are restricted in accordance with state and federal regulatory guidelines concerning unauthorized surveillance and voyeurism.

Making recordings of any type is not allowed in restrooms, exercise rooms, or other private areas of the building.

100.14. Political Activities

Employees may voluntarily participate in political activity subject to the following provisions:

- If elected to any partisan or full-time non-partisan political office, the Employee will be granted a leave of absence without pay for times when monetary compensation is received for service in political office.
- Employees may not engage in any political activity during the hours of employment or suggest in any way that UHC endorses the activity.

100.15. Equal Employment Opportunity/ADA/Unlawful Harassment/Other Accommodation

UHC is dedicated to the principles of equal employment opportunity. We prohibit unlawful discrimination against applicants or Employees on the basis of age 40 and over, race, sex (including pregnancy, childbirth, pregnancy-related conditions, breastfeeding, or medical conditions related to breastfeeding), color, religion, national origin, disability, military status, genetic information, sexual orientation, gender identity or any other class or expression protected by applicable state or local law. This prohibition includes unlawful harassment based on any of these protected classes. Unlawful harassment includes verbal or physical conduct which has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment. This policy applies to all Employees, including managers, supervisors, co-workers, and non-employees such as customers, clients, vendors, consultants, etc.

- **Americans with Disabilities Act (ADA):** The Americans with Disabilities Act (ADA) and the Americans with Disabilities Amendments Act (ADAAA) are federal laws that require employers with 15 or more employees to not discriminate against applicants and individuals with disabilities and, when needed, to provide reasonable accommodations to applicants and employees who are qualified for a job, with or without reasonable accommodations, so that they may perform the essential job duties of the position.

Disability is defined as a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment.

It is the policy of UHC to comply with all federal and state laws concerning the employment of persons with disabilities and to act in accordance with regulations and guidance issued by the Equal Employment Opportunity Commission (EEOC). Furthermore, it is the policy not to discriminate against qualified individuals with disabilities in regard to application procedures, hiring, advancement, discharge, compensation, training or other terms, conditions and privileges of employment.

Beyond its legal obligations, UHC is committed to providing accommodations that will allow its Employees with disabilities to contribute at the highest possible levels.

When an individual with a disability is an applicant for employment, or in the case of an Employee who is an applicant for an open position and requests accommodation that can be reasonably accommodated without creating an undue hardship or causing a direct threat to workplace safety, he or she will be given the same consideration for employment as any other applicant. Applicants who pose a direct threat to the health, safety and well-being of themselves or others in the workplace when the threat cannot be eliminated by reasonable accommodation will not be hired.

UHC will reasonably accommodate qualified Employees with a disability so that they can perform the essential functions as described in their position description including attendance, teamwork, etc., unless doing so causes a direct threat to these individuals or others in the workplace and the threat cannot be eliminated by reasonable accommodation or if the accommodation creates an undue hardship to UHC.

All Employees regardless of any accommodation are required to comply with UHC's Code of Personal Conduct (Section 100) and Workplace Safety (Section 1400) standards. Employees who pose a direct threat to the health or safety of themselves or other individuals in the workplace will be placed on leave until a decision has been made in regard to the Employee's immediate employment situation.

All accommodation requests must be made in writing by the Employee and submitted to the HR Department. The request must include:

1. The reason the Employee believes he or she needs an accommodation including a statement of the limitations and restrictions imposed by the disability.
2. The job duties or assignments the Employee is having, or an applicant will have difficulty performing.
3. A description of the accommodations requested by the Employee or applicant.
4. A detailed statement describing how accommodations will help the Employee or applicant perform his or her essential functions.

All of the information provided by the Employee or applicant will be fully discussed during an interactive process with the HR Department representative.

If the disability is not obvious and there is no other medical information already on record for the Employee, UHC may require the Employee or applicant to provide documentation from a physician or other medical professional concerning the existence and extent of the disability. The disability information will be maintained in a separate confidential file. Any information regarding the disability will only be made available on a need to know basis. The HR Department, after consulting with the Department Head, is responsible for implementing this policy, including the resolution of reasonable accommodation, safety/direct threat and undue hardship issues. Any accommodation made will be affirmed through documentation signed by the Employee and the VP of HR.

Employees who use illegal drugs are excluded from coverage under this policy. Employees who purposely misuse or fraudulently use an ADA accommodation are subject to discipline including immediate termination.

- **Religious and other Accommodation:** UHC provides reasonable accommodations for Employees whose religious belief, practice, or observance conflicts with a workplace requirement unless doing so would result in an undue hardship to UHC. UHC provides reasonable accommodations for Employees based on gender identity in dress/grooming standards and facilities and for Employees based on pregnancy, childbirth, breastfeeding, or related conditions, unless doing so would result in an undue hardship to UHC. Employees needing such accommodation are instructed to immediately contact their Manager, Department Head, or VP of Human Resources.
- **Sexual Harassment:** UHC strongly opposes sexual harassment and inappropriate sexual conduct. Sexual harassment is defined as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature, when:
 - Submission to such conduct is made explicitly or implicitly a term or condition of employment;
 - Submission to or rejection of such conduct is used as the basis for decisions affecting an individual's employment; or
 - Such conduct has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment.

All Employees are expected to conduct themselves in a professional and businesslike manner at all times. Conduct which may violate this policy includes, but is not limited to, sexually implicit or explicit communications whether in:

- Written form, such as cartoons, posters, calendars, notes, letters, e-mails;
 - Verbal form, such as comments, jokes, foul or obscene language of a sexual nature, gossiping or questions about another's sex life, or repeated unwanted requests for dates; or
 - Physical gestures and other nonverbal behavior, such as unwelcome touching, grabbing, fondling, kissing, massaging, and brushing up against another's body.
- **Complaint Procedure:** If you believe there has been a violation of the EEO policy or harassment based on the protected classes listed above, including sexual harassment, please use the following complaint procedure. UHC expects Employees to make a timely complaint to enable UHC to investigate and correct any behavior that may be in violation of this policy.
 - Report the incident to your Manager, Department Head, or the VP of Human Resources who will investigate the matter and take corrective action. Your complaint will be kept as confidential as possible.

- UHC prohibits retaliation against any Employee for filing a complaint under this policy or for participating in a complaint investigation. If you believe there has been a violation of our EEO or retaliation standard, please follow the complaint procedure outlined above.
- If UHC determines that an Employee's behavior is in violation of this policy, disciplinary action will be taken, up to and including termination of employment.

100.16. Threatening and/or Violent Behavior

Employees threatened with violence in the workplace or become aware of a threat to harm a fellow Employee should report any such threat to a Manager or HR.

UHC promptly investigates any physical or verbal altercation, intimidation, threats of violence, or other conduct by Employees that threatens the health and safety of other Employees or the public or otherwise might involve a breach of or departure from the conduct standards stated in this policy. All incidents of physical altercations are treated as gross misconduct and can result in disciplinary action, including termination of employment. Pending the results of its investigation UHC may suspend Employees who are involved in physical altercations that result in injuries, create a significant risk of injury, or have a significant adverse impact on productivity, safety, and morale.

When UHC finds it appropriate to do so, UHC will notify law enforcement officials. UHC may also pursue civil recovery against an Employee whose violent behavior causes damage to UHC property or whose actions result in UHC being held liable for damages to others.

Any Employee who is a victim of domestic violence is encouraged to contact the Employee Assistance Program (see Employee Benefits, Section 300, for more information).

100.17. Workplace Relationships

Employees are encouraged to socialize and develop professional relationships in the workplace provided that these relationships do not interfere with the work performance of either individual or with the effective operations of UHC.

Employees who engage in personal relationships (including romantic and sexual relationships) should be aware of their professional responsibilities and will be responsible for assuring that the relationship does not raise concerns about favoritism, bias, ethics and conflict of interest. In cases of doubt, advice and counsel should be sought from their Manager, Department Head, or HR.

Romantic or sexual relationships between Employees where one individual has influence or control over the other's conditions of employment are inappropriate. These relationships may ultimately result in conflict or difficulties in the workplace. If such a relationship currently exists or develops, it must be disclosed:

- The Manager or Employee who has influence or control over the other's conditions of employment has an obligation to disclose the relationship to the Department Head, HR or an Officer
- The other Employee involved in the relationship is encouraged to disclose the relationship to the Manager, Department Head, or HR.

Failure to cooperate with UHC to resolve a conflict or problem caused by a romantic or sexual relationship between Employees or those in positions of authority over another Employee in a

mutually agreeable fashion may be deemed insubordination and cause for immediate termination. The discipline policy will be followed to ensure fairness and consistency of measures undertaken.

The provisions of this policy apply regardless of the sexual orientation of any Employees involved.

100.18. Unsafe Conduct

Employees should not perform any unsafe act while on UHC premises (including parking lots) or while engaged in UHC-sponsored activities. Employees should use provided safety devices and follow safety regulations and procedures. Employees should not participate in the unauthorized use of vehicles or materials. Employees should not commit safety violations that endanger other Employees. Employees should use all motor vehicles and exercise equipment safely.

Unsafe conduct of Employees also includes endangering security at UHC. Examples of endangering security include, but are not limited to:

- Trespassing in restricted areas.
- Possessing or using any UHC confidential information in unauthorized ways.
- Assisting unauthorized individuals to enter the facility or use UHC property without proper approval.

Violators may be subject to disciplinary action including dismissal from employment and could result in civil or criminal penalties as well.

100.19. Solicitations and Distribution

In an effort to protect Employees from unwanted solicitations that can interfere with work duties and productivity or create tension and discord among employees, the following rules will apply to all of our staff.

Employees may not use UHC email for solicitations.

Employees may not distribute any literature or written materials that are not job related and approved by management during work time in any work area.

Management may make occasional exceptions to the above rules for certain charitable or other Company-sponsored activities or when required by law.

Anyone who is not an Employee is prohibited from entering our premises at any time to solicit support from our Employees for any organization or cause; or to otherwise proselytize, distribute literature, or sell or market products/services to our staff. Exceptions to this important rule may be made only for vendors or service representatives whose purpose is strictly related to our business functions and purposes, and then only with prior approval of our management.

100.20. Inspection

Company-owned property such as storage facilities, vehicles, desks, fitness room lockers, or other property is subject to inspection at all times. A request for inspection does not necessarily imply an accusation of wrongdoing. Failure to cooperate or consent may result in discipline, up to and including termination.

200. Whistleblower Policy

UHC requires Trustees, Officers and Employees to observe high standards of business and personal ethics in the conduct of their duties and responsibilities. As representatives of UHC, we must practice honesty and integrity in fulfilling our responsibilities and comply with all applicable laws, rules and regulations.

This Whistleblower Policy is intended to encourage and enable the raising of serious concerns internally so that UHC can address and correct inappropriate conduct and actions. It is the responsibility of all Trustees, Officers, and Employees to report concerns about violations or suspected violations of law, rule or regulation that govern UHC's operations.

UHC may not take adverse action against an Employee because the Employee, or a person authorized to act on behalf of the Employee, communicates in good faith:

- The waste or misuse of public funds, property, or manpower
- A violation or suspected violation of a law, a rule adopted by UHC, or regulation adopted by any recognized entity of the United States
- Gross mismanagement, abuse of authority; or unethical conduct as it relates to UHC

An Employee is presumed to have communicated in good faith if the Employee gives written notice or otherwise formally communicates the conduct described above to one of the following:

- A person in authority over the person alleged to have engaged in the conduct described above
- An Officer of UHC
- The Vice President of Human Resources
- Law enforcement, if the conduct is criminal in nature
- A trustee of the UHC Board of Trustees

UHC may rebut the presumption described above by showing that the Employee knew or reasonably ought to have known that the report is malicious, false, or frivolous.

UHC may not take adverse action against an Employee because an Employee participates or gives information in an investigation, hearing, court proceeding, legislative or other inquiry, or other form of administrative review held by UHC.

UHC may not take adverse action against an Employee because the Employee has objected to or refused to carry out a directive that the Employee reasonably believes violates a law of this state, or rule adopted by UHC, or regulation adopted by any recognized entity of the United States.

UHC may not implement rules or policies that unreasonably restrict an Employee's ability to document:

- The waste or misuse of public funds, property, or manpower
- A violation or suspected violation of any law, rule, or regulation
- Gross mismanagement, abuse of authority; or unethical conduct as it relates to UHC

300. Employee Benefits

300.1. Policy Statement

UHC provides Employees with important benefits to help contribute to their quality of life as well as their families. Regular UHC Employees who work 30 hours or more per week are eligible for all benefits as described in Section 300 Employee Benefits.

300.2. Health Benefits

UHC's Employee benefits program is designed to meet the needs of our diverse workforce. The benefit plans should help provide Employees financial protection as well as contribute to the quality of life for them and their families. During the in-process orientation at UHC, HR will provide Employees materials and answer questions regarding these health benefits. Employees will have 60 days in which to sign up for plan(s). For any life change (new baby, new spouse) that would qualify for changes to the plan(s) outside of the Open Enrollment period, Employees have 60 days to make the change. Employees may sign up on-line at PEHP (www.pehp.org) or see OurNet in OnBase for the link for all plans, which include:

- **Medical/Dental/Vision Plans:** A variety of medical, dental and vision plans are offered to help UHC Employees stay healthy, smile brightly, and look good.
- **Employee Assistance Program (EAP):** In recognition that everyone occasionally experiences life challenges that can be difficult to manage alone, UHC provides an Employee Assistance Program (EAP) for use by Employees and their families. EAP can help with marital and family counseling, stress, anxiety or depression, personal and emotional challenges, grief or loss, financial or legal problems, substance abuse or addictions, or senior care planning. EAP also offers classes at their offices, and sometimes onsite at UHC. Seeking assistance from the EAP will not jeopardize job security or career opportunities. Likewise, participation does not exempt an Employee from normal job requirements nor does it allow exceptions to standard work practices and policies. A Manager or HR may, from time-to-time, suggest or require an Employee to seek assistance from EAP for behavioral or other issues.
- **Health Savings Account (HSA):** An HSA is designed to help individuals and families pay and save for qualified medical expenses on a pre-tax basis. UHC Employees must be covered by a high deductible health plan (HDHP) to take advantage of an HSA. An HDHP generally costs less than traditional health care coverage. Money that Employees save on reduced insurance premiums may be contributed to an HSA.
- **Flexible Spending Accounts/Limited Flexible Spending Account (FSA/LFSA):** Employees can elect to pay for qualified health, vision, dental, and dependent care expenses with pre-tax dollars through a Flexible Spending Account (sometimes referred to as "Cafeteria Plan") under Section 125 of the federal tax code. Per IRS rules, Employees cannot contribute to both a medical FSA and an HSA during the same time. This limitation does not apply to dependent-care FSA or the limited-purpose FSA.
- **Life Insurance:** UHC provides at no cost to Employees up to age 70, Basic Group Term Life Insurance coverage equal to \$25,000; age 71 to 75 coverage equal to \$12,500; and age 76 and over in the amount of \$6,250. The Additional Group Term Life coverage provides \$150,000 in additional coverage for Employees if elected at a moderate cost. No underwriting is required for this amount if applied for within 60 days of hire. Additional coverage can be purchased above the \$150,000 level and requires filling out the Employee Health Statement for underwriting purposes. The maximum coverage for Employees is \$500,000.
- **Dependent Life Insurance:** Life insurance is available for Employees' dependents when certain optional life insurance benefits are elected.
- **Short-Term and Long-Term Disability Coverage:** While UHC does not offer Short-Term Disability, Long-Term Disability (LTD) is available through the Utah Retirement Systems (URS) at no cost to eligible Employees.
- **AFLAC:** UHC facilitates AFLAC coverage, a supplemental insurance is available for all Employees at an additional cost to help pay benefits that major medical insurance does not cover.

- **Workers' Compensation Insurance:** Workers' compensation provides benefits for the Employee for a job-related injury, illness, or accidental death. Employees are covered by this insurance beginning with the first day at work. UHC pays the full cost of coverage.
- **Unemployment Insurance:** UHC pays unemployment benefits as required by Federal and State laws.
- **COBRA:** Should an Employee ever lose medical and/or dental insurance coverage due to termination of employment, the Employee has the right to apply for Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) coverage. PEHP is the administrator of COBRA for UHC. When an Employee terminates from UHC and is enrolled in medical and/or dental benefits, the benefits will continue through the end of the month of termination. For example, if an Employee terminates on March 8, medical and/or dental coverage will continue through March 31. Once the insurance coverage runs out at the end of the month, a COBRA notification will be sent directly to the Employee by PEHP. The COBRA continuation period of benefits is 18 months.

300.3. Additional Benefits

- **Annual Clinics**

Annual Wellness Clinics i.e., Flu Vaccine Clinic and Healthy Utah Testing Sessions are provided by outside professionals at UHC. During the Flu Vaccine Clinic, additional types of vaccinations may be available to Employees and their families. Employees must show their driver license/or other photo ID, and their PEHP or other insurance card, or be prepared to pay with cash at the time of service.

- **Direct Deposit**

UHC requires Direct Deposit of Employees' paychecks to checking accounts, savings, or a combination thereof to any financial institution.

- **Education Assistance**

UHC will provide limited financial assistance in the form of tuition reimbursement for certain pre-approved course work for full-time Employees who have worked for UHC for not less than one full year. Educational assistance is neither an Employee right nor a guaranteed benefit. Approval is dependent upon availability of funds and proper approval.

UHC will reimburse the Employee for tuition, books, and fees. The Employee must disclose all sources of funding received for the educational program (i.e., scholarships, subsidies, grants, tuition reductions, etc.). The amount reimbursed by UHC will be calculated for only eligible expenses directly paid by the Employee and not reimbursed or paid for by any other funding source.

In determining which course work will be eligible for education reimbursement, the Employee will complete an Employee's Request for Education Assistance form found on Our Net and submit this to his or her Department Head for approval. Once approved, the form will be submitted and assessed by a UHC Officer to determine if the course work will directly enhance the Employee's effectiveness in their UHC job assignment and the measure of benefit that will result to UHC.

UHC will reimburse the Employee as follows:

- 75% for an approved business-related degree program (Associates, Bachelors or Masters) or courses directly related to the Employee's job from an accredited school. Accreditation of school must be completed by an approved agency of the US Department of Education. Accreditation can be verified through the US Department of Education database at ed.gov/accreditation.
- Total tuition reimbursement cannot exceed \$5,250 (or current amount of tuition reimbursement excluded as wages under IRS regulation) for approved course work to an Employee in a single calendar year.
- Reimbursement requests must be submitted within 60 days of course completion to ensure amounts are paid out in the appropriate fiscal/calendar years. Any exceptions must be approved by an Officer.

It is the Employee's responsibility to determine if the Education Assistance received from Utah Housing is taxable income.

Coursework must be taken outside of UHC's normal working hours, unless written exception is granted by a UHC Officer.

- **Nursing Mother's Room**

UHC supports nursing in the workplace by providing a private convenient location on the premises for Employees to nurse or express milk for later use. The lounge located off the first floor break room is the designated place for nursing or expressing milk. A lock is on the door to ensure privacy. Also, a small refrigerator within the lounge is to be used solely for the purpose of temporarily storing expressed milk. Nursing Mothers have priority use of the lounge. A sign-up sheet for the lounge is to be used so that Employees who use the lounge can be scheduled. For uses other than breastfeeding, Employees may use the lounge for periods of 20 minutes maximum. For nursing mothers, the time can be extended to 40 minutes. The sign-up sheet is located near the lounge door.

- **Personal Exercise Time**

Employees who work 30 hours or more per week are offered one paid 30-minute segment of exercise time each workday, Monday through Friday. These 30-minute segments are not cumulative and may not be carried forward. The exercise can be performed in the UHC exercise room or may constitute a walk/jog originating and ending at UHC's offices. Use of the exercise time to exercise away from UHC's facilities is not allowed. Scheduling of exercise time must be approved by the Employee's Manager. A Manager can deny or revoke exercise time at any time.

Employees should read and obey the rules for the exercise room posted on the bulletin board. Maximum time allowed in the exercise room must not exceed 60 minutes. Changing rooms/showers are located in the exercise room, and are to be used only for showering and/or changing, one Employee at a time. Do not leave soaps, towels, shampoos, or anything else in the showers/changing rooms or exercise areas when finished. Lockers are placed in the exercise room to contain personal items during the time an Employee is exercising. All personal belongings should be removed upon completion of each exercise time. Items left in the exercise area or changing/shower rooms will be disposed of after reasonable attempts are made to find the owner.

Employees may combine the 30-minute exercise time with a regular break or a lunch break

Employees must sign a Fitness Liability Waiver before using the UHC exercise facility. The UHC exercise facility is intended to be used by UHC Employees only and is not available to family or friends.

Music, podcasts, videos, etc. should be played at low volumes when alone in the room to avoid disrupting business occurring in other areas of the office. When another Employee is present, headphones must be used.

Employees who do not use the exercise time for exercise, whether by choice or prohibition by his or her Manager, are not entitled to declare such time as overtime.

- **Wellness Program**

UHC supports healthy living by incorporating a Wellness Program. The Wellness Program is to help Employees recognize the many benefits that come from making healthy choices on a daily basis. Increased awareness concerning personal health leads to better Employee morale, decreased absenteeism and increased productivity.

As described above, Employees are offered 30 minutes of paid exercise time during each workday (subject to approval by the Manager). Opportunities to improve personal health are offered through programs and challenges organized through both PEHP and UHC's Wellness Programs. All Employees are eligible and encouraged to participate. Scheduling of time for the Wellness Program must be approved by the Employee's Manager. A Manager can deny or revoke Wellness Program time at any time.

For information about Wellness Program, and how it works, contact HR.

- **Employee Development**

Through a coaching platform, Employees will be coached and mentored by Managers. The goal of coaching is to work with the Employee to solve performance problems and to improve the work of the Employee, the team, and the department. Employees who respond positively to coaching and improve their performance can become valued contributors to the success of UHC.

- **LinkedIn Learning**

This policy applies to all regular full- and part-time, UHC Employees, each of whom will have a LinkedIn Learning (LIL) license assigned to them that will permit access to the LIL system anywhere there is internet access. Temporary or leased Employees are not eligible to have a UHC-issued LIL license assigned to them. An Employee's license will be withdrawn when the Employee leaves UHC's employment.

Employees and Managers should collaborate regarding each Employee's professional development. It is an Employee's responsibility to seek new learning opportunities. It is a Manager's responsibility to coach his or her team and identify employee development needs. LIL offers a wide variety of online training courses, and can be a good tool to help with employee knowledge, skills and professional development.

Employees can access LIL training required by their Managers during their regular workday while on the clock. Employees should not access UHC-required LIL training outside of the regular workday or offsite without the express written consent of their Manager. All time spent on UHC-required LIL training must be reported on the Employee's timesheet as time worked. Employees are free to utilize LIL as they wish on their own time for personal training not required by UHC.

Following are a few scenarios and guidelines for Employees regarding online training/learning:

- You need to gain skills in your current role, you will be taking on new responsibilities, or you want to learn skills for a potential future position at UHC, and you and your Manager have established a development plan or agreed that using LIL will help to gain those skills. If your job allows flexibility to take the required course(s) during normal work hours, and your Manager agrees, you may take the course(s) and report the hours in Payroll software as "Work" and add a note stating "training time."
- Same as prior scenario, but your job does not have the flexibility to take a course during normal working hours. If approved by your Manager, you may take the course(s) outside of your normal working hours, which you should report in Payroll software the hours spent outside your normal workday as "Work" and add a note stating "LinkedIn training time" which time will be subject to overtime rules as outlined in Section 500.7 Overtime.
- You want to learn something for your own interest, it is not on your development plan, and not approved by your Manager. You may take the course(s) on your own time, outside normal working hours, which time will not be paid for by UHC.

300.4. Retirement Benefits

As a participating employer in the Utah Retirement Systems (URS) Plan, UHC Employees who are provided insurance, paid leave, and/or other benefits as specified by URS qualify for participation in retirement plans. There are different retirement plans and the Employee's individual eligibility within each plan is determined by URS as defined in Utah Code Title 49. There are differences for each plan in the UHC contribution amounts, employee plan vesting period, and potential required employee contributions. Tier 2 Employees (Employees hired after July 1, 2011 without previous service credit) also receive an additional 1.5% of retirement eligible salary in the URS 401(k) above the required URS contribution amounts.

In addition to the plans mentioned above, UHC offers 401(k) and 457B plans that Employees may individually contribute to. URS offers other investment opportunities through normal and Roth IRAs. For details see HR or find extensive information on the URS website at www.urs.org.

300.5. Holidays

UHC grants the following holidays with pay to all full-time and part-time Employees:

New Year's Day	Independence Day	Veterans Day*
MLK, Jr. Day	Pioneer Day	Thanksgiving Day
Presidents' Day	Labor Day	Christmas Day
Memorial Day	Columbus Day	

*Treated as a "floating holiday" that may be taken on or after Veterans Day by the end of the last full pay period of the fiscal year.

Holidays that fall on a Saturday are observed on the preceding Friday. Holidays that fall on a Sunday are observed on the following Monday.

- **Employees who work 30 or more hours a week:** Holiday pay (including the floating holiday) will be paid at 8 hours for the day or prorated for Employees who work between 30 and 40 hours per week. If Employee is scheduled to work more than 8 hours, the difference will need to come from vacation, comp, or administrative leave.
- **Employees on Unpaid Leave:** If any unpaid hours are taken during the pay period, the holiday pay will be prorated based on the hours reported. Exceptions to this policy must be preapproved by an Officer.

Working on a Holiday: If an Employee is required or elects, with the permission of the Manager, to work on a holiday, straight time in addition to holiday pay will be paid. See Section 500.7 Overtime for overtime qualifications.

300.6. Vacation Leave

UHC grants annual vacation with pay to eligible Employees.

- **Full-Time Employees:** Vacation accruals are based on years of service at UHC.
 - 4 hours per pay period/104 hours per year beginning hire date until end of 4-year anniversary
 - 5 hours per pay period/130 hours per year beginning start of 5-year anniversary until end of 9-year anniversary
 - 6 hours per pay period/156 hours per year beginning start of 10-year anniversary until end of 14-year anniversary
 - 7 hours per pay period/182 hours per year beginning start of 15-year anniversary
- **Part-Time Employees:** Regular part-time Employees who work between 30 and 40 hours per week earn pro-rated vacation hours based on hours worked during the pay period.
- **New Hires:** As a newly hired Employee with Manager's approval, vacation can be taken after two full pay periods.
- **Vacation Accrual Forfeiture:** Accrued vacation time in excess of a maximum according to length of service (320 hours for service through 5 years, 360 hours for 6 through 10 years, 400 for 11 through 15 years, and 440 for 16 or more years) is forfeited at the end of each calendar year. If an Employee is going to exceed this level by the end of calendar year, it is essential that time off be taken before the end of the year with Manager approval or the excess hours will be forfeited.
- **Payout of Vacation upon Termination:** Upon termination from UHC, Employees receive pay for unused earned vacation at their current rate of pay. Earned vacation time is defined as time earned through the termination date.
- **Effect of Paid and Unpaid Leave:** If an Employee takes leave with pay, vacation continues to be earned as a prorated amount based on leave hours used. If an Employee takes leave without pay, no vacation hours are earned.

- **Scheduling Vacation:** In scheduling vacations, UHC tries to accommodate Employee preferences. However, if an Employee requests vacation leave during busy periods or at times when co-workers have already requested vacation, alternate plans may need to be made. Managers are responsible for coordinating and approving in advance the vacation schedules of Employees to ensure that peak workload periods and staffing requirements are considered.
- **Requesting Vacation:** Employees must give notice before taking vacation by requesting leave from Manager as they have outlined. All requests for vacation must be approved in advance by the Manager.
- **Advances of Unearned Vacation:** UHC does not permit the advancing of unearned vacation time except for extraordinary circumstances with the permission of an Officer.
- **Coordinating Vacation with Other Types of Leave:** If a holiday observed by UHC falls on a regularly scheduled workday during an Employee's vacation, the holiday will be paid for and not treated as a vacation day.

300.7. Sick Leave

Paid sick leave is provided to eligible Employees. Employees may use paid sick leave when unable to report for work due to the following reasons:

- Caring for his or her own contagious or incapacitating illness or injury
- Caring for an ill dependent child, spouse, or parent
- Visiting a doctor or dentist or other care provider

Full-time Employees (30 or more hours worked a week) earn 4 hours of sick time for each pay period. Part-time Employees (less than 30 hours worked a week) earn sick leave on a prorated basis based on hours worked.

- **Effect of Paid and Unpaid Leave:** If an Employee takes leave with pay, sick leave continues to be earned as a prorated amount based on leave hours used. If an Employee takes leave without pay or is using Emergency Leave Bank time, no sick leave hours are earned.
- **Work Performed at Home:** There may be situations when it is in UHC's interest to permit an Employee to perform work assignments at home as needed and approved by the Department Head. For extended periods of time or when Employees are on ADA or other leave, the involvement of the VP of Human Resources is required.
- **Notice of Absence:** Employees who have knowledge in advance that they will be absent for health reasons must give their Manager advance notice, including the probable start date and duration of the absence. If a sudden illness makes it impossible for an Employee to request sick leave before the workday begins, the Employee should notify the immediate Manager about the absence at the beginning or before the scheduled workday by telephone, leaving a voice mail if the Manager is not reached directly on the attempted call. If an Employee is too ill to place the call, a relative or other responsible individual may place the call. An unexcused absence is grounds for termination. During an illness, Employees must keep their Manager informed of progress and expected day of return. With the permission of Manager, notice of absences, progress, and expected day of return may be made by text message or email.

- **Recording of Sick Leave:** The total hours absent each day due to illness are recorded on the bi-weekly timesheet and approved by the Manager.
- **Return from Leave Following Work-related Injury/Illness:** If an Employee intends to return to work after any absence which resulted from an accident or illness sustained on the job, written permission from a physician certifying the Employee is fit to work before resuming work duties is required.
- **Return from Leave Following Medical/Maternity Leave:** When an Employee returns from a medical/maternity leave, reduced number of hours to be worked may be requested for up to three months. Such requests are subject to the approval of an Officer. At the end of the reduced work schedule, the Employee must return to the normally scheduled workweek. An Employee may request a permanent reduction in work hours that will require an Officer's approval. A permanent reduction in work hours may result in the Employee being categorized as a part-time Employee. Leave accruals and other benefits are prorated or are not available on the basis of the reduced work schedule.
- **Leave During a Period of Long-term Disability:** After a waiting period of 90 days following a disabling event, Employees are eligible to receive Long-Term Disability (LTD) benefits for a disability due to an injury or sickness. LTD benefits, when applicable, may be used together with earned sick days to provide income up to a maximum of 100% of salary until such days are exhausted. LTD payments are based on 2/3 of the salary and extend to a maximum of two years. LTD benefits continue beyond two years in cases of permanent and total disability if caused solely by physical impairment. The monthly disability benefit is offset by other income, such as, Social Security Disability income. The plan includes a benefit for mental health disabilities and a benefit for partial disability. Some disabilities may not be covered under this plan. For details, contact PEHP. Service credit with URS accrues during the approved period of disability benefits.
- **Unused Sick Hours Disposition and Payout:** Employees who terminate employment with UHC before their fifth-year anniversary lose all their accrued unused sick leave hours. Any UHC Employee with 5 years of continuous service at UHC and with an accrued unused sick leave balance of more than 160 hours or more (see below) is considered an Eligible Employee for the Sick Leave Payout Program. Employees must cash out their unused sick leave once they are eligible during the regular annual disbursement process.

Each Eligible Employee is entitled to increase the Required Reserve from 160 to either 240 or 320 hours on an annual basis. Employees should give consideration to this increase if he or she believes a long period of sick leave might become necessary for circumstances such as, but not limited to, birth of a child, illness that may require a long recovery period, or care of an immediate family member for which normal sick leave is eligible.

Excess Hours will be converted to cash and paid to the all Eligible Employees annually based on Sick Leave ending balance after the last pay period ending in December has been processed. Unused sick hours in excess of the 160-hour reserve or more as described above will be cashed out at one-hundred percent (100%) of the Employee's current pay rate as of the payment of the Payout. An Eligible Employee's annual payment amount may be deposited into a tax deferred

401(k) or 457 retirement savings account (in accordance with IRS maximum thresholds) if requested in writing to the VP of Financial Services.

An Eligible Employee who retires or leaves UHC after their fifth-year anniversary is entitled to a payout of all unused sick leave hours, including the Required Reserve, as described above using the appropriate pay rate at time of separation.

- For payout to be eligible as compensation counting toward retirement, the payout must represent amounts of leave accrued in a single year.

300.8. Family and Medical Leave Act (FMLA)

Under FMLA, UHC provides up to 12 weeks of unpaid, job-protected leave in a rolling twelve-month period to eligible Employees for the following reasons:

- Incapacity due to pregnancy, prenatal medical care, or child birth.
- To care for the Employee's child after birth, or placement for adoption or foster care.
- To care for the Employee's spouse, son or daughter, or parent, who has a serious health condition.
- Serious health condition that makes the Employee unable to perform the Employee's job.

Military FMLA includes a special leave entitlement that permits eligible Employees to take up to 26 weeks of leave to care for a covered service member, when the employee is the spouse, son, daughter, parent, or next of kin of the service member, during a single 12-month period, as well as qualifying exigencies which may include attending certain military events, arranging for alternative childcare, addressing certain financial and legal arrangements, attending certain counseling sessions, and attending post-deployment reintegration briefings. A covered service member is:

- (1) a current member of the Armed Forces, including a member of the National Guard or Reserves, who is undergoing medical treatment, recuperation or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness; or
- (2) a veteran who was discharged or released under conditions other than dishonorable at any time during the five-year period prior to the first date the eligible Employee takes FMLA leave to care for the covered veteran, and who is undergoing medical treatment, recuperation, or therapy for a serious injury or illness.

- **Benefits and Protections:** During FMLA leave, UHC maintains the Employee's health coverage under any group health plan on the same terms as if the Employee had continued to work. Employees must continue to pay their portion of any insurance premium while on leave, details of which must be arranged with the VP or Assistant VP of Financial Services. If the Employee is able but does not return to work after the expiration of the leave, the Employee will be required to reimburse UHC for payment of insurance premiums UHC paid during leave.

Upon return from FMLA leave, most Employees are restored to their original or equivalent positions with equivalent pay, benefits, and other employment terms. A fitness-for-duty certification may be required in order to return from FMLA leave. Certain highly compensated Employees (Key Employees) may have limited reinstatement rights. Use of FMLA leave cannot result in the loss of any employment benefit that accrued prior to the start of an Employee's leave.

- **Eligibility for FMLA Leave:** An Employee is eligible to seek leave under the terms of the FMLA (“FMLA Leave”) if the Employee has worked for UHC for at least 12 months and has worked for at least 1,250 hours during the 12 months before commencement of the leave.
- **Definition of Serious Health Condition:** A serious health condition is an illness, injury, impairment, or physical or mental condition that involves either an overnight stay (more than 8 hours) in a medical care facility, or continuing treatment by a health care provider for a condition that either prevents the Employee from performing the functions of the Employee’s job, or prevents a qualified family member from participating in school or other daily activities.

Subject to certain conditions, the continuing treatment requirement may be met by a period of incapacity of more than three consecutive full calendar days combined with at least two visits to a health care provider or one visit and a regimen of continuing treatment, or incapacity due to pregnancy, or incapacity due to a chronic condition. Other conditions may meet the definition of continuing treatment.

If an Employee is absent for 3 days or more due to a serious health condition, this is considered an FMLA qualifying event and the Employee will start the FMLA process.

- **Use of Leave:** The maximum time allowed for FMLA leave is 12 weeks in the 12-month period or 26 weeks as explained above.

An Employee does not need to use this leave entitlement in one block. Leave can be taken intermittently or on a reduced leave schedule when medically necessary. Employees must make reasonable efforts to schedule leave for planned medical treatment so as not to unduly disrupt UHC’s operations. Leave due to qualifying exigencies may also be taken on an intermittent basis.

Employees taking intermittent or reduced schedule leave based on planned medical treatment and those taking intermittent or reduced schedule family leave with UHC’s agreement may be required to temporarily transfer to another job with equivalent pay and benefits that better accommodates that type of leave.

- **Notice and Scheduling of FMLA Leave:** Employees must provide 30 days’ advance notice of the need to take FMLA leave when the need is foreseeable. When 30 days’ notice is not possible, the Employee must provide notice as soon as practicable.

Employees must provide sufficient information for UHC to determine if the leave may qualify for FMLA protection and the anticipated timing and duration of the leave. Sufficient information may include that the Employee is unable to perform job functions; the family member is unable to perform daily activities; the need for hospitalization or continuing treatment by a health care provider, or circumstances supporting the need for military family leave. Employees also must inform UHC if the requested leave is for a reason for which FMLA leave was previously taken or certified.

Employees also may be required to provide a physician’s certification and periodic recertification supporting the need for leave. UHC may require second and third medical opinions at UHC’s expense. Documentation confirming family relationship, adoption, or foster

care may be required. If notification and appropriate certification are not provided in a timely manner, approval for leave may be denied. Continued absence after denial of leave may result in disciplinary action.

UHC will inform Employees requesting leave whether they are eligible under FMLA. If they are, the notice will specify any additional information required as well as the Employees' rights and responsibilities. If they are not eligible, UHC will provide a reason for the ineligibility.

Employees on FMLA leave must contact Human Resources at least two days before their first day of return.

- **Entitlement to Pay and Benefits During FMLA:** Where an Employee has accrued leave (sick, vacation, compensatory, administrative), the Employee can decide how this is to be used during FMLA Leave. For the duration of FMLA Leave, UHC maintains the Employee's health, dental, life insurance, and disability coverage provided the Employee pays the premium for such coverage on a timely basis while Employee is on unpaid leave. During FMLA Leave, the Employee's share of the premium is deducted from the Employee's pay if using any accrued leave. If the Employee chooses unpaid FMLA Leave, the Employee pays through billing arrangements with the VP or Assistant VP of Financial Services. If any payment due is more than 30 days late, UHC may cease providing the benefits.
- **Fraudulent Use of FMLA:** Fraudulent use of FMLA by an Employee is grounds for disciplinary action including termination.

300.9. Emergency Leave Bank (ELB)

UHC has established an Emergency Leave Bank (ELB) program for Employees who experience a catastrophic event (defined below) such as a natural disaster or an illness or accident that causes a severe impact resulting in a need for prolonged absence from work in excess of their available sick, vacation, or compensatory leave. UHC is the administrator and a contributor of resources to the ELB program.

- Money is set aside in the ELB from (1) Employees' forfeited excess accrued annual leave hours not used by the end of a calendar year (see Section 300.6 Vacation Leave) (2) from unused sick leave that Employees with less than 5 years employment at UHC lose at termination (see Section 300.8 Sick Leave), and (3) from voluntary non-refundable Employee contributions that may be made when Financial Services opens a contribution period.
- **Catastrophic Events:** An Employee desiring to make a request to utilize the ELB must have a situation that will require the extended absence of the Employee from work and result in a loss of income to the Employee due to the exhaustion of all Employee's available paid leave and that meets one of the following criteria:
 - Personal or Family Health Related Emergency - Critical or catastrophic illness or injury of the Employee or an immediate family member
 - Other Personal Crisis - A personal crisis of a severe nature that directly impacts the Employee, such as a house fire or earthquake impacting the Employee's primary residence

- **Contributions to ELB:** Eligible Employees may contribute hours, which will be converted into dollars at the contributor's current pay rate. For example, it has been determined that Employee A is eligible for the ELB. Employee B wishes to contribute 8 hours to the ELB. Employee A makes \$10 per hour. Employee B makes \$15 per hour. The calculation is as follows: Employee B contribution rate x hours {\$15 x 8 = \$120}. Employee A then receives value/hourly rate of receiving Employee, or 12 hours of emergency leave {\$120/\$10 = 12 hours}. All amounts and hours will be calculated by the payroll administrator, thus ensuring confidentiality.

Employees who contribute leave from any unused sick, vacation, or compensatory leave balance must adhere to the following requirements:

- Employee contributions to the ELB will only be accepted within the timeframe announced to be "open for contributions" via email. Contributing Employees must notify, via email, the VP of Financial Services with the number of hours and which leave category from which the hours should be deducted.
- Contribution minimum: 4 hours
- Contribution maximum:
 - 40 hours
 - No more than 50 % of Employee's current balance in either sick or vacation leave may be contributed.
 - 100% of compensatory leave may be contributed.
- Employees who contribute to the ELB must have a remaining minimum balance of 40 hours after the contribution is made in whichever category (sick or vacation) from which the contribution is made.
- Employees cannot borrow against future leave to contribute.
- Employees who are currently on an approved leave of absence, including FMLA, cannot contribute sick or vacation leave.

Contributing Employees' names and amounts of their donations are confidential and will not be disclosed.

- **Eligibility:** Employees who request leave from the ELB must:
 - Be employed as a non-temporary Employee with UHC for a minimum of 6 months
 - Eligible to accrue sick, vacation, or compensatory leave
 - Contributed a minimum of 16 hours to the ELB within the past 36 months (an exception may be considered but must be approved by two Officers)
 - All of the requesting Employee's sick, vacation, and compensatory leave has been exhausted or be anticipated to be imminently exhausted before a request may be approved
- **Employee Request for ELB Hours:** The Employee must submit a completed Request/Authorization to Participate in ELB (Form) along with other documentation (e.g. medical provider letter of recommendation, property damage assessment including a statement of habitability of the residence, etc.) to his or her immediate Manager to initiate the process. In situations where the Employee is physically unable to complete the Form, Employee's immediate Manager may assist in completing and submitting the Form to VP of Human Resources or an Officer. Employee must identify in the Form, to the best of his or her knowledge, the expected duration for which the hours are needed. Department Head will recommend whether to approve the Employee's request.

All medical information regarding an Employee is confidential and will not be disclosed to anyone not involved in the review and ELB approval process. All documents provided for approval of ELB request will be kept in the Employee's HR file.

Conditions associated with normal pregnancy, delivery (including C-sections), and bonding with the child are not eligible events for which ELB hours will be granted.

Employees may not be gainfully employed at another job while receiving ELB hours.

- **Approval of ELB Request:** The ELB is not an Employee right and each case must be reviewed by two Officers who may approve an ELB regardless of eligibility for FMLA leave. Factors that will be considered when reviewing an Employee application to use ELB hours include:
 - The Employee's leave usage history to determine if the Employee has used his or her leave in a judicious manner
 - Duration of employment
 - Anticipated duration of the emergency situation
 - Whether the situation meets the definition of catastrophic
 - Previous contribution of hours to ELB
 - Use of ELB in the past
 - Appropriate documentation (e.g. medical provider letter, etc.) has been provided
- **Extension of ELB:** If the situation continues beyond the initially identified duration stipulated in the Form, and ELB balance remains available, and Employee has not yet reached the ELB leave limit of 320 hours, the Employee (by teleconference if necessary), Department Head, and HR shall meet to review the status of the situation to determine whether or not the ELB should be extended beyond the initially approval duration. Intermittent use of the ELB may be considered for follow-up treatment(s) or directly-related recovery or reparation over a period of time.
- **Leave Accruals while Using ELB Hours:** Employee shall accrue at his or her normal rate, vacation and sick leave during the time Employee is receiving the benefit of an ELB. Any leave accrued must be used prior to using ELB hours.

300.10. Pregnancy Leave

If Employees are eligible for FMLA, pregnancy leave is taken as FMLA leave. Employees have 12 weeks for pregnancy leave, minus any previously used FMLA Leave taken during the prior 12 months (see Section 300.8 - Family and Medical Leave Act (FMLA), subsection "Tracking of FMLA Leave"). This leave can be taken using available time off or unpaid leave.

300.11. Unpaid Leave of Absences

Absences that occur when vacation, personal and sick leave are exhausted are treated as unpaid leave. Employees on Unpaid Leave will not accrue any vacation or sick leave. Employees should be aware that unpaid leave will affect retirement benefits by reducing the amount of compensation counted by URS as eligible earnings as a pension is calculated and is contingent upon an average of 20 hours worked or paid leave.

- **Eligibility:** With Department Head approval and at the discretion of an Officer, full-time and part-time Employees may be granted an unpaid leave of absence up to a maximum of three months depending on Department needs and other considerations.
- **Extended Absences from Office:** Unusual absences from UHC offices (“Extended Absences”) will generally be those non-routine, longer-termed, Employee-initiated absences other than absences associated with routine illnesses, routine vacation, routine compensatory time-off, or such other absences of a routine nature. The absences must be approved by an Officer. Examples would include, but are not limited to:
 - Absences related to the Family Medical Leave Act
 - Absences related to extended recuperation following illness or accident
 - Absences related to military service
 - Other absences authorized by an Officer
- **Requesting Approval for Extended Absence:** A written request for an extended absence must be submitted by the Manager to an Officer at least three weeks prior to the requested leave date using the Employee Extended Absence Notification form indicating if the Employee will be on a No-Work Leave or a Some-Work Leave.
 - **No-Work Leave:** When UHC has been advised by an independent professional that a given Employee is not able to (and therefore, should not) perform basic UHC-related functions while on Extended Absence. Employees with a No-Work Leave status will have no access to UHC working files to include email files, networking files, etc. All UHC equipment and property will be taken into possession by the Manager.
 - **Some-Work Leave:** Employees who have not been work-restricted by a professional while on Extended Absence may be able to perform a limited amount of UHC-related work. Generally, this limited amount of work would be performed from a remote location, utilizing remote-access technology or other methodologies, but due to conditions or situations surrounding their absence they cannot physically come to UHC’s office to perform such work. An Officer may restrict the number of hours worked that a Some-Work Employee can charge on their bi-weekly Payroll Time report.
- **Benefits Coverage:** During the period of unpaid leave of absence, vacation and sick leave is not earned and holiday pay is not granted. Insurance benefits (health, dental, long-term disability, and life insurance) can be maintained if the Employee pays their portion of the premiums directly to UHC for the duration of the leave. Payment arrangements should be made in advance through Financial Services.
- **Failure to Return to Work after an Extended Absence:** In the event that an Employee does not return to work prior to or at the end of this authorized period of absence, employment with UHC may be terminated.

300.12. Time Off Without Pay

For situations where Employees do not have enough paid leave of any type to cover a full paycheck and the Unpaid Leave of Absence (Section 300.11) and Family and Medical Leave Act (Section 300.8) policies do not apply, Department Heads are authorized to approve limited time off without pay that is infrequent, and less than 20 hours per pay period. Officer approval is required if an Employee requests more than 20 hours of time off without pay in any calendar quarter.

300.13. Administrative Leave

An Officer may award Administrative Leave to Employees at different times during the year. A use-by date will also be provided at the time the Administrative Leave is awarded, and if not used by this date, Administrative Leave will be forfeited. Administrative Leave is listed in the time sheet system and is to be chosen when taking this type of leave. Administrative Leave is not paid out upon termination or when more than the required hours worked are reported during a workweek or pay period.

300.14. Bereavement Leave

UHC recognizes the importance of family and the difficulties Employees may face following the loss of a loved one. For that reason, UHC grants Employees bereavement leave in accordance with the following provisions.

Following the death of an immediate family member, eligible Employees may take off up to 24 hours with pay. Bereavement Leave will be pro-rated based on hours worked for part-time Employees. Employees should work with their Manager on the details of taking this time. The immediate family means relatives of the Employee or spouse including in-laws, step relatives, legal ward/guardian, or equivalent relationship as follows:

- Spouse/Domestic Partner
- Parents
- Siblings
- Children

- Grandparents
- Grandchildren

Normally, it is expected that the time off would be taken during the week following the death. However, Employees with legal responsibility for settling a deceased an immediate family member's affairs can use part of the 24 hours for this purpose at a later time.

300.15. Military Leave

UHC grants leaves of absence required for Employees' military service in accordance with applicable laws.

300.16. Jury and Witness Duty Leave

UHC recognizes and respects its Employees' civic obligation to make them available for jury service or when summoned as a witness in a court proceeding.

- **Pay While on Duty:** Any witness fees and jury fees, up to the amount of regular compensation, must be turned over to UHC, and UHC will pay the Employee's regular rate for the time taken for jury duty. Employees may retain any court reimbursement for expenses.
- **Requesting Leave:** If an Employee is summoned for court duty, the summons or other evidence must be presented to the Manager in order to be granted leave with pay for time lost from the regular work schedule while on court duty. The summons or other evidence must be presented to the Manager as soon as possible following receipt. The Manager will notify HR and Financial Services.

- **Return from Court Duty:** A failure to make a timely return from court duty is treated as an unexcused absence.
- **Personal Litigation:** Court leave is not allowed for Employees engaged in personal litigation. In such cases, Employees must use available leave or take leave without pay.

300.17. Voting

We encourage Employees to exercise their voting rights in all municipal, state, and federal elections. Under most circumstances, it is possible for Employees to vote either before or after work. If it is necessary for Employees to arrive late or leave work early to vote in any election, Employees should arrange with their Manager no later than the day prior to Election Day. Up to 2 hours of paid time may be granted by the Manager.

400. Employment Classification, Records, and Status

400.1. Nature of Employment

The State of Utah created the Utah Housing Corporation (UHC) through legislation as an independent corporation. UHC is exempt from certain state laws that otherwise generally apply to state entities. UHC is exempt from the Utah State Personnel Management Act; therefore UHC Employees are not covered by career service or classified service provisions of state law. The Board of Trustees and the President of UHC have sole authority over all personnel matters.

400.2. Employee Types

The Fair Labor Standards Act ("FLSA") establishes two broad employment categories, exempt and non-exempt. All Employees, whether full-time, part-time, or temporary, are classified as exempt or non-exempt for overtime and minimum wage requirements. Employees are advised of their particular classification upon being appointed to a UHC position.

Exempt Employees: Exempt Employees are generally not subject to federal and state overtime requirements. An Employee is exempt if he or she generally works in an executive, administrative, professional or other capacity as defined by the Fair Labor Standards Act (FLSA). A UHC exempt Employee receives a salary and is a full-time employee. See Section 500.7 Overtime for further policy information.

Non-Exempt Employees: Non-exempt Employees are entitled to overtime pay of one-and-one-half times their regular rate for hours worked in excess of 40 in any workweek. Any Employee who is not classified as exempt is considered as non-exempt. Overtime of more than 15 minutes per day must be authorized in advance by Manager. See Section 500.7 Overtime for further policy information.

Part-Time Employees: Some positions at UHC have been structured as part-time. Part-time Employees who work a minimum of 30 hours per week are eligible for the full range of UHC benefits with leave benefits being prorated. Part-time Employees who work less than 30 hours per week are not eligible for benefits. See Section 300 Employee Benefits for further details.

Temporary Employees: There are two types of temporary Employees, those who are directly hired by UHC and those who are employed by an external service provider. Temporary Employees may work full time but are expected to be at UHC for a limited period of time only and are not eligible for any benefits.

400.3. Position Descriptions

Within each Department, Position Descriptions will be developed, maintained, and modified as needed for each position.

Each Position Description will contain:

- Job title
- Characteristics distinguishing the position
- Essential functions of the position
- Statements of qualifications for placement in the position
- Knowledge/experience and education level needed for the position
- Band and grade(s) for the position
- Exempt vs. non-exempt status
- Full time, part time or temporary
- A statement that the position description is not exhaustive and can be changed to meet UHC's needs

When substantial changes occur in the position, the Manager will modify the Position Description as needed and only after approval of the Department Head and a UHC Officer. If a Position Description is updated while the position is filled, Employee(s) in said position will be informed by the Manager and will sign indicating their understanding. A copy will be given to the Employee with the original given to HR. Department Heads will review the position descriptions for their staff annually. In all cases, an Employee's Manager shall make appropriate modifications to, or prepare a new Position Description, reflecting changes such as promotion, transfer, reclassification or demotion or within one-month of any change.

400.4. Recruitment

In all internal and external recruitment and selection efforts, UHC makes every effort to ensure equal employment opportunity for all persons.

When a new position is approved or when a vacancy exists, the Department Head will follow established procedures in requesting to hire someone for the position to be filled, identifying particular skills/requirements needed, and forwarding to HR the Position Description for this position. A posting is then developed by HR in cooperation with the hiring manager, and posting of the job is completed utilizing a third-party system. Hiring managers generally will be deeply involved in conducting the remaining recruitment tasks, such as, reviewing applications and resumes, selecting appropriate candidates, testing, interviewing and selecting the successful candidate, though HR will assist as needed.

In order to inform existing UHC Employees of opportunities for advancement and/or change within UHC, HR will notify Employees of openings by email, including a link to view the posting and apply. Employees are encouraged to share the posting through social media. Job openings are also posted on the UHC website. If an Employee believes he or she is qualified for a posted position, the Employee should apply through HR.

Applicants for employment may be examined, where determined appropriate by the Department Head in consultation with the VP of Human Resources, by the use of position-related test instruments and procedures designed to measure or predict likely success in the position.

Administration of examinations shall be performed by the HR Department and will typically provide for:

- Obtaining references
- Security of examinations and scores
- Timely notification of applicants in advance of the testing schedule
- Elimination from consideration of those applicants who abuse the process
- Unbiased evaluation and results
- Reasonable accommodation of persons with disabilities as needed and/or required by law

On occasion when specific technical talent is required, a recruiting service may be utilized for hiring a new Employee. Upon approval of one of the officers, a department head may work directly with a recruiter who will vet all potential candidates, arrange interviews, and coordinate the hiring process. The department head is still required to complete the necessary HR forms with associated approvals. These Employees do not require reference checks but must complete a job application and pass the mandatory background checks as other Employees.

400.5. Employee Eligibility to Work

All Employees hired on and after November 7, 1986, as a new hire or rehire must provide verifiable documentation of their identity and eligibility for employment in the United States as required under the Immigration Reform and Control Act of 1986. HR will be responsible for verifying the identity and employment eligibility of these Employees and completing all sections of the Employment Eligibility Certification Form I-9 in conformance with Immigration and Naturalization Service (INS) Regulations. The I-9 form shall be maintained in a file separate from the Employee's personnel file.

In addition, all Employees must be verified as eligible to work in the United States. This verification is done through E-Verify by HR. All new Employees must be verified within 3 days of hire date.

400.6. New Hire Orientation

UHC strongly believes in the importance of acclimating new Employees to the organization. With that goal in mind, all new hires participate in an orientation program that begins on their first day of work. An orientation program is designed to help new hires feel welcome and inform them of those things UHC offers its Employees, along with instruction on certain protocol, such as security matters, convenience locations, etc.

Orientation responsibilities are shared between HR and the new hire's Manager. HR serves as part of the official welcoming team and communicates policies, benefits information, insurance plans, and obtains signatures for waivers and consent forms. Managers are responsible for initially greeting new Employees and introducing them to co-workers and explaining specific job or department duties, procedures, and responsibilities. Managers are responsible to orient new Employees to location of toilet rooms, break rooms, employee entrance and use of the alarm system and entry cards. Managers should make every effort to introduce new Employees to other UHC staff and Officers.

On both the first and subsequent days of employment, newly hired Employees are required to complete and turn in a number of employment-related forms and official documents. All new hires are expected to promptly and accurately complete these forms and records. Throughout the

orientation period, all new Employees are encouraged to ask questions and seek guidance on any procedures, subjects, or issues affecting their jobs or employment relationships.

Following the hire date, to enhance understanding of the specifics of the position, Managers shall review with the new Employee the Essential and Additional Functions assigned to the position as listed on the Position Description. This review provides an opportunity to answer questions that the new Employee may have as well as to establish mutually agreed-upon goals for the initial evaluation period and beyond.

400.7. Anniversary Date

The first day an Employee reports to work is the official anniversary date. The anniversary date is used to compute various benefits described in this Handbook. If an Employee has worked as a temporary Employee and then is hired by UHC as a non-temporary Employee, the latter date will be the official anniversary date.

400.8. Promotions and Transfers

UHC believes that its Employees are its most important asset. UHC is committed to training and career development to help Employees achieve excellence in their position or to prepare for advancement as opportunities present themselves at UHC.

Promotions and lateral transfers are based on job-related criteria that include a review of qualifications, skills, knowledge, abilities, experience, and educational backgrounds among other factors. Although UHC prefers to promote internal Employees, management reserves the right to hire from outside the organization when deemed appropriate.

An Officer may change an incumbent's salary to properly reflect an increase in responsibilities. This action may be the result of a title change of the incumbent's position, a change to the Employee's Band and Grade scale (see Section 600.4 Compensation Ranges) or may result from the Employee moving to another position.

If the promotion results in the Employee moving to another position, the new salary shall be increased to at least the minimum of the new range.

To be eligible for promotion, an Employee must meet the minimum qualifications specified in the position description for the position.

400.9. Reclassification

If a classification or compensation study changes any position to a lower Band/Grade scale (see Section 600.4 Compensation Ranges), any incumbent of the affected position shall retain his or her existing salary; however, increases in salary for either Cost of Living or Merit may not be forthcoming until the incumbent's newly assigned Band and Grade and related Utah Housing Pay Range match the existing salary.

When an individual Employee voluntarily accepts an appointment to a position that has a lower Band or Grade level than the position previously held, an Officer may reduce the incumbent's salary to reflect the reduction in responsibilities.

If a classification or compensation study changes the salary range allocation for a position to a higher Band/Grade scale, any incumbent of the affected position shall have his or her salary adjusted at least to the minimum of the new Pay Range. Such adjustments are given at an Officer's discretion based on specific case-by-case circumstances and consistent with the increase in responsibilities given to the Employee.

400.10. Demotions

An Employee whose position is changed for cause or disciplinary purposes may receive a reduction in Band/Grade scale (see Section 600.4 Compensation Ranges) and a corresponding reduction in the Pay Range and salary in an amount deemed appropriate by an Officer. The new salary rate, however, must be within the Pay Range of the position to which the Employee was demoted. The salary rate may be reduced in the case of demotion even if the Pay Range is not reduced.

400.11. Employee Records

UHC establishes and maintains personnel files (which may be in paper or digital form) to help manage its human resources and to comply with various federal and state legal requirements. Records maintained in personnel files include employment applications, tax withholding forms, benefit election and beneficiary designation forms, pay increase and promotion reports, and other personnel actions.

Keeping the personnel file up to date is important to Employees with regard to pay, deductions, and other matters. It is the Employee's responsibility to make sure HR receives any changes to the following information:

- Legal name
- Home address
- Home and mobile telephone numbers
- Personal email address
- Person to call in case of emergency
- Number of dependents (names and birth dates)
- Marital status
- Change of beneficiary
- A driving record or status of driver's license if operating a UHC vehicle
- Military status
- Exemptions on the W-4 tax form
- Completion of educational or training courses
- Position description
- Any other items UHC should know about

Mobile phone numbers and personal email are collected and entered into software designed to notify employees of building closures, late starting times for reasons such as heavy snowfall and other critical situations. In addition, the following are kept in separate, confidential files: I-9s; medical conditions relating to workers' compensation, disability accommodation, and Family and Medical Leave Act arrangements; as well as certain types of correspondence applicable to employment.

Access to Personnel Records: UHC's policy is to respect individual privacy and to maintain all personnel records as confidential. No private information or personal data about an Employee is shared inside or outside UHC without prior consent except for legitimate business needs of UHC or

when it is required to by a court order. UHC exercises every reasonable safeguard to ensure that personnel information is protected from unauthorized accessibility or improper use. Unauthorized access to personnel files and misuse or improper disclosure of Employee information constitutes grounds for immediate discipline and/or discharge.

Employee Emergency Contact information entered in payroll software is used in case of a critical situation/emergency when an Employee cannot contact a family member or friend personally or when an Employee cannot be located. The contacting of the emergency contact will be conducted by the Department Head or a UHC Officer.

Employees may have access to review or obtain a copy of the contents of their own personnel file upon reasonable notice to HR. If an Employee disagrees with any information contained in the personnel file, a request may be made by Employee for its removal or correction and it may be removed or changed if mutually agreed upon between the Employee and an Officer. If such an agreement is not reached, the Employee may submit a written statement explaining the reason for his or her position, which will be placed in the personnel file.

UHC Officers and the VP of Human Resources will have unrestricted access to all contents of all personnel files. Compensation related contents, social security number, tax withholding information, benefit plans of all employees may be reviewed by the VP of Financial Services. Managers may review compensation contents of those Employees who are directly or indirectly under their supervision in the presence of HR.

If others request to review the contents of a personnel file, the request must be submitted in writing to the VP of Human Resources, specifying the individual items being requested and the purpose for which they are being requested. A request of this nature will generally occur when an existing Employee is applying for a position within a different UHC department. Before permitting access to the personnel file, a UHC Officer must approve the request and the Employee will be notified of the request. If approved by a UHC Officer, the VP of Human Resources will make copies of the individual items requested within a reasonable period of time and provide them to the requesting party.

Use and Release of Information: HR is responsible for all Employee information that is physically maintained or electronically stored in the HR Information System. Release of Employee information is carefully controlled. HR will retain a record of any request or release of information remitted in the Employee's personnel file. Managers will not respond to requests for verification of employment or references from prospective employers or other entities or parties, but will refer any request they receive to HR.

- **Public Information:** UHC is required by Utah Code 63A-3-402(6)(a) to submit employee compensation detail information on a basis consistent with its fiscal year to the Utah Public Finance Website (UPFW) at least once per year and within three months after the end of the fiscal year (UT Admin Code R25-10-4). The required information includes employee compensation detail information with break out of the following fields for each Employee:
 - Name
 - Hourly rate
 - Gender
 - Job Title
 - Total wages or salary

- Total benefits only
- Incentive awards
- Reimbursements
- Paid leave if recorded separately from wages or salary
- Prospective Employer Requests: HR provides general references on a former or a current Employee to prospective employers to include:
 - Dates of employment
 - Position title with brief description
 - Salary range for the Employee's band/grade
 - Determination to end employment with UHC as either voluntary or involuntary

UHC does not disclose an Employee's salary or other personal information without Employee's written consent, except to an authorized entity such as a State or Federal agency or a court of law.
- Verification of Employment for Outside Entities: At times, financial institutions, governmental agencies, creditors, and residential property managers will contact UHC for information on a current or former Employee to include:
 - Employment status at UHC whether currently or past employed
 - Current or last job title
 - Dates of employment
 - Current, past, or final salary paid
 - Breakdown of pay (i.e., regular wages, overtime, etc.)

All such requests of this type must be referred to and handled by HR. Responses to written requests for verification of employment will be made only when accompanied with the current or former Employee's signed authorization to release such information. The written verification will be completed by HR or Financial Services and returned directly to the requesting party. Telephone requests for verification of employment will be limited to confirming information stated by the external party.
- Court Orders: UHC may be required under the provisions of the State of Utah's public records law or by legal process or court order to release some of the above information to outside parties. As such requests for personnel information are made, HR confers with a UHC Officer and makes a case-by-case determination that complies with UHC's legal obligations.

400.12. Letters of Recommendation

All letters of recommendation for Employees must be submitted to and approved by the VP of Human Resources before being provided to either an Employee or prospective employer.

400.13. Nepotism

No Trustee, Officer, or Employee of UHC may take part in any hiring or employment matter relating to a family member. If a hiring or employment matter arises relating to a family member, then the Trustee, Officer, or Employee of UHC must advise the UHC President of the relationship and must be recused from any and all discussions or decisions relating to the matter. This prohibition shall apply notwithstanding the exceptions contained in Utah Code Ann. Section 52-3-1.

No Trustee, Officer, or Employee of UHC may take part in any contracting decision relating to a family member or relating to any entity in which a family member is an officer, director, partner, or investor, or in which a family member owns or controls 10% or more of the stock or other ownership interests of such entity. If a contracting matter arises relating to a family member, then

the Trustee, Officer, or Employee of UHC must advise the UHC President of the relationship and must be recused from any and all discussions or decisions relating to the matter. If a contracting matter arises relating to a family member of the UHC President, then the UHC President must advise the UHC Board of Trustees of the relationship, and the UHC President must be recused from any and all discussions or decisions relating to the matter.

Employees may not supervise or be supervised by a family member who is also employed at UHC. For the purposes of this policy, the term "family member" shall mean an Employee's spouse, siblings, step-siblings, siblings-in-law, parents, step-parents, parents-in-law, children, stepchildren, children-in-law, and any person living in the same household as the Trustee, Officer, or Employee of UHC. Any proposed variance from this policy must be discussed with the VP of Human Resources and approved by the UHC President in writing.

Employees must disclose relationships that may be covered by this policy.

400.14. Employee Liability

Under provisions of the Utah Governmental Immunity Act (GIA), Section 63G-7, except as provided otherwise, UHC and its employees are immune from suit for any claim that results from the exercise of a governmental function. An Employee who becomes aware of any occurrence that may give rise to a lawsuit, who receives notice of claim, or is sued related to an incident arising out of their employment, shall give immediate notice to his or her immediate Manager and the President. Defense and indemnification will be provided to an Employee for most claims not involving fraud, willful misconduct, malice or claims resulting from actions while an Employee is under the influence of alcohol or a controlled substance. If a lawsuit results against an Employee, the GIA requires that the Employee must also make a written request to the President for defense within ten calendar days of receiving notification of the lawsuit.

500. Time and Attendance

500.1. Policy Statement

Utah Housing Corporation (UHC) is committed to helping Employees face the demands of work, family, and life-related issues by offering a variety of possible work schedules. These schedules provide Employees with increased flexibility with their work schedule while allowing UHC to maintain a progressive and productive work environment.

UHC Employees may request an alternative work schedule in order to accomplish both work and personal goals. Employees may also request authorization to work remotely. Requests will be granted when, at the discretion of the Department Head and the Manager (if applicable), the alternative work schedule or remote working provides sufficient coverage for individual departments and meets the needs of UHC's operations with no expense to productivity or quality output. Employees may also be required to work from a remote location for safety reasons or when emergency situations demand it. Employees may also be authorized to work remotely when engaged in personal or business travel.

500.2. Regular Business Hours

UHC's regular working hours are 40 hours from 8:00 a.m. to 5:00 p.m., Monday through Friday for non-exempt Employees. Exempt Employees are required to work 80 hours during the Pay Period. UHC's reception areas are staffed from 8:00 a.m. to 6:00 p.m., Monday through Friday. Employees are expected to be at their workstation and ready for work during scheduled work shift. An

Employee wishing to opt for an Alternative Work Schedule must complete an *Alternative Work Schedule Request* form and submit to his or her Department Head and Manager (if applicable) for approval.

500.3. Pay Period vs. Work Week

Pay Period is the two-week period that begins on Saturday at 12:00:00 a.m. (midnight) and ends at 11:59:59 p.m. the second Friday afterward. The Pay Period is not flexible and is the same for all UHC Employees. If elected through an alternative work schedule, the Pay Period will not be the same as the Employee's Work Week.

Work Week refers to a 40-hour period that begins on Saturday at 12:00:00 a.m. (midnight) and ends at 11:59:59 p.m. the following Friday unless the Employee has opted for something different as specified on the Alternative Work Schedule Form (see Section 500.4).

Each full-time Employee should accurately reflect their scheduled work hours daily in the timesheet system. If an exempt Employee has elected for a compressed workweek, they should have 44 and 36 hours respectively for their workweeks. If an Employee is hired to work less than 40 hours per week, the Employee is considered part-time. Hours recorded may be work, vacation, sick, holiday, comp time, time off without pay, and so forth. Part-time Employees are required to account for their time in a similar manner so that the total hours equals the hours they are hired to work or more if the Manager authorizes the part-time Employee to work more hours from time to time.

The workday for full-time Employees includes an uncompensated 30-minute or 60-minute lunch break and two compensated 15-minute work break periods; one in the morning and one in the afternoon. Part-time Employees breaks will be determined by hours scheduled to work. These time periods may not be adjusted or accumulated to accommodate a shorter workday. However, a Manager may permit an Employee to take a longer lunch break provided the Employee begins a workday or ends work a workday to accommodate that longer lunch break. Employees may not work through their lunch break and charge overtime on their timesheet without prior approval from their Manager.

500.4. Available Alternative Work Schedules

Several alternative work schedule options are available to full-time Employees. In all cases, an Alternative Work Schedule is intended to require each full-time Employee to work a 40-hour Work Week for straight pay and is not intended to enable an Employee to work more than 40 hours or collect pay at a higher rate than straight time.

Compressed Work Week is a Work Week that contains alternative work schedules that include one extra day off (flex-day) in every two-week Pay Period. In order to offer a compressed Work Week option, the Work Week for all participating non-exempt Employees will run from beginning of chosen flex-day lunch start time to the following chosen flex-day lunch start time, both must be the same day of the week (i.e., Friday). UHC has two compressed Work Week options for an Employee to choose from with Manager approval.

- Option 1: An Employee works eight 9-hour days, one 8-hour day, and one flex-day off within that two-week Pay Period.
- Option 2: An Employee works five 8-hour days, four 10-hour days, and one flex-day off within that two-week Pay Period.

Flextime offers an Employee, whether full time or part time, flexibility in scheduled starting and ending times. Starting times may be no earlier than 6:00 a.m. Ending times may be no later than 7:00 p.m. All flextime schedules must have Department Head and Manager (if applicable) approval.

Employees are required to take a daily uncompensated lunch break of a minimum of 30 minutes as approved by the Manager.

The Manager is responsible for identifying if any of the aforementioned alternative work schedules are adequate to ensure that productivity and client service does not suffer. A Department Head may require an entire work group within a Department or an entire Department to convert to one or more of the above alternative scheduling options or conversely prohibiting a work group or Department from participating in any alternative work schedule. To determine whether an Employee's request for an individual alternative work schedule is appropriate, the Manager will assess the reason for the request, the impact on UHC and the outcome on productivity, work quality, client access, and absenteeism. Alternative work schedules are not appropriate for some positions and are not a universal Employee benefit. The nature of the Employee's work and responsibilities must be conducive to an alternative work schedule without causing undue disruption to performance and needs of UHC.

Employees may submit changes to working schedules (this does not include lunch breaks) no more often than every 3 months. All changes are subject to Manager approval and will require completing and submitting a new Alternative Work Schedule Request form.

Managers/Department Heads have the authority to restrict, delay, or temporarily revoke an alternative work schedule for any Employee as the needs of UHC require, if an Employee does not have a satisfactory attendance record, does not meet all performance expectations, or consistently fails to complete tasks and assignments on a timely basis. If an Employee is often late to work or leaves early or abuses the privilege of an alternative work schedule in any way, the Employee's Manager has the authority to terminate the alternative work schedule for that Employee at the end of any Pay Period.

If an Employee does not participate in an alternative work schedule, an Alternative Work Schedule Request form must be signed by the Employees and the Manager with the choice of opting out being marked.

If an entire work group or Department is not participating in an alternative work schedule, the Department Head can alert Financial Services and HR of this. Employees in that work group or Department will not be required to complete the Alternative Work Schedule Request form.

500.5. Attendance

Employees who will be absent from work during normal work hours for any reason, must notify (or request approval of) their immediate Manager with as much reasonable advance notification as possible. Absent Employees should contact his or her Manager directly by phone, email, or text, and not relay messages through third parties.

Employees who are absent without notification may be deemed absent without leave and will not be compensated. Absence without leave may result in disciplinary action including termination of employment.

If an Employee is absent, the appropriate time off (vacation, sick, etc.) must be reflected in the Employee's time sheet for the relevant Pay Period or the Employee may make up the time by working extra hours within the same Work Week with his or her Manager's approval. If the time cannot be made up and leave balances have been exhausted, this time will be considered as an unexcused absence and time off without pay unless the Employee is on approved FMLA leave. The accrual of three unexcused absences may result in disciplinary action including termination of employment.

An Employee may occasionally work through an authorized lunch break in order to take other time off the same workday when prior approval is granted by the Manager.

Absences under FMLA: If an Employee has a serious medical condition or needs time off to care for a family member with a serious medical condition or a newborn or newly adopted or foster child, he/she may be eligible to use paid leave or request unpaid leave in accordance with the Family and Medical Leave Act (FMLA). Absences or instances of lateness related to the FMLA-certified condition, while covered by the use of approved FMLA leave, are considered authorized. For detailed information about FMLA requirements and procedures, see APPENDIX C at the end of this handbook.

500.6. Timesheets

All full-time Employees must account for 80 hours as either worked or taken as paid or unpaid leave for each workday on the biweekly timesheet. Please see Section 300.1 Unpaid Leave of Absences.

An accurately completed timesheet is required for payroll purposes. On the Monday following the last day of the Pay Period, timesheets must be submitted by each Employee for Manager approval no later than 10:00 a.m. If an Employee will not be available on that day, the timesheet must be completed and submitted in advance for Manager approval. Managers are required to approve timesheets by 11:00 a.m. on the Monday following the end of the Pay Period. Managers are authorized to complete an absent Employee's time sheet and submit it on the Employee's behalf, with later corrections being made as necessary. If said Monday is a UHC holiday, the Employee must submit their timesheet the last working day before the end of the Pay Period by the end of business day. The Manager must approve the timesheets on this day, as well.

For full-time Employees, holidays are paid as 8-hour days. Therefore, Employees participating in a Compressed Work Week schedule will need to use vacation or compensatory leave for the other 1 or 2 hours or make up this time in the same workweek with Manager approval.

All vacation, sick, or other time off must be entered on the timesheet. If an Employee fails to list time off, the Manager is authorized to enter the hours from the Employee's accrued sick or vacation leave, if specific reason for time off is known. If unknown, leave will be used from whichever is applicable and available.

Falsifying timesheet reports or consistently erring in reporting time on a timesheet may result in disciplinary action including termination of employment. Both the Employee and Manager are responsible to accurately track and report hours on timesheets. Discovery of inaccuracies or false

reporting of hours on previously-approved timesheet, regardless of time passed, renders prior approval of these hours void.

500.7. Overtime

Overtime work may be necessary when workloads are so great that Employees cannot perform all necessary work during normal working hours. Overtime is considered to be earned when a non-exempt Employee works over 40 hours in one workweek or as elected by an Alternative Work Schedule. Holidays and time off are not included in these 40 hours because the Employee is not working during that time off. For example, Memorial Day is a paid holiday occurring on the last Monday of the month of May. If an Employee who is not on a compressed work schedule takes the day off on Memorial Day and works 36 more hours during the next 4 days, the extra 4 hours worked above the expected 32 hours will be paid at straight time.

Time off (Sick, Vacation, Administrative, Comp, Bereavement etc.) is not paid if it results in a non-exempt Employee receiving more than the 40 hours a workweek or 80 hours in a pay period for an exempt Employee unless otherwise preapproved by the Manager. Employees should reduce the non-holiday time off recorded on their timesheets accordingly. For example, if a non-exempt Employee who is not on a compressed workweek takes 8 hours of time off but still works 36 hours during the same workweek, only 4 hours of time off should be recorded. For example, if an exempt Employee takes 8 hours of time off but still works 76 hours during a pay period, only 4 hours of time off should be recorded.

As the payroll software accommodates exact time-clocking, non-exempt Employees who have more than 15 minutes of overtime a day must have prior authorization from his or her Manager.

A non-exempt Employee who works in excess of 40 hours in one Work Week will be compensated at time-and-a-half for the hours worked over 40 or may elect to receive compensatory time off at time-and-a-half for overtime worked with Manager approval. The VP of Financial Services of UHC must be notified by email at the same time a timesheet is submitted for any overtime an Employee wishes to take as compensatory time; otherwise, it will be paid as overtime pay.

An exempt Employee is compensated at straight time and will accrue straight compensatory time for hours worked.

The maximum compensatory time that any Employee may accrue is 160 hours. Any compensatory time accruing in excess of 160 hours will be paid down to 160 at the Employee's current pay rate in the Pay Period in which the excessive hours are earned. Exempt Employees can request a payout of compensatory time at any time for straight-time pay by submitting this request to Financial Services through email. For payout to be eligible as compensation counting toward retirement, the payout must represent amounts of leave accrued in a single year.

Non-exempt Employees who are required to work or attend a meeting through lunch, even if lunch is served, and who do not take the lunch break before or after the meeting will be compensated. The non-exempt Employee should record on the time sheet the additional time worked during the meeting to be compensated (or have compensatory time accrued) at the applicable rate.

For events, which Employees attend, but are not required to attend, held during normal work hours such as departmental team building, company-wide picnics, holiday parties, periodic celebrations,

etc., will receive credit for their normal hours worked (8 hours, 9 hours, etc.), but will not be credited overtime for the lunch break even if lunch is served. Employees who for any reason do not attend the event will receive no additional benefit including compensation, administrative or compensatory leave, etc.

500.8. Pay for Travel

Travel is defined as being a passenger or driver in an automobile, airplane, train or bus and includes unavoidable waiting time, such as, checking in and security clearance, flight layovers or delays, waiting for shuttles and taxis, and attendance at conferences, events and meetings for which the travel is scheduled. Normal commuting time to the UHC building or the airport from home and back does not count toward hours worked. Normal meal period (such as, one-hour lunch) and travel to and from the airport are not counted toward hours worked while traveling.

When travel involves commercial airlines as the mode of transportation, travel time begins up to 2 hours before the scheduled flight departure time (The Transportation Security Administration recommends that the Employee arrive at the airport two hours prior to the departure time for domestic and three hours prior to international flights) and, when returning to Utah, ends up to 1 hour after actual landing, less normal meal periods.

The following conditions are considered for receiving pay for both exempt and non-exempt Employees while traveling on company business:

- An Employee will be paid as work hours for the greatest of all time spent traveling or their normal work hours for that day.
- For travel in-state (i.e., site visits, audits, etc.) when the company vehicle needs to be returned to UHC, the total time traveled is paid as work hours; however commuting time to and from home is not counted as work time.
- When an Employee is required to travel out-of-state for work-related purposes, or must travel in-state on a trip that will require an overnight stay, payable work time will be the Employee's normal workday. Additional travel time on these days may increase the payable work time.
- Actual hours spent attending conference sessions or other business meetings on Saturday, Sunday, or UHC-recognized holidays, should also be reported as payable work time. However, during in-state or out-of-state travel, time is not counted toward payable work time when an Employee chooses to attend a dinner, reception, or networking event that is optional.
- Employees should report any actual time spent working which exceeds his or her regular workday time. If an Employee is expected or required to attend a dinner, reception, or networking event, time spent in such activities should also be counted as payable work time, and appropriate notes entered into the time sheet entry on that date. The requirement or expectation to attend such events must have been clearly conveyed to the Employee by his or her Manager or an Officer.
- Employees with questions regarding travel pay should contact their Manager or HR.

500.9. Remote Working Policy

Utah Housing Corporation (UHC) is committed to its Employees, their safety and assisting them with the work-related challenges they face. The purpose of this Policy is to outline expectations and accountability while adhering to industry best practices for secure remote access of UHC systems and resources. UHC Employees may be requested or required to work from home in order to comply with certain safety and emergency measures ordered by public health officials or other

time of need or opportunity. Allowing or requiring remote work in such situations does not mean UHC believes or agrees that remote work is appropriate in non-emergency situations. During these periods, the critical focus is to accomplish the work and objectives of UHC's operations. Remote working must assure there will be sufficient coverage for each department and meet the required needs of UHC's operations with no reduction in productivity or quality output.

Remote working opportunities allow Employees to work at a personal residence, on the road or in other locations for all or part of their workweek. UHC considers remote working, because of technology capabilities, to be a viable work option when both the Employee and his or her job responsibilities are suited to such an arrangement. Remote working may be appropriate for some Employees and positions but not for others. Remote working is not an entitlement, it is not a companywide benefit, and it in no way changes the employment responsibilities with UHC. Employee's job performance and adherence to attendance policies are criteria that will be considered in determining eligibility to work remotely.

This Policy establishes the rules and requirements for secure remote access to Utah Housing Corporation (UHC) information technology systems. The Policy applies to and is for all Employees operating and accessing UHC resources when they work remotely. Remote work must allow UHC to maintain a progressive and productive work environment.

UHC Employees approved for remote working must agree to a Remote Working Agreement when requested by the Employee's Department Head and approved by an Officer.

- **Remote Working Framework and Eligibility:** Remote working can be informal, such as working from home for a short-term project or on the road during business travel, or a formal, set schedule of working away from the office. Remote working arrangements may be made on a trial basis for a period established by the Department Head and an Officer, and may be discontinued at the will of UHC at any time, except when required otherwise by applicable law. Eligibility will be determined by assessing the needs of UHC and work habits of the Employee, compared with traits customarily recognized as appropriate for successful remote working situations. Employees who are successful at working remotely generally possess traits such as: self-motivation; require minimal supervision; command a high degree of job knowledge and skill; retain strong time-management skills; demonstrate strong communication skills; are well-organized; and are open to new ideas. In addition, UHC will evaluate the suitability of such an arrangement by consideration of individual job responsibilities, along with the physical workspace and equipment needs for an appropriate remote working situation.
- **Remote Working Guidelines:** UHC will provide equipment as deemed necessary by management and approved by IT and an Officer for remote access to UHC information technology systems, network, applications, programs, and software (collectively, "IT Systems") in the most efficient and secure method possible. Remote access is defined as connecting to UHC's IT Systems while in a location other than UHC's offices.

Employees are expected to maintain their remote workspace in a safe manner, free from safety hazards. Employee are responsible for notifying UHC of any issue with safety or injuries sustained at the remote work site as soon as practicable. Employees are expected to maintain a working space that is private, and free from home life or other disturbances as possible.

Employees accessing UHC IT Systems remotely must follow UHC standard security practices on the device being used including, but not limited to, firewalls, anti-virus and anti-malware software, use of complex passwords to access the device and remote networks such as private wireless (WiFi). All remote access connections must be closed when not in immediate use and the workstation must be locked when the Employee is away from the computer for any period of time. Remote access user ID and passwords must not be shared.

While working remotely, the Employee must protect sensitive and confidential information, including non-public private information (NPI), following the best practices performed at the office. Employee shall ensure that all sensitive and confidential documents and non-public information at the remote working location are secure and not left unattended where anyone else may access them.

All physical documents must be returned to the UHC offices. When they are no longer needed the documents must be disposed of in a shred bin located at UHC.

Employees working remotely are expected to comply with UHC policies regarding workplace conduct, including without limitation: (a) policies prohibiting harassment, discrimination, and retaliation; (b) policies protecting trade secrets/confidential information; and (c) policies detailing UHC's expectations regarding ethics and employee conduct.

- **Equipment:** Access to UHC network and other systems is monitored for security purposes. Device settings are centrally managed by UHC. UHC uses Mobile Device Management (MDM) software to set-up, configure, monitor, deactivate, and report on remote device use and activity.

In the event of an unauthorized access event, or loss or theft of the remote device occurs, the Employee shall immediately notify UHC's IT Department, for appropriate actions to be taken. UHC has the right to protect UHC data. In the event of a loss or stolen device, UHC may remotely wipe the device to reset the device back to factory defaults, which will delete all data on the device, including personal data.

No device (computer, server client, laptop, phone, etc.) that has been compromised in any way shall be allowed to directly access UHC resources due to elevated risk.

UHC does not have responsibility to maintain or support a non-UHC issued device or network(s) used to connect to UHC, including personal home internet connections. UHC does not accept responsibility for any non-UHC networks and personal devices, including loss of the device and / or loss of data on the device(s). It is the responsibility of the owner of the device to ensure proper back-ups of data on the device.

Should an employee use their personal device to access the IT Systems, the Employee accepts the risk that this device may be subject to search and seizure if the Employee is suspected of violating UHC's policies, state or federal laws, and/ or due to discovery proceedings in legal actions, open records request, or internal investigations.

- **Regular Remote Working Hours:** Employees should accurately record time worked daily in the payroll system. All time worked remotely must conform to the work hours in the Alternative

Work Schedule Request form as approved by the Employee's Manager. See the Employee Handbook, section 500 – Time and Attendance. All time and attendance policies will be followed for all hours worked remotely including obtaining Manager's approval prior to engaging in any additional work that would result in overtime.

Employees must not perform "off the clock" work. All time worked must be recorded. Managers must ensure proper time reporting of hours worked if an Employee is accessing or responding to emails outside the Employee's scheduled work hours.

- **Remote Work as a Reasonable Accommodation:** UHC complies with all applicable laws regarding reasonable accommodation of employees regarding disability, pregnancy, religion, and other relevant protected classes. This policy will be used to guide such accommodation decisions, but UHC will supplement it or deviate from it as necessary to comply with applicable law. An employee who needs remote work as an accommodation for a disability, pregnancy, religion, or other related conditions should contact UHC Human Resources.

500.10 Compensation During Building Closure

Employees will be paid their regular hourly rate for hours that the building is closed based on the decision of the President. Employees who for any reason travel to the building, arrive or depart at their normal working times during or after a notification is made of building closure, will receive no additional benefit including compensation, administrative or compensatory leave, overtime etc. Managers may authorize up to two hours of discretionary administrative leave for late arrivals or early departures of their individual employees due to severe weather. Managers may, with approval of an Officer, make determinations whether individual Employees should come to work based on any immediate or emergency issues with which they are dealing. If an Employee is out on leave, the Employee will account for this time as the type of leave being used and may not change leave hours to emergency closing hours or "Administrative Leave."

600. Employee Compensation

600.1 Policy Statement

Utah Housing performs an annual compensation review in conjunction with the yearly budgetary process.

600.2 Essential Functions

Essential Functions are tasks and responsibilities established for each position at UHC. These functions define the most important and essential aspects of the job. Essential Functions are communicated to new Employees during the onboarding process. Essential Functions may change as the needs of the organization evolve and all substantive changes require updating the written Essential Functions of the applicable job description and a written acknowledgement of the revised Essential Functions by both the Employee and the Employee's Manager.

If an Employee transfers to a new Manager, in the same or a different Department, a new set of Essential Functions are established and annual compensation reviews will be completed by the new Manager.

600.3 Annual Compensation Survey

In conjunction with UHC's annual budgetary process, an annual compensation survey is completed to determine changes to compensation. This review will include elements related to:

- Execution of essential functions
- Demonstration of core values (see page 9 of Employee Handbook)
- Engagement in the Catalytic Coaching process
- Teamwork
- Goal Achievement

Employee compensation is based on the Board-approved budget, the Employee’s band and grade, and the annual compensation review.

Compensation changes are effective the first full pay period of the new fiscal year.

600.4 Compensation Ranges

The President annually adopts a compensation plan designed to compensate each position. A UHC Officer designates the pay range for each UHC position based on the position description, Essential Functions, and relevant market data. Compensation determinations are informed by independent sources, comprehensive labor market surveys, and comparable State of Utah classifications. Other factors considered are analysis of turnover, vacancy rates, recruitment indicators or other means. Other criteria may be applied for unique situations. The President may adjust the pay range as appropriate for the business needs of UHC.

UHC has established five broad compensation bands and pay grades within each. Within each compensation band are compensation ranges that reflect a minimum pay rate, a midpoint pay rate and a maximum pay rate. An Employee’s specific Band/Grade is determined at hire, promotion, or transfer within UHC.

The compensation bands correspond as follows:

Band	Grade	Organizational Title
A	1, 2, 3	Generalist Assistant
B	1, 2, 3, 4, 5	Specialist Technician Accountant Project/Function Manager
C	1, 2, 3, 4, 5	Assistant VP Manager Sr. Technician
D	1, 2, 3, 4, 5	Vice President Director

600.5 Longevity Increases

Employees who have reached the maximum pay rate within their assigned band/grade may receive a pay range adjustment each year if all required elements of the annual compensation review are met.

An Employee with 10 years or more of employment who has reached the maximum pay rate within their assigned band/grade may also receive every three years a longevity-based increase of 2.75% if the Employee has satisfied all required elements of the annual compensation review for the past three consecutive years.

600.6 Education Compensation Program

UHC's Education Compensation Program objective is to enable Employees to reach their personal goals, while also creating well-rounded qualified staff to contribute to UHC's mission and business needs. In the event an Employee completes a business-related degree and did not receive tuition reimbursement or other compensating consideration from UHC, the organization will make a one-time adjustment to the Employee's annual compensation. A copy of an Employee's diploma, from an accredited institution, must be submitted for consideration. Department heads, working with HR to determine eligibility, will submit an approval request for the one-time adjustment (not to exceed 4%) to an Officer.

700. Workplace Etiquette

700.1. Conference Room Reservations

Having enough conference/meeting room space is important to UHC operations. The following rules for reserving UHC Conference Rooms (including Presentation Room and Board Room) for meeting needs are to be adhered to:

- **Book your conference room early:** This will help avoid last minute conflicts and inconvenience to all Employees as waiting until the day of a meeting could result in not finding available space. If a meeting is cancelled, the reservation must be canceled immediately. Reservations for Conference Rooms and Presentation Room should be made by using the HR Hotline. Reservations for the Board Room should be made by contacting the Executive Assistant.
- **Conference Rooms cannot be double-booked:** To avoid this, refer to the Conference Room calendar on OurNet to make sure the date/time is available.
- **Be accommodating and/or diplomatic:** If a meeting is being held for a smaller number of people in the Presentation Room, be willing to move to another Conference Room if a meeting requiring the space needs the Presentation Room.
- **Reserve enough time for meetings:** Schedule enough Conference Room time for meetings to avoid running long and causing start time delays for the next scheduled meeting. If a meeting does run long, be prepared to leave the Conference Room if another scheduled group arrives for their meeting.
- **Empty Conference Rooms:** Just because a conference room is empty does not mean it is available, check the calendar on OurNet or with the receptionist for availability.
- **Do not use a Conference Room as a personal office:** While it may sometimes be nice to spread work out over a large conference room table, Conference Rooms intended for client and staff related needs such as audits, meetings, etc.
- **Leave the conference room cleaner than it was found:** Employees should clean up after themselves and guests. The Presentation Room should be left in classroom style.

700.2. Breakroom Etiquette

UHC provides breakrooms on each floor and includes amenities such as refrigerators, microwaves, filtered water, ice, coffee makers, etc. The breakrooms are a space to unwind and take a break, whether enjoying lunch or leisurely reading the newspaper. Adherence to the following rules offers the opportunity for Employees to enjoy their time in the breakrooms:

- **Keep it clean:** Remember that many Employees use the breakrooms, so take an extra step or two and put trash in the garbage can, wipe up any spills, rinse the sink of what you pour or dump, and put items back where they belong. Dirty dishes should be rinsed and placed in the dishwasher. Dirty dishes should never be left in the sink, not even to soak.
- **Respect refrigerator space:** Refrigerate only what needs to be kept cold.

- **Label food and drink:** All items should be labeled with the Employees' names in bold letters to make sure there is no doubt who food or drink belongs to. Please only eat or drink what belongs to you.
- **Remove food before it spoils:** Ideally, the refrigerator should be used for what is needed for the day. However, there may be times when there is a need to keep food and drink there for a few days. This does not make it okay to leave it there indefinitely. Take it out before it starts to smell or grows mold.
- **Keep appliances clean:** When an Employee uses a breakroom appliance such as a toaster or microwave, clean up crumbs, splatters, spills, etc.
- **Let someone know when the kitchen staples and supplies run low:** If an Employee sees that the cups, plastic ware, paper towels, etc. are almost empty, either fill it or contact the Receptionist to replenish it.
- **Brew more coffee:** If any Employee pours the last cup of coffee, please prepare more for the next person or turn off to avoid burning coffee pot.
- **Be respectful of strong odors:** Avoid bringing food with smells that can leach and linger.
- **Avoid a floor hazard:** Promptly clean up any spills and remove any sticky or slimy residues.
- **Clean as you see the need:** When an Employee sees something out of place in the breakroom or the trashcan is overflowing, do something about it such as wiping up spills, putting items back where they belong, or contacting Admin Services for direction and/or help.
- **Filtered water:** Faucets for the water filters are available at each breakroom sink. Please use the filtered water and not the filtered bottled water that UHC has purchased for use in business meetings. Employees should fill their own container with the filtered water. Bottled water creates unnecessary expense and waste.

700.3. Restroom Etiquette

Soap, towels, and hand sanitizer are available in all UHC restrooms. Employees should show respect and consideration of others by cleaning up after themselves as needed. UHC's cleaning people come in after the building has closed for the day, so it is up to Employees to ensure we are keeping the restrooms tidy by making sure the paper towels are placed in the trash and wiping down counters if there is excess water guaranteeing the restroom is ready for the next person.

700.4. Recycling

UHC is committed to protecting and improving the environment by recycling commonly used materials such as paper, cardboard, plastic containers, aluminum cans, etc. Recycle bins are placed throughout the building including copy rooms, breakrooms, near cubicles, and offices. Non-public information (NPI) should not be placed in recycle bins.

The following items should be placed in recycle bins and be free of any food or liquid:

- Clean paper and cardboard
- Empty plastic bottles and jugs
- Empty aluminum and steel cans

The following items should not be placed in recycle bins:

- Coated paper containers
- Plastic bags
- Styrofoam
- Glass
- Food Waste

700.5. Parking Rules

UHC provides parking for all Employees. The following rules include:

- Parking spots are first come, first serve. There are no reserved parking spots for Employees.
- Employees should not block the front entrance.
- Employees should not occupy spaces reserved for company cars or visitors.
- Vehicles should not be left in the parking lot overnight unless an Overnight Parking form has been completed with the Receptionist.
- No littering is allowed in the parking lot. Employees are required to pick up anything that may fall out of their vehicles.
- Employees should not speed, turn carelessly or drive irresponsibly in the parking lot.
- Employees should respect the property of others.
- Employees should not conduct maintenance or repair jobs to their cars while they are parked in UHC parking lot, except if they cannot be started, have a flat tire, or require windshield repairs.

700.6. Returned Mail

UHC outgoing mail falls into two major categories:

1. Mail related to customers for whom a loan is serviced, possibly containing non-public information
2. Mail sent to trustees, vendors, clients, consultants, business partners, governmental entities, or other entity conducting business with Utah Housing

UHC shall make a reasonable attempt to send all mail to the most recently known address of the recipient. In the event that UHC receives returned mail with a forwarding address provided by U.S. Postal Service, UHC will correct the address and re-send the mail to the addressee. The correct address should be updated in UHC's database. All critical customer mail that is returned with no new address available is scanned into a computer system, and a note regarding the returned mail is entered into the customer's file within the system. Additional attempts are made to find a current address.

If returned mail contains a check payable to the addressee and cannot be successfully forwarded to a new address of the payee, the check is returned to the sender for handling.

Non-critical mail is resent if a new address is available and destroyed if no new address is available.

Customers and other addressees may notify UHC of a change of their respective mailing addresses verbally, submitting a written notice, or by providing proof of address change to UHC at its offices.

700.7. Use of UHC Vehicles

The primary use of UHC vehicles, like any other UHC property, is intended to enhance an Employee's efficiency in performing UHC official business. Other incidental uses such as driving to a restaurant, a social function in connection with the business travel or to overnight lodging while on UHC business is permissible.

Reserving a UHC vehicle should be done at least 24 hours prior to need by creating a request through Outlook. Vehicle keys will be picked up from and returned to the receptionist at the beginning and ending of each trip. A mileage sheet is located at the reception desk where the

following must be recorded: Driver name, the date of the trip, beginning mileage, ending mileage, and the purpose/destination of the trip. This must be recorded at the end of the trip when returning the keys of the vehicle to the reception desk. If a vehicle has less than half a tank of fuel prior to its return, the Employee will fill the vehicle's fuel tank using the fuel card and associated DIN located in the glove compartment. The receipt for fuel does not need to be submitted to financial services if the fleet fuel card is used. If another credit card is accidentally used, the receipt must be attached to a check request for reimbursement as appropriate or if a UHC credit card is used, this should be reported on the Employee's credit card log. On return, park the vehicles in designated UHC parking stalls.

UHC vehicles must not be taken to an Employee's home, except when the Employee is leaving on UHC business before 8:00 a.m. the next morning or returning after normal business hours. A UHC vehicle kept at an Employee's home overnight must be maintained safely and after completion of travel be returned to UHC by the beginning of the next workday. Regular or frequent after-hours use between an Employee's home and the UHC office constitutes commuting, and is not an authorized use of a UHC vehicle.

UHC-owned vehicles should not be driven by anyone other than authorized UHC Employees who have requested and been granted authorization. Family or friends may accompany an Employee if prior written approval is given by an Officer and the Employee's Manager. This approval can be obtained by completing the Form entitled Request to Travel with Family or Friends in a Company Vehicle for Company Business (found on OurNet>Employee Support>Documents and Forms>Travel>Travel with Family).

UHC vehicles must not be used by anyone for any purpose that could be considered a crime, such as, the illegal transportation of persons, drugs or contraband.

Smoking/vaping inside a UHC-owned vehicle are prohibited.

Driver and passengers must use seat belts, avoid driving an overloaded vehicle, avoid driving a vehicle on unpaved roads or on roads which are not regularly maintained, leaving the car and failing to remove the keys, or failing to close and lock all doors, car windows or the trunk.

Driving any vehicle on UHC business, or driving a UHC vehicle for personal business, while legally intoxicated or under the influence of alcohol, drugs or other substances that may impair a person's ability to drive safely is prohibited.

All traffic and parking laws and ordinances and rules of common sense and good judgment must be observed. Any citation issued, whether for parking or moving violations, will be the responsibility of the Employee. UHC will not pay for fines that result from any violation. Any damage, collision or issuance of a citation should be reported to the Employee's Manager and that Manager will immediately notify a Company Officer at the first opportunity after the incident.

UHC cars should be left clean when returned. All personal belongings need to be removed.

Text messaging or using electronic mail (reading or composing) while driving on UHC business, whether using an Employee-owned vehicle or a UHC-owned vehicle or while using a UHC phone or a personal phone, is prohibited. Texting while driving a vehicle is against the law in the State of Utah.

Anyone caught texting and driving faces up to three months in jail and up to a \$750 fine. If an individual causes an accident while texting and driving which results in injury or death, the punishment can grow to a felony and up to a \$10,000 fine and 15 years in prison. Pull over and do your messaging safely.

UHC-owned vehicles are covered by insurance provided by UHC's insurance provider; therefore, Employees who have been authorized to operate a UHC vehicle need not obtain additional coverage through their own personal insurance policy.

When an Employee-owned vehicle is driven for UHC business, any events involving that vehicle resulting in bodily damage, damage to the Employee-owned vehicle, other vehicle(s), personal property, and any other property is the responsibility of the Employee or his or her own personal automobile insurance coverage. UHC's mileage reimbursement rate includes increments relating to the Employee's cost of insurance, fuel, maintenance and depreciation. Any use of an Employee-owned vehicle for UHC business, instead of a UHC vehicle is done voluntarily and at the choice of the Employee. When an Employee voluntarily uses his or her personal vehicle for UHC business, UHC's insurance policy doesn't offer insurance coverage to protect the Employee's personal property.

700.8. Fragrance Policy

UHC strives to maintain a workplace environment that is conducive to efficiency and productivity and free from unnecessary distractions and annoyances. As part of that effort, UHC requires Employees to maintain a neat and clean appearance that is appropriate for the workplace setting and for the work being performed. Recognizing that Employees and visitors have different levels of sensitivity to scents, Employees should wear minimal amounts of perfume, cologne, and body spray, and minimize use of other scented items in the office. Heavily scented makeup, soap, shampoo and laundry detergent may also cause problems. The burning of scented candles or anything else with a flame is not allowed.

If an Employee is sensitive to scents and a coworker is wearing or using a scent that they are sensitive to, please make the coworker aware in a professional manner referring to this UHC policy. If an Employee is asked by a coworker, Manager, or HR to reduce or refrain from the use of scented item(s), the Employee should comply. There may be times when, due to an Employee's extreme scent sensitivities, workplace areas or departments may be deemed no-scent zones as an ADA accommodation. Any Employee with a concern about scents or odors should contact their Manager or HR.

Employees required by medical necessity to use medicinal lotions or skin creams that contain odors perceptible to others may request a reasonable accommodation from their Manager or HR.

700.9. Use of UHC Building

There may be times when Employees need to work hours that are different than their regularly scheduled hours and during non-business hours; this must be approved by their Manager. If the Manager cannot be available during these hours, the Manager should arrange for another Manager, Team Lead, or other trusted staff member to be available during this time to ensure accurate awareness of hours worked and to ensure safety of the Employee. Employees should never be in the building alone.

With prior approval, the UHC Atrium is available for personal use after hours for events such as immediate family weddings and receptions. Forms entitled "Employee Request to hold Event at UHC" and "Event Release of Liability" must be acquired from HR, completed, and returned to HR at least two weeks prior to the event. Raucous, noisy, uncontrolled behavior is not permitted. No alcoholic beverages, smoking, vaping or use of controlled substances are permitted. In every respect, an Employee that is granted permission to use the UHC facility, is responsible for set-up, clean-up, damage and restoration to its previous state including any and all interior and exterior facilities used for such events.

700.10. Bullying Policy

UHC will not in any instance tolerate bullying behavior. Employees found in violation of this policy will be disciplined, up to and including termination. Bullying is defined as repeated inappropriate behavior, either direct or indirect, whether verbal, physical or other types of abuse, conducted by one or more Employees against another or others or conducted by persons who are not Employees, in or around the workplace and/or in the course of employment. Bullying is conduct that is threatening, humiliating, or intimidating or work interference, including sabotage, which prevents work from getting done. Such behavior violates UHC's Code of Personal Conduct, which clearly states that all Employees will be treated with dignity and respect.

Bullying may be intentional or unintentional. However, it must be noted that when an allegation of bullying is made, the intention of the alleged bully is irrelevant, and there will be zero tolerance until an investigation of the matter is completed and discipline is recommended. UHC considers the following types of behavior examples of bullying:

- **Verbal bullying:** Slandering, ridiculing or maligning a person or his or her family; persistent or infrequent but repeated name calling that is hurtful, insulting or humiliating; using a person as butt of jokes; abusive and offensive remarks.
- **Physical bullying:** Pushing, shoving, kicking, poking, tripping, assault or threat of physical assault, damage to a person's work area or property
- **Gesture bullying:** Nonverbal threatening gestures; glances that can convey threatening messages.
- **Exclusion:** Socially or physically excluding or disregarding a person in work-related activities.

~~700.11. Rule for Working in the Building Under COVID-19 Threat~~

~~The transmission or spread of COVID-19 is through an infected person's exhalations and normal speech, usually when people are in close contact with one another (within about 6 feet). Spread happens when an infected person talks, coughs, sneezes, or otherwise transmits virus particles from his or her mouth or nose that enter mouths or noses or are inhaled by people nearby. People who are infected but do not have symptoms can also spread COVID-19. Social distancing helps limit opportunities to come in contact with infected people outside the home.~~

~~COVID-19 can live for hours or days, so it may be possible that a person can get COVID-19 by touching a surface that has the virus on it and then touching their own mouth, nose, or eyes.~~

~~Although the risk of severe illness may be different for everyone, anyone can get and spread COVID-19. Everyone has a role to play in slowing the spread and protecting themselves, their family, their co-workers, and their community.~~

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There are four major principals that will help to keep us all safer:

1. Hygiene

Wash hands with soap and water for 20 seconds (or use 60% + alcohol hand sanitizer when the use of soap and water is not practical) as follows:

- When you arrive at the building from home, lunch, any travel outside building and after you've dropped off your belongings, and before you leave the building
- Before and after touching refrigerator handles, vending machines, microwaves, coffee pots, Paylocity kiosks, copy machines, door knobs, handrails, etc.
- After handling items given to you by others (files, documents, etc.)

Avoid touching your face

Sneeze and cough into a disposable tissue, or into the inside of elbow or sleeve if necessary. Wash hands.

No physical contact with any other person including shaking hands, hugging, air kissing, etc.

2. **Distancing:** The virus's ability to spread so easily from one person to the next is why people are being asked to physically distance themselves from one another.

Remain 6 feet apart from others to avoid spreading or contracting COVID-19 via virus particles from the mouth or nose. Remember an infected person may show no symptoms but still be contagious.

Sneezing, coughing, singing, cheering, shouting, and heavier breathing from exercise can all cause virus particles to be expelled further than 6 feet. Stay further away under these circumstances.

Don't gather in groups and avoid crowded places

Only one person per table in breakrooms

3. **Masks:** The primary function of a mask is to prevent the spread of your own exhalations, which therefore limits the spread of COVID-19 to others. Remember an infected person may show no symptoms but still be contagious. We cannot predict when we will come within 6 feet of another person, or spread virus particles on surfaces to be touched by others, so masks must be worn:

When you enter or leave the building

When you leave your own desk or work station and when you approach another employee's work station

When you go to the copy room, break room, conference room, restroom, or any other areas where more than one person may convene

No mask is required when you are at your workstation, unless a visitor cannot maintain 6 feet of distance

No mask is required when you are stationary, can distance yourself 6 feet or be separated by a divider

4. **Screening:** If you, a co-worker, or anyone else with whom you come in contact, has any of the symptoms of COVID-19, that person should contact a medical provider, leave the UHC building immediately, and should isolate themselves until a test clears them of the COVID-19 virus. Clean and disinfect areas the sick person visited. Following are presently known symptoms of COVID-19:

Constant chest pain or pressure

Shortness of breath or difficulty breathing

Severe, constant dizziness or lightheadedness

Slurred speech

Fever, chills, or sweating

New or worsening cough

Sore throat

Muscle or whole body aches

Nausea, vomiting or diarrhea

Fatigue

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- Headache
- New loss of taste or smell
- Congestion or runny nose
- Extreme difficulty waking up

800. Discipline

800.1. Policy Statement

To maintain an orderly, safe, productive, and efficient work environment, it may be necessary to discipline an Employee who has exhibited behavior, has performance issues, or taken an action that is in conflict with UHC's standards. Any Employee who violates UHC policies, standards of conduct, or whose performance requires improvement is subject to discipline as outlined herein. Employees are responsible to perform their duties as set forth in their job descriptions or as otherwise established. Employees are encouraged to take advantage of all learning opportunities available and to request additional instruction when needed.

The objective of discipline is to:

- Assist the Employee to successfully perform their job functions
- Clearly identify any unacceptable conduct
- Clearly describe specific improvements to be made by the Employee
- Define timeline(s) for demonstrated improvements
- Specify how the Employee's conduct will be monitored
- Specify how and when the Manager and Employee will meet to encourage successful outcomes

Depending on the severity of the violation or substandard performance, any of the following disciplinary action(s) may be taken:

- Verbal direction
- Job Threatening Message
- Demotion/pay reduction/pay freeze
- Probation
- Suspension
- Termination

UHC's goal for disciplinary action is to practice fairness and consistency with sufficient communication that the Employee understands the violation or substandard performance, and what the Employee must do to correct it. UHC reserves the right and discretion to determine which form of discipline will be used in any particular situation.

- UHC reserves the right to combine, skip or repeat any aspect(s) of disciplinary action depending upon the facts of each situation and the nature of the violation or substandard performance
- When determining appropriate action, UHC will consider factors such as a repeated violation despite coaching and/or training, the Employee's work record, the amount of time since a prior violation, and the negative impact the conduct and/or performance issue(s) have on the department, organization, coworkers, and/or business partners

Nothing in this policy provides any contractual rights regarding discipline or corrective action plans, nor should anything in this policy be read or construed as modifying or altering the at-will employment relationship.

800.2. Rules of Conduct

Listed below are examples of violations considered serious enough to result in disciplinary action, up to or including employment termination, for a single violation. This list is not intended to be a complete list.

- Committing sexual or other harassment in the workplace, or while representing UHC at an outside event, conference, meeting, etc.
- Physical or verbal assault on UHC Employee, client, vendor, business partner, or wherever others are present when an Employee is attending an event related to UHC employment, and/or representing UHC
- Discrimination on the basis of age, race, sex (including pregnancy, childbirth, pregnancy-related conditions, breastfeeding, or medical conditions related to breastfeeding), color, religion, national origin, disability, military status, genetic information, sexual orientation, gender identity, or any other class or expression protected by applicable state or local law
- Misappropriation of funds
- Falsifying any UHC record or report, including such things as a resume and/or application for employment, timesheet, travel form(s), or a client's account information
- Theft or misuse of UHC property or another Employee's property
- Insubordination
- Excessive use of profanity or abusive language
- Use of alcoholic beverages while on UHC premises or being impaired or intoxicated while on UHC premises or while attending an event related to UHC employment, and/or representing UHC
- Use, possession, or distribution of an illegal drug or substance while in the workplace or while attending an event related to UHC employment, except that which is specifically prescribed to the Employee by a medical professional
- Willful or repeated neglect of safety practices and/or policies
- Actions or behaviors at the workplace that are illegal
- Repeated unexcused absences or tardies from work
- Absences from work due to incarceration
- Refusal to complete required job functions in accordance with job expectations

800.3. Disciplinary Procedures

The Manager will discuss the substandard performance or unacceptable behavior with the Employee in a timely manner in an attempt to discover the cause and set forth an appropriate plan for corrective action.

Generally, UHC's policy is to practice discipline as described in the following Disciplinary Action, but there may be instances in which a violation would merit immediate employment termination (see Termination of Employment, Section 900, for more information) or other disciplinary action. In other words, disciplinary action is prescribed in accordance with the circumstances of each violation, behavior, or substandard performance. Disciplinary documentation will be subject to inclusion in the Employee's personnel file.

800.4. Disciplinary Action

- **Verbal Direction**

In initial instances of minor violations or unacceptable behavior, a Manager will discuss the problem in detail with the Employee and counsel the Employee concerning corrective action, and warn the Employee that failure to correct the problem within a specific time period may result in further disciplinary action. The Manager will provide clear expectations and follow up

along with outlining steps to improve performance or resolve the problem as summarized in written form provided to the Employee by the Manager. All follow-up discussions will be documented.

- **Performance Improvement Coaching Process**

The goal of the Performance Improvement Coaching process is for Employees to work with their Manager to successfully implement a plan to address job-related concerns identified by the Manager. This is a last chance warning from UHC to the Employee requiring sustainable improvement of performance, conduct, and/or attendance. The Employee will be informed in a Performance Improvement Coaching session that his or her job is at risk, and failure to meet the requirements set forth during this coaching session normally results in employment termination. This information will be detailed in a Performance Improvement Coaching worksheet.

Before an Employee is notified of the Performance Improvement Coaching session, the Manager must have the support of their direct Manager (whether a Department Head or an Officer (preferably the direct-report Officer)), by using the following process:

- Review with the Manager's Manager the reason(s) for engaging in the Performance Improvement Coaching process.
- If Manager agrees with the Manager's reason(s) and recommendation(s) to begin this process, the Manager will then consult with the VP of Human Resources to help proceed with the process.
- Manager will set up time to report to the Manager the outcome of the Employee meeting.

The Performance Improvement Coaching process will utilize current coaching forms that will summarize the job-related concerns and related expectations and requirements to correct the identified concerns. Additionally, follow-up meetings (as frequent as weekly) between the Employee and his or her Manager to monitor and manage Employee's progress will be scheduled at this time. The coaching worksheet will be provided to the Employee in a meeting with the Manager and will be signed by the Employee and Manager. The manager has the option to invite the VP of Human Resources, HR Designee, or an Officer to this meeting.

Following this meeting, the Employee will be required to prepare and timely submit a development plan that specifically addresses how the Employee will achieve the expectations detailed by the Manager in the coaching worksheet. The Employee may reach out to a Coach2 or HR for guidance and help in developing this plan. If the Employee fails to create a development plan that adequately addresses these expectations, it may lead to further disciplinary action up to and including termination.

At the discretion of UHC, outcomes of the Performance Improvement Coaching process may include a return to the normal-cycle coaching process for the Employee, suspension without pay, demotion, no annual compensation increase, reduction in pay, or termination of Employee.

- **Suspension**

There may be instances in which the gravity of a violation, issue, or allegations of misconduct are serious enough to justify placing an Employee on suspension for the remainder of that day, for multiple days, or for weeks. In such instances, the Department Head, Manager and VP of Human Resources (or an Officer of UHC in absence of VP of Human Resources) will determine

whether a suspension is warranted, and the specific or estimated length of time of the suspension. Suspension variations and Notice of Suspension may include, but are not limited to, the following:

- If in UHC's judgment, an Employee poses a threat to themselves or others, or is causing or involved in disruption of the workplace, the Employee(s) may be required to leave the building immediately, without advance written notice. This "remainder of day" suspension may be communicated verbally to Employee by the Manager, and summarized by the Manager in a Memo of Understanding and placed in the Employee's personnel file afterward.
- If suspension is expected to last more than the "remainder of day," is accompanied by a Job Threatening Notice, or is related to a pending investigation, Notice of Suspension will be communicated verbally, and a written Notice of Suspension will be prepared by the Manager(s), including specific reason(s) for the suspension, beginning and ending dates, and what is expected of the Employee upon return from suspension. The Employee and Manager are required to sign the Notice of Suspension. A copy of the Notice will be provided to the Employee and the original placed in the Employee's personnel file.

Employee's signature on a Notice of Suspension is solely an acknowledgement of his or her having been provided with the notice and not concurrence with the findings. A Suspended Employee will not be permitted to enter UHC's place of business, nor engage in any UHC work, including working from home. During a suspension UHC-issued equipment such as cell phone, laptop, tablet, credit card, building access card, etc. may be retained by UHC. Employee will not be permitted to have contact with any coworkers or customers during work hours while on suspension without express permission. The Department Head, in consultation with the Manager and VP of Human Resources, will determine on a case-by-case basis whether the suspension is with or without pay, and if without pay, whether Employee may use available vacation, compensatory, or administrative leave, or as part of the discipline will take the suspension period as time off without pay. If determined to be without pay, Manager will alert Financial Services as soon as possible. UHC will comply with the Fair Labor Standards Act (FLSA) when determining withholding compensation from a suspended Employee.

800.5. Appeals, Termination Grievance and Review Procedure

Appeals to any disciplinary action or terminations made by UHC are subject to review by a UHC Officer. Any Employee seeking to use this grievance procedure must notify a UHC Officer in writing within five (5) business days of the disciplinary action notice or termination. The Employee must state the grievance and the requested relief. The UHC Officer shall use fair and appropriate standards to review and respond to the grievance. At a minimum, the Employee will be given an opportunity to be heard, i.e., to express concerns verbally or in writing, as part of this process. The UHC Officer will work with the VP of Human Resources to investigate any grievance. Any decisions made regarding the grievance will be provided in writing to the Employee and will typically be responded to within five (5) business days from receipt of Employee's grievance.

800.6. Disciplinary Documentation

When requested by the Employee, additional copies of all disciplinary documentation will be provided. UHC reserves the right to withhold confidential investigative documentation.

900. Termination of Employment

900.1. Involuntary Termination

UHC reserves the right to treat disciplinary or job performance situations on a case-by-case basis. There may be situations, for example, in which an Employee does not fulfill job requirements; engages in acts of misconduct, insubordination, dishonesty or violence; or is excessively absent or tardy without an acceptable excuse, where UHC may terminate the employment of the Employee. Involuntary Termination may also include reduction in force.

900.2. Voluntary Termination

Employees who choose to resign from UHC are requested to submit a notice of resignation by email or hard copy, including the planned final day of employment with UHC, to their Manager, Department Head, or HR. There may be instances where, for business reasons, UHC will choose a different final workday than the Employee's preferred final day.

900.3. Retirement

An Employee who retires may be eligible to receive retirement benefits as provided by the Utah Retirement Systems procedures. It is recommended that an Employee contact Utah Retirement Systems no later than three months prior to the expected retirement date; URS recommends an Employee contact them 12 months prior.

900.4. Abandonment of Position

An Employee who is absent from work for three consecutive days and is capable of providing proper notification to his or her Manager but does not do so shall be deemed to have abandoned his or her position and shall be dismissed for cause.

900.5. Exit Interview

In the event of either a voluntary or involuntary termination of employment, UHC will treat the Employee fairly and courteously. For Employees who are terminating voluntarily, the VP of Human Resources or other HR representative will attempt to conduct a confidential personal exit interview. While each exit interview is unique, it will typically include details such as the final payment of wages, and what vacation and sick benefit payouts for which the Employee is eligible. During the exit interview Employees are encouraged to discuss their job experience at UHC, including working conditions, adequacy of training, job satisfaction and effectiveness of management. At that time, Employees will surrender their building access card, any UHC keys and/or equipment that Employee has at that time.

900.6. References after Termination

HR provides general references (including job title, dates of employment, departments worked) on its former Employees to prospective employers. A record of these transactions is stored in the Employee's personnel file.

1000. Financial Services

1000.1. UHC President

By Utah law, the UHC Board of Trustees appoints the President of UHC. The President also serves as CEO and Secretary/Treasurer. In the role of Secretary/Treasurer, the President has the following responsibilities:

- Establish bank accounts and other monetary investments in the name of UHC
- Administer, manage, and direct the affairs and activities of UHC in accordance with the policies, control, and direction of the Trustees

- Approve all accounts for salaries, allowable expenses of the corporation, or of UHC Employee or consultant, and expenses incidental to the operation of the corporation.
- Perform any other duties as may be directed by the Trustees in carrying out the necessary responsibilities

1000.2. Authority to Disburse Funds

UHC has three categories of accounts: Accounts for the Operating Fund, accounts for the Servicing Department, and accounts for the Housing Development Fund. All operating costs and expenditures of UHC, as well as most of the Housing Development expenditures are disbursed through the operating account. The Servicing accounts are all fiduciary accounts to facilitate UHC's servicing activities. The Housing Development accounts, as categorized, are owned by separate legal entities with UHC acting as an agent or minority member.

- **Authorized Check Signers:** All UHC checks require two authorized Signatures, which may be any two of the UHC Officers. In addition, the VP of Financial Services and the VP of Financial Analysis are authorized to be one of the two required signatures on two of the Servicing Department accounts, the "Escrow Disbursement Clearing Account" and "Remittance Clearing Account."
- **Disbursement Procedures:** Funds may be disbursed by physical check from UHC bank accounts or disbursements may be made by wire transfer or ACH transfer or intra-bank transfer from one account to another. Intra-bank transfers are defined, for purposes of this policy statement, to be funds transferred between two pre-authorized linked accounts. This type of transfer is very common in the Servicing Department.

The payment for goods and services, whether accomplished by check or bank transfer, should be organized to ensure that no unauthorized payments are made, that complete and accurate records are made of each payment, and that payments are recorded in the appropriate period.

Checks and bank transfers will be prepared following the determination the transaction is valid and is in accordance with the following UHC procedures:

A determination that the transaction is valid should be accomplished by reviewing the following supporting documents;

Invoices (together with receiving reports and packing slips)

- Purchase Orders
- Payroll records
- Petty cash vouchers
- Remittance advices
- Check requisitions

Check requests should be signed by a responsible official (Department Head, Assistant VP, or approved Manager) indicating proper authorization. Check requests will be prepared by persons other than those who initiate or approve documents for payment. Checks and bank transfers will be designed or completed in such a way to make subsequent unauthorized alteration difficult through use of protective paper, check imprint, etc. The following procedures are prohibited:

- Checks payable to “bearer” or “cash”
 - Checks signed in blank
 - Altered checks and bank transfers
- **Check Procedures:** Each signatory will examine the supporting documentation to ensure each item has been checked and approved in accordance with UHC’s procedures. There will be adequate control over the custody and use of the signer and signature plates when a mechanical check signer is used. Servicing checks of \$10,000 or over print with one electronic signature and requires an authorized signer for the second signature. Servicing checks under \$10,000 print with one electronic signature only. All checks created outside of the Servicing check system require signatures from two authorized signers.

UHC checks may be from traditional check stock, which are preprinted by a financial printer or computer generated checks (i.e. laser check) using specialized software and blank security paper. Facsimile signatures are only authorized for computer generated checks. Checks are printed on 8.5x11 check stock with stub on top. Servicing checks are printed on 8.5x11 check stock with stub on bottom. The original check and stub are sent to the vendor.

- **EFT Procedures:** All supporting documentation should be signed by a responsible official (Department Head, Assistant VP, or approved Manager) indicating proper authorization. After approval by a Department Head, Assistant VP, or approved Manager, an EFT Transfer request is then reviewed and signed by an Officer. If the transaction is non-recurring (not occurring at least quarterly, unusual, or purchases of land, etc.), this requires two Officers to review and sign the EFT form. An Officer review or signature is not required if the transaction is between UHC managed bank accounts, typically referred to as “book transfers.”

1000.3. Use of UHC Credit Cards

The purpose of the UHC Credit Card program is to establish a simple, easy to use, more efficient, cost-effective method of purchasing and payment for small dollar transactions (less than \$1500). Cardholders are expected to comply with these policies and procedures, as well as UHC purchasing policies. This program is designed to supplement a variety of processes, including petty cash, check payments, and purchase orders. It can also reduce the need for cash advances for travel, make payment of travel costs more convenient for travelers, and simplify accounting for travel reimbursements.

- **General Credit Card Policies:** Credit cards are the property of UHC. They are to be used for allowable UHC purchases only, not for personal non-UHC expenses. A Cardholder’s failure to comply with this and procurement policies may result in severe consequences, including termination of employment.

Each credit card is issued to a specific Employee, who is the only person authorized to use it. The Cardholder can authorize their direct reports to perform online purchases using their credit card. UHC carries liability for the credit cards. Credit card use will not affect an Employee’s personal credit rating in any way.

The Cardholder is responsible for the security of his/her credit card as well as for accounting for the transactions that are made with the card. If the credit card is lost or stolen, the Cardholder

must notify the VP of Financial Services immediately, so further transactions will be blocked and the card canceled. Prompt action in these circumstances can reduce UHC's liability for fraudulent charges.

Because UHC funds are committed each time a credit card is used, the Cardholder must understand and comply with applicable UHC Purchasing policies.

Examples of appropriate uses include the following: lodging, meals (not reimbursed with a per diem), airlines tickets, car rentals, parking charges, among others. Other permitted uses include, but are not limited to, business meals, meeting expenses, and direct mail, catalogue or internet order purchases that result in saving UHC time and/or money.

- **Requesting a Credit Card:** When a Department Head determines it is within the scope of an Employee's job duties to make small dollar purchases on behalf of the department and/or engage in frequent travel, they will direct the Employee to apply for a UHC credit card using the UHC Credit Card Application. The Employee's direct Manager must approve the application for a credit card by signing the application. Employees must carefully read, understand and sign the Cardholder Agreement and submit it with the UHC Credit Card Application to the VP of Financial Services.

The VP of Financial Services will review the application for completeness and then direct the CFO to review, sign and date it. The CFO will then submit the application to the Credit Card Company.

Before beginning to use the Credit Card, the new Cardholder will attend a training conducted by Financial Services. This course is designed to educate the Cardholder on UHC credit card and purchasing policies to ensure the Cardholder understands his/her responsibilities and knows how to use the card appropriately. All Cardholders are also required to attend this training on an annual basis.

- **Restrictions on Credit Card Use:** There are several small dollar items that require careful discretion and consideration of the business purpose BEFORE making the purchase, or are prohibited because it is inappropriate to purchase with UHC funds. **All items purchased by UHC must have a clear business purpose** that is in support of conducting UHC business and/or advancing the mission of UHC. If a Cardholder purchases a small dollar item that does not have a clear and direct business purpose, or is otherwise inappropriate to be purchased with UHC funds, the Cardholder will receive written notification; reiteration of the requirement regarding business purpose and notification the Cardholder is placed on notice. A second occurrence may result in credit card deactivation and revocation of credit card privileges.

Each credit card is assigned a monthly limit, which is based on Department's needs. If these limits have to be adjusted, the Cardholder's Manager must contact the VP of Financial Services to request a change.

Some supplier Merchant Category Codes have been "blocked" from use in the credit card program because they are considered high risk and are generally not used by UHC in the normal course of business. Examples include casinos and adult entertainment merchants.

In general, most UHC purchases are exempt from Utah State Sales Tax; however, an Employee may pay sales tax on meals, transportation, and/or incidental costs of less than \$100 charged on the credit card. Lodging-related taxes may also be paid by an Employee traveling on official UHC business. There may be a small number of cases where sales tax is charged unnecessarily. In these situations, present a sales tax exemption certificate to the vendor, verifying that the purchase is exempt. For additional information or assistance, contact the VP of Financial Services.

Examples of when the credit card may not be used:

- Purchase of items for personal use or consumption
 - Purchasing in violation of UHC procurement policies
 - Splitting a purchase to remain under procurement policy limits
 - Gas for any UHC-owned vehicles (there is a separate Gas Card), except for extenuating circumstances
 - Services that would be considered either Payroll or Independent Contractor Payments
 - Charitable Donations
 - Alcoholic Beverages (except when these charges will be reimbursed by another party and approved by an Officer)
 - Cash Advances
 - Utah State Sales Tax (except for lodging, restaurants, and small incidentals under \$100.00)
- **Travel Related Credit Card Purchases:** Meals while traveling should not be charged to a UHC credit card, unless they are for a group gathering and done in lieu of per diem.

The cardholder is responsible for submitting all itemized receipts for credit card charges promptly upon returning from a business trip. However, do NOT claim reimbursement for any items that are charged on the credit card.

When traveling on UHC business, the Cardholder may use his/her credit card to pay the official UHC business travel expenses of fellow UHC Employees. However, all travelers must identify their expenses on their own travel reimbursement forms and reference who paid for their expenses by inputting the last 4 digits of the card used in the travel reimbursement's designated field.

The Cardholder may include the expenses of a non-UHC-Employee fellow traveler in cases where separation of the payment is difficult and UHC is not reimbursing the non-UHC-Employee traveler for travel expenses, excluding nominal transportation costs (i.e. less than \$10). For example, a non-UHC-Employee traveler who is staying in a double room with the Cardholder is not billed separately by the hotel. The Cardholder may use his/her credit card to pay the total bill. However, only the single rate is the allowed business expense, and the difference must be paid back to UHC by the Cardholder.

- **Itemized Receipts must be Maintained:** Cardholders must keep itemized receipts for all goods and services, including meals, purchased with a credit card. Itemized receipts are the only documentation identifying what was purchased and specifying whether or not sales tax was paid on the purchase. They will also be used for auditing purposes.

If no itemized receipt is submitted for a credit card charge, a Credit Card Missing Receipt Form must be completed, signed and dated by the Cardholder and their Manager. For travel-related exceptions, see Section 1100 Travel Policy. In addition, the Cardholder's Department Head must write a memo to an Officer, requesting an exception to this policy. Excessive requests for exceptions may result in the loss of credit card privilege.

- **Cardholder Activity Log:** Monthly transaction statements are received directly from the bank and delivered to Financial Services. Cardholders will be emailed a copy of the statement and must prepare a Cardholder Activity Log. This document, along with the itemized receipts, serves as a record of information about the purchase transactions the Cardholder makes on the credit card. **Use of this log is a mandatory requirement and must be submitted with every monthly credit card statement.** Each individual Cardholder is also responsible for logging the "Business Purpose" on each transaction identified on the Cardholder Activity Log. For any and all business meal or food purchases, the individuals hosted should also be listed for each occurrence.
- **Cardholder Review/Reconciliation/Signature:** Individual Cardholders must review their monthly credit card statement emailed to them by Financial Services, reconcile and verify each purchase transaction receipt against the monthly statement and the purchase transactions listed on their Cardholder Activity Log for that month.

Individual Cardholders must sign and date their Cardholder Activity Log. The Cardholder Activity Log and itemized receipts are securely bundled together and submitted to the Manager for review and signature/approval.

- **Manager Review/Approval/Signature:** Each month, the Cardholder's Manager must review and reconcile the Cardholder Activity Log to the itemized receipts and to the monthly credit card statement. The original monthly credit card statement will be provided to the Manager by Financial Services and NOT from the Cardholder. The Manager is responsible to ensure there is a legitimate business purpose for all transactions. The Manager's review and reconciliation must be documented by a signature and date. The President's use of the UHC credit card will be reviewed and signed monthly by another Officer of UHC and then provided quarterly to members of the Audit Committee for review.

Cardholder Activity logs, itemized receipts, credit card statements, and other documentation must be retained in accordance with UHC record retention policy, consistent with other financial documents.

Credit card transactions may be audited by Financial Services and outside auditors.

After the Cardholder and Manager signatures have been completed, the entire credit card packet, inclusive of the original credit card statement, Cardholder Activity Log and itemized receipts must be forwarded to Financial Services, by the 10th of each month. Cardholders that habitually miss this deadline will be placed on Credit Cardholder Notice; continued lateness may result in credit card deactivation and revocation of credit card privileges.

- **Payment to Credit Card Provider is made by Financial Services:** The collective monthly credit card purchase transactions made by all UHC Cardholders are paid in one lump sum directly to the bank by Financial Services. Cardholder's purchase transactions are reallocated from the

clearing account to the appropriate accounting codes as determined by Financial Services based on the business purpose indicated on the Cardholder Activity Log.

- **Termination of Employment or of Credit Card Privilege:** Upon termination of UHC employment or termination of Credit Card privilege, the cardholder must return his/her Credit Card to the CFO, VP of Financial Services, or Assistant VP of Financial Services who will destroy the card and notify the bank to cancel the credit card. The credit card must be canceled within two business days of the termination date.

Reviews: The VP of Financial Services will review the Cardholder Activity Logs, credit card statements, and supporting receipts for all Cardholders at least quarterly. Credit card information is subject to review by an Officer as requested.

1000.4. Petty Cash

This policy establishes the proper uses and administration of petty cash funds. Petty cash funds provide a convenient way to pay for small expenses. Wherever possible, Employees should use other disbursement methods (i.e., Credit Card, Check Request) instead of petty cash.

When other disbursement methods cannot be used, petty cash funds can provide cash to cover minor expenses, such as reimbursement of staff members for small expenses such as meal reimbursements, parking, etc. Reimbursements larger than \$50 should be done through a Check Request.

To receive reimbursement from the petty cash fund, Employees must fill out a "Received of Petty Cash" form documenting the date of the expense, amount, and business purpose. The Employee should then attach the original itemized receipt and then have their direct Manager sign the form prior to giving the documents to the VP of Financial Services or Assistant VP of Financial Services for reimbursement. When the Employee receives the funds, they should sign the form indicating they have received the cash.

1000.5. Procurement Policy

This Procurement Policy is intended to ensure that goods and services purchased for the ongoing operations of UHC are obtained in a cost-effective manner and in compliance with best practices to safeguard corporate resources, to substantiate proper oversight of expenditures, and establish purchasing thresholds.

As a fraud detection tool, UHC utilizes Positive Pay on its three main disbursement accounts: the Operating Fund, Escrow Disbursement, and the Principal Clearing Account. UHC uploads to the bank a file with the check number, payee, and dollar amount of each check issued. The bank compares the items submitted for payment against those authorized and issued by the company before transferring liability to UHC.

- **Authorized Individuals:** Only the Officers, Department Heads, and Employees designated by Officers or Department Heads will make small purchases as defined in this policy. Employees should disclose Conflicts of Interest (see Section 100.3) and refrain from participation in the procurement process if Conflicts of Interest exist. Any Computer Equipment (including Hardware, Software, etc.) purchased must be approved in advance by the VP of IT.

- **Use of Contracts:** Purchases made utilizing pricing established by the State of Utah Purchasing Division or UHC contracts that have already undergone the bidding process are exempt from additional bidding procedures. If an item is on an existing UHC contract, Employees should utilize that method first, and only with Officer approval, assuming a valid business purpose, can they purchase items from competing suppliers. Officers are the only staff members legally authorized to sign contracts for UHC.
- **Sole Source:** When a supply or service is available from only one source in the marketplace, the product or service may be purchased as a sole source. If a department believes a product or service is a sole source, the department may submit a Sole Source Request Memo with supporting documentation to the CFO or VP of Financial Services. The CFO or VP of Financial Services will review the memo to determine whether the purchase is justified as a sole source. Sole source requests with insufficient justification and rationale in support of the sole source assertion may not be approved. In cases of reasonable doubt or insufficient sole source justification, the department should conduct a competitive solicitation.
- **Highly Specialized Professional Services:**
Highly Specialized Services are those provided to UHC by companies or professionals (Specialized Services Providers) that are mission critical to the successful implementation of UHC's policies on financing of affordable housing in the State of Utah, including without limitation financial advisors and underwriters for bond issues, bond trustees, accountants, and law firms serving as bond counsel, tax counsel and general counsel for UHC, as determined by the President from time to time.

For each type of Specialized Service, every three to five years UHC will issue an RFP to seek an appropriate Specialized Services Provider (which can be a new provider but may be the incumbent provider) in accordance with the requirements contained herein with regard to RFPs, unless the Board, at the recommendation of the President, concludes the retention of the incumbent Specialized Services Provider is in the best interest of UHC following the satisfactory completion of the Required Due Diligence.

Required Due Diligence means that the President determines that not engaging in a standard procurement process is in the best interest of UHC because an incumbent Specialized Services Provider (1) has been providing its Specialized Services in accordance with the highest level of competence, professionalism, experience and responsiveness that can be expected under the circumstances, and (2) has developed extensive knowledge of UHC's programs, policies and procedures which substantially reduces the need to train the Specialized Services Provider in such matters in connection with providing its Specialized Services, and (3) the results of an analysis demonstrates that the benefits of a transition to a new Specialized Services Provider are limited in value or may be cost-prohibitive, and (4) an incumbent Specialized Services Provider has agreed to provide its services at a cost reasonably comparable to what is charged by other providers with similar reputation and experience offering their services in Utah.

- **Sales Tax Exemption:** UHC is a sales tax-exempt organization. All purchases for goods used by UHC should be made without the charge of Utah State Sales Tax by using our Sales Tax Exemption Form when requested. Any Employee found to be using the UHC tax-exempt status for non-UHC purchases will be subject to immediate termination of employment.

- **Procurement Thresholds:** The thresholds outlined below apply to the full cost of procurement, including shipping and other charges. It is prohibited to split or divide procurement into smaller procurements with the intent to circumvent any established threshold.

These thresholds apply to all procurements and competitive bidding will be employed in the procurement of any goods or services as described below; all exceptions require approval of an Officer (apart from Contract, Sole Source and Highly Specialized Services described above).

Small Dollar Purchases: \$1499.99 or less

Small Dollar Bid: \$1,500.00-\$4,999.99

Large Dollar Bid: \$5,000.00 or more

Small Dollar Purchase: For purchases where the extended unit/service cost is reasonably expected to be less than \$1,500, select the best source without seeking competitive bids. The \$1,500 threshold is for a single line item with a maximum of \$4,999.99 annual cumulative threshold that may be expended to obtain procurement items from the same vendor/source.

Small Dollar Bid: For purchases where the extended unit/service cost is reasonably expected to be greater than \$1,500 but less than \$5,000, two documented telephone or written quotes, or three internet or three catalog prices will be obtained. Evidence of bidding must be maintained and submitted upon request for payment. Small Dollar Bid items require approval from the VP of Financial Services or Assistant VP of Financial Services if not previously budgeted.

Large Dollar Bid: For purchases where the extended unit/service cost is reasonably expected to exceed \$5,000, three written proposals will be required. Large Dollar Items require approval from the VP of Financial Services, Assistant VP of Financial Services, or CFO if not previously budgeted. Whether or not item is budgeted, an Officer must review the procurement documentation before execution of the purchasing of goods/services.

An invitation for bids can be conducted through email or a bidding website and will:

- State the period of time during which bids will be accepted
- Describe the manner in which a bid will be submitted
- State the place where a bid will be submitted

And include or incorporate by reference to the extent practicable

- A full description of the procurement items sought
- The full scope of work
- The objective criteria that will be used to evaluate the bids
- The required contractual terms and conditions

- **Board of Trustees Required Approval:** Capital funding for the financing of affordable housing properties for Single Family, Multifamily, or Housing Development funds are presented to the Board for authorization as needed. The following purchase transactions, which have not already been taken to the board as outlined above, require prior approval by the Board of Trustees.
 - Contracts for professional services requiring payment by UHC in one fiscal year: \$500,000 or more

- Purchases of supplies, equipment, and non-professional services requiring payment by UHC in one fiscal year: \$500,000 or more
- Construction or Capital Project related contracts requiring payment by UHC: \$1,000,000 or more
- **Required Documentation:** Evidence of competitive bidding and evidence of any exceptions granted will be maintained in UHC records. Documentation supporting procurement will be provided to Financial Services typically through a Bidding Documentation Sheet and retained for seven years, which is the retention policy, to demonstrate compliance with these Procurement policies.
- **Office Supplies/Equipment:** Office supplies are those expendable items that are normally consumed in the performance of day-to-day administrative tasks across UHC. The Administrative Services staff is responsible for and is authorized by delegated authority of the VP of Administrative Services, to procure office supplies and minor capital items as deemed necessary to reasonably meet the office demands for such items, and to establish and maintain reasonable levels of inventory on hand of such item, as deemed necessary. These items typically fall under the Small Dollar Purchase Threshold (under \$1,500) where no bidding is required. The Administrative Services staff will exercise prudent measures in ensuring that only reasonably priced items, of reasonable quality, in reasonable quantities be procured to permit staff to perform their administrative duties in a reasonably efficient and effective manner, or in the case of services, to ensure a safe, secure, functional office. The Administrative Services staff will generally make purchases for supplies and minor equipment from those vendors with pricing established by the State of Utah Purchasing Division or those deemed to be competitively priced and reliable through established accounts whenever possible.
- **Confidentiality of Terms:** If a Department Head believes that the Supplier Terms must be kept confidential for any reason, this must be first approved by an Officer and the terms will only be disclosed to necessary parties to execute the terms of the contract or provide payment to the vendor.

Compliance Reviews: At least monthly an Employee of Financial Services will review compliance with procurement procedures for all or select a sample of payments made of UHC resources. Payment methods reviewed for compliance are not limited to checks but also include credit cards, EFTs, and petty cash.

1000.6. Subscriptions, Memberships, and Local Training

UHC pays approved subscriptions, memberships, and local training incurred by UHC Employees in furtherance of UHC's mission and purpose. In evaluating these requests, Managers must consider the "value added" to UHC operations or reputation as a result of the proposed membership, subscription, and local training. Prior to the expenditure, Employees must complete the Subscriptions/Memberships form or Local Training Form to obtain approval from the Employee's Manager (when applicable) and Department Head. An Officer approval is required on the Subscriptions/Memberships form.

1000.7. Recognition Allowances

UHC values the hard work and dedication of its Employees and wants each Employee to feel valued, recognized, and appreciated. This policy provides a framework for individuals and teams to be recognized for their outstanding work and contributions in the following areas:

Anniversary/Years of Service: Employees who work 30 hours or more per week become eligible for a service award/gift and lunch with Manager and Department Head or Department Head and an Officer in the year in which they complete 5, 10, 15, 20, 25, 30, 35 and 40 years of service. A semi-annual event is held to acknowledge and celebrate Employees who reach these major anniversaries UHC wide to include light refreshments.

Celebrations: Traditions are important at UHC and these traditions include the following events/holidays:

- UHC Annual Golf Tournament
- End-of-Summer Event
- Halloween
- Holiday Event (usually held in December)
- Occasional companywide activities (i.e. Dogs & Denim, Rootbeer Float Day, etc.) as approved by the President

Retirement/Voluntary Departure: Retirement recognition and an award/gift is given upon retirement or departure after completion of 10 years or more of employment at UHC without a break in service. A company-wide celebration is held for retirement of greater than 10 years. A Departmental open house is held upon retirement of less than 10 years or when departing UHC after 10 years.

Life Event Recognitions: Employees are acknowledged for certain life events including:

- Wedding of Employee
- Birth of Employee's baby or Employee's adoption of a child.
- Death of Employee's spouse/partner, child, parent, sister, or brother and spouse/partner's parent, sister or brother.
- Major surgery or illness of Employee or spouse/partner
- Employee higher education graduation and earning of a degree

Team Building: Team building is an ongoing process that helps a department evolve into a cohesive unit. Employees' shared expectations for accomplishing group tasks while developing trust and support for one another and respecting one another's individual differences is the goal. Effective team building can lead to:

- Unification and motivation around a common goal
- Better communications
- Increased department productivity and creativity
- A climate of cooperation and collaborative problem-solving
- Higher levels of job satisfaction and commitment
- Higher levels of trust and support
- Diverse Employees working well together
- Better operating policies and procedures

Budgetary guidelines for the above recognition events can be found on Our Net or by contacting the VP of Financial Services. Passing of envelopes around UHC for donations for life events is prohibited.

1000.8. Gift Cards

UHC purchases gift cards for recognition awards, team building, individual incentives, and outside business partners. The use of gift cards will be left to the discretion of Managers and Department Heads. When a gift card is purchased using UHC funds, a Gift Card Log is required to be used. The Gift Card Log must be updated each time a gift card is given to an Employee, Outside Party, or transferred to another Manager. Gift Card Logs must be submitted to Financial Services at time of initial purchase and within the pay period(s) of distribution. Per IRS guidelines, UHC will record the gift card amount as an Employee's earnings and will withhold federal, state and FICA taxes as required.

1100. Travel Policy

1100.1. Policy Statement

UHC pays for certain approved business travel and related expenses incurred by UHC Employees in furtherance of UHC's mission and purpose. The majority of out-of-state travel and expenses are incurred in relation to housing seminars, technical training or other training, and educational events. Employees are actively encouraged to participate in educational presentations as panel members. In evaluating travel requests, Managers should consider the "value added" to UHC operations or reputation as a result of the proposed travel.

In order to provide reasonable standards for assessing business travel and expense approvals, UHC has instituted this travel and expense reimbursement policy. UHC Employees engaging in business-related travel may incur travel-related expenses (airfare, accommodations, meals, ground transportation, etc.) in a manner that recognizes and is consistent with UHC's status as an independent state entity with an affordable housing mission. It is the responsibility of individual Employees to incur only those expenses that are necessary, reasonable and consistent with that status.

For training that does not require an overnight stay or travel-related expenses, see Section 1000.6 Subscriptions, Memberships, and Local Training.

1100.2. Travel Approval/Advance, Expenses, and Reimbursement

- **Travel Approval and Advance:** Prior to any travel, Employees must complete the Travel Authorization Form. Authorization of travel and certification of available budget for all travel must be approved by an Employee's Manager (when applicable) and Department Head. Department Heads do not require an Officer's approval for travel if budget has been approved for said travel unless a travel advance is requested. If budget money is not available, approval must be received from the CFO. When all approvals have been obtained, the original Travel Authorization Form must be submitted to Financial Services, with the Employee retaining a copy.

Following approval of the authorization, an Employee may receive a travel advance for up to 90% of the anticipated qualifying travel expenses. Employees should use travel advances only for those costs expected to be incurred and paid as out-of-pocket expenses, i.e. meals, ground transportation, incidentals, etc. Any expenses that will be directly paid by UHC either through direct billing or through use of a UHC corporate credit card i.e. registration fees, lodging, airline tickets, etc., will not be considered in determining the amount of the advance. The Employee

will sign and date the appropriate space on the Travel Authorization Form when the travel advance moneys are received.

All out-of-state travel is budgeted in advance and must be approved in advance by a Department Head. Employees must not commit to any expenditures or travel plans without obtaining this authorization and checking that funds are available within the budget.

Managers should make travel recommendations for the minimum number of UHC Employees required to effectively implement ideas and concepts that may be garnered in a seminar setting. All out-of-state requests within a particular department for a particular event should be made simultaneously in order to allow a Department Head to assess the appropriate number of attendees at any given event. In instances where family travels with the Employee, only the exact cost of travel and accommodations for the Employee is reimbursed by UHC. Personal entertainment expenses are not reimbursable.

Program travel must be preauthorized by Department Head.

- **Travel Expenses:** All travel bookings should be made in a manner designed to minimize the expense incurred by UHC for travel-related reimbursement. Employees may book their own travel; however, they remain responsible for meeting the "expense minimization" standard. Employees are permitted to arrive before a travel event begins or to extend the stay beyond the official close of a travel event; however, all expenses beyond the days of the approved event are the Employee's sole responsibility. This requirement may be waived by a Department Head if an overnight stay reduces overall expenses and is prudent given the circumstances of the travel event.
 - **Air Transportation:** Air transportation is limited to Economy class with seat selection availability. All reservations should be the least expensive air fare available at the time reservations are made. Only one change fee per trip will be reimbursed with the explanation for the change documented and Department Head approval received.
 - **Lodging:** Employees should coordinate with others attending the same event when reserving and confirming all lodging arrangements. Reasonableness of cost, convenience, availability, geographic proximity and other pertinent considerations will be employed in selecting an appropriate lodging facility. Employees attending conferences are encouraged to make lodging arrangements at the hotel suggested by the conference, as doing so may help preserve a conference's viability. The amount of lodging expense allowed by UHC will be actual costs, including related taxes, and should reasonably approximate the amounts approved on the Travel Authorization Form.
 - **Lodging Receipt:** A proper receipt for lodging accommodations must accompany each Travel Summary/Settlement Form. A proper receipt is the original motel or hotel statement of charges and generally would include the following information:
 - Name of motel/hotel
 - Street address of motel/hotel
 - Town and state of motel/hotel
 - Telephone number of motel/hotel
 - Date of statement
 - Name of person or persons staying at the motel/hotel
 - Date or dates of occupancy

- Detailed breakout of all charges appropriately described i.e. room charge, taxes, phone, meals in room or affiliated restaurant, etc.
 - Amounts, method and date paid
 - **Lodging at Other Than Hotel/Motel:** In those instances where Employees elect to stay with friends or relatives rather than a motel/hotel or use their personal campers or trailer homes for travel, the Employee will be reimbursed at a Per Diem Lodging rate of \$25.00 per night with no receipts required. An Employee staying at a campground or trailer park must provide a receipt from such facility and the actual cost will be reimbursed.
- **Meals:** The Per Diem Meal Allowance method is utilized in order to more effectively control levels of anticipated and actual meal costs, to standardize these costs at reasonable levels and to facilitate the authorization and subsequent approval of costs incurred by the Employee. For each qualifying day or portion of a day, the Employee will be reimbursed on the Per Diem Meal Allowance Rate basis in lieu of actual expenditures incurred. Employees will report allowances for meals only at the Per Diem Meal Allowance rates described below. The Per Diem Meal Allowance rates will be modified when those rates used by the State of Utah are modified, typically once per Fiscal Year. The meals for which an Employee will report Per Diem Meal Allowances on both the Travel Authorization and the Travel Summary/Settlement is dependent upon the times of travel commencement and termination as described Section 500.8 Pay for Travel.
- **Per Diem Meal Allowance Rates:** The UHC Per Diem Meal Allowance rates are the same as those established by the State of Utah Finance Department. The Per Diem Meal Allowance includes tax, tips and other expenses associated with a meal. Alcoholic beverages are not reimbursable. Complimentary meals of a hotel, conference, and/or association should be deducted from the allowance based on the meal provided; however, continental breakfasts (no hot food items) will not reduce the allowance. Per Diem Meal Allowances can be found on the Travel Settlements for in-state, out-of-state, and premium travel locations.
 - **Per Diem Meal Allowance Computation:** In computing the allowance for meals the beginning and ending days of travel will be broken into four quarters as follows.
 - **Travel Commencing:** The qualifying meals for which Per Diem Meal Allowance is reportable for the first day of travel is calculated based on the quarter the travel commences, as follows:

<u>1st Quarter</u>	<u>2nd Quarter</u>	<u>3rd Quarter</u>	<u>4th Quarter</u>
a.m.	a.m.	p.m.	p.m.
12:01-6:00	6:01-noon	12:01-6:00	6:01-midnight
B, L, D	L, D	D	None
 - **Travel Ending:** The qualifying meals for which Per Diem Meal Allowance is reportable for the last day of travel is calculated based on the quarter the travel ends, as follows:

<u>1st Quarter</u>	<u>2nd Quarter</u>	<u>3rd Quarter</u>	<u>4th Quarter</u>
a.m.	a.m.	p.m.	p.m.
12:01-6:00	6:01-noon	12:01-6:00	6:01-midnight
None	B	B, L	B, L, D
 - **Allowances for Non-overnight Trips:** An Employee may request an allowance for meals only when officially approved travel is in excess of 200 miles round-trip and when travel from the office or home base and return to the office or home base is

for a period of 8 hours or longer. The Per Diem Meal Allowance Rates and conditions of reimbursement will be the same as above. The Per Diem Meal Allowance is taxable as required by IRS regulations for travel without overnight lodging and will be paid directly to the Employee through payroll.

- **Meals for Trustees:** The actual cost (including gratuities and taxes) of meals for Trustees and their spouses/partners may be charged as a UHC expense when the Trustees conduct business activities during such mealtime period or are in attendance at meetings such as a conference, workshop or retreat. When UHC Employees and their spouses/partners or other advisors or consultants attend those meetings, the meals of those Employee, spouse/partners, advisors, or consultants may also be paid. Meal expenses for spouses/partners of Trustees and necessary Employees attending such events may also be charged as a UHC expense. Trustees traveling on UHC business will be reimbursed at Per Diem Meal rates as above, but not for meals otherwise paid for by UHC or its business contacts.
- **Incidentals:** The Per Diem Allowances stipulated are all inclusive. Additional expenses such as sales tax and tips are considered part of the allowances shown for those types of reimbursements. However, Employees will be reimbursed for reasonable, actual costs for incidental items as follows:
 - **General:** Baggage fees, skycap, maid, parking valet, bell cap, and doorman tips, parking fees (see Airport Parking below), toll fees, taxi, ride hailing services (including tips approximating 20%), metro and bus fares, fuel for UHC or rental cars, certain mileage, telephone and other. Generally, no other gratuities will be reimbursed. Receipts should be obtained when possible.
 - **Airport Parking Charges:** Generally, Employees will have adequate time to park their vehicle in the Salt Lake City Airport's Long Term parking lot and take the free shuttle to the terminal or walking from the parking lot to the terminal if flying from the Provo Airport. In this context, the daily airport parking reimbursement will be limited to the Long Term parking rate only. If extenuating circumstances (such as extremely inclement weather conditions, unexpected traffic delays, etc.) force the Employee to park in other than the Long Term lots, reimbursement in excess of the Long Term daily rate may be approved by an Officer. Late departure for the airport is not an extenuating circumstance. Parking expense exceeding \$20.00 will not be reimbursed without a receipt issued by the parking vendor or other proof of payment.
 - **Ground Transportation Charges:** Reasonable efforts should be made to use the most economical method of transportation that is readily available and practical. Reasonable efforts should be made to obtain a receipt for taxi, subway, online ride hailing services and shuttle services, however, whether a receipt is obtained or not, the amount of the charges including any tip, date of the transportation, and the beginning and end points must be provided.
 - **Telephone Charges:** Employees provided with a UHC mobile phone account should use the mobile phone for all calls when possible. If a mobile phone is not available, telephone calls for reasonable periods of duration of a personal nature while out of town on authorized business will be reimbursed for overnight trips. All telephone charges for business related calls while traveling for authorized business will be reimbursed. The telephone charges may be reflected within the lodging bill and reported as part of the lodging expense on the Travel Summary/Settlement, or if paid out-of-pocket may be reflected as incidental expenses.

- **Travel Reimbursement:** Employees will complete the Travel Summary/ Settlement, obtain all required approvals and submit it with all required attachments to Accounts Payable no later than 10 calendar days following the end of the travel.
 - **Use of UHC Credit Cards:** UHC has authorized certain Employees to use credit cards issued in the name of UHC and the Employee for authorized travel and business expenses. UHC's Financial Services Department retains a generic credit card that is not issued to an individual Employee. This generic card may be checked out and used for business travel purposes. Cards issued to Employees or the generic card are referred to as a "UHC Card." This may prevent Employees without a UHC Card from having to absorb the costs of UHC business lodging and to minimize the need to draw larger travel advances. The Employee must follow all policies for UHC Credit Cards as outlined in Section 1000.3 when checking out this card.

- **Advance vs. Actual Expenses:** After completion of travel, the Employee must submit the approved Travel Authorization if not already submitted, showing any advance travel payment received, attached to a final settlement claim, Travel Summary/Settlement, in which actual travel times and expenses incurred will be identified. If actual net reimbursable expenses are less than the Employee received in the advance travel payment, settlement by the Employee, in the form of personal check or cash, will be made along with the submission of the approved Travel Summary/Settlement. If the actual net reimbursable expenses are greater than the Employee received in the travel advance, then the Employee will receive reimbursement from UHC within 10 calendar days of the submission of the accurately completed Travel Summary/Settlement form accompanied by all required documentation. The Employee's Department Head and Manager (if applicable) are required to carefully review all expenses detailed in the Employee's Travel Summary/Settlement and compare the expenses to receipts, invoices and conference agendas to assure the Employee is properly reimbursed, and at the same time watching for any inexplicable variances between information initially reported on the Travel Authorization and the information reported on the final Travel Summary/Settlement. The Manager (if applicable), Department Head and an Officer signatures on the Travel Summary/Settlement indicates that required careful review has taken place. The travel forms of the President will be reviewed and signed by another Officer of UHC and then provided quarterly to members of the Audit Committee for review.

The Travel Summary/Settlement form will generally have the following items, among others, attached to it:

- Request for Travel Authorization
 - Lodging statement of charges
 - Airfare receipt
 - Parking receipts
 - Details for individual ground transportation charges, receipts if available
 - Registration receipt and brochure/agenda of conference activities, if applicable
 - Other receipts for incidental expenses, if available
- **Reimbursement by a Third Party:** An Employee on UHC business, the costs of which will be reimbursed by a third party, must receive approval by an Officer and then, may request a travel advance. Third party reimbursements for travel expenses for UHC business must be used to offset any advances made by the UHC, when the Employee receives such

reimbursement. No circumstances would ever warrant an Employee to be reimbursed by the UHC and also a third party for the same expense.

1100.3. Transportation

- **UHC-Owned Vehicles**

- **Usage:** UHC-owned vehicles may be used by authorized persons on official UHC business. Other persons on official business may accompany the UHC Employee driver. Family or friends may accompany the Employee driver when approved in writing in advance by an Officer. The Employee must complete the form “Request to Travel with Family or Friends” and have his or her Manager approve it before obtaining an Officer’s approval.
- **Violations of the Law:** The driver is expected to obey all applicable motor vehicle laws. Posted speed limits and all motor vehicle laws shall be adhered to. Any Employee who is cited for or found guilty of violating motor vehicle laws will personally pay the required fines.
- **Safety Belts and Restraints:** Safety belts (seat belts, shoulder belts, safety harnesses) must be used by all occupants of the vehicle. Utah law must be followed with respect to child restraints and booster seats when children are occupants of a UHC owned vehicle. Use of UHC vehicle to transport a child must only be done with prior approval using a “Request to Travel with Family or Friends” form.
- **Driver:** No UHC-owned vehicle shall be driven by any individual other than an approved Employee. The individual must have a current drivers’ license, a photocopy of which has been submitted to and on file with HR.
- **Accidents:** UHC’s insurance agent, Universal Business Insurance, should be contacted immediately in the event of any accident or damage with a UHC owned vehicle (or a Rental Vehicle):

- **Universal Business Insurance**

- Sandy Office: 801-984-6100 Sandy Fax: 801-984-6060

- St. George Office: 435-656-7777 St. George Fax: 435-628-0379

If an Employee is driving a personal vehicle, contact the personal insurance agent and UHC. In the event of an accident or damage, the Employee should also contact the Manager or Department Head; if unable to do so, contact one of UHC’s Officers or the Risk Manager. If anyone in the UHC vehicle is injured, medical attention should be obtained as quickly as possible. In no case should the safety or well-being of an occupant be risked or sacrificed for economic or any sense of embarrassment or shame.

- **Unauthorized Personal Use:** UHC-owned vehicles are used exclusively for UHC business purposes. UHC’s insurance carrier does not provide insurance for unauthorized personal use of UHC vehicles. Employees are responsible to pay UHC or other parties for any damages resulting from the unauthorized personal use.
- **Fuel Card:** Each UHC vehicle is issued a Driver Identification Number (DIN) to be used with the UHC’s fuel cards. All fuel purchases for UHC vehicles are required to use a fuel card and associated DIN. Each Employee is required to sign and fill out a Driver Fuel/Fleet Gas Card Form prior to use of any UHC vehicle. Fuel cards may not be used for personal vehicles or non-business purposes. Using the fuel card for any purpose other than official business use will be considered theft of the Corporation’s property, and could be grounds for termination of employment. Each fuel card is assigned to a specific UHC-owned vehicle; however the DIN will work with any fuel card. Swapping or sharing of Fleet cards between vehicles or to use any card for other than the intended purpose is not allowed. Each time an Employee uses a fuel card they are required to completely fill the vehicle’s fuel tank and enter an

accurate odometer reading at the pump. This will allow UHC to monitor fuel usage and track required maintenance intervals.

- **Private Vehicles**

- **Reimbursement Procedures:** If a UHC-owned vehicle is available, Employees should first use a UHC-owned vehicle whenever it is available and practical for in-state travel. With prior Manager approval, Employees may use a private vehicle in the conduct of authorized UHC business and receive reimbursement based on mileage.
- **Reimbursement Rate:** Authorized use of a private vehicle on official business will be reimbursed at the Mileage Reimbursement rate established by the Internal Revenue Service. The current rate is included on the reimbursement form and updated annually. The mileage rate is all inclusive and includes amounts for the cost of automobile operation, insurance, fuel, maintenance costs, and depreciation. Additional expenses such as parking, storage, tolls, etc. may be allowable reimbursable expenses. Damage to an Employee's personal vehicle, damage to another vehicle or other property damage resulting from a collision and liability for bodily harm or death for passengers traveling in an Employee's private vehicle or another involved in a collision is the responsibility of that individual or his or her insurance company. The Employee is expected to obey all applicable motor vehicle laws.
- **Mileage Computation:** Mileage must be computed from the odometer reading and should be limited to the most direct, economical, usually traveled routes. Mileage charts and online mapping programs such as Google Maps or MapQuest may be used by the Employee or Manager in determining the reasonableness of mileage traveled and may be used for authentication purposes.
- **Documentation:** An approved Mileage Reimbursement form will be submitted reporting miles driven on UHC business during the indicated period. Documentation may also be obtained from online mapping services. Mileage reimbursement may also be requested on the form used for Program Travel if other costs associated with the trip, such as meals and lodging, are to be documented at the same time. Mileage for personal travel in conjunction with Program Travel is not reimbursable.

- **Driving Instead of Flying**

- **Approval:** An Employee may choose to drive UHC-owned or a privately-owned vehicle instead of flying to distant destinations subject to approval of an Officer.
- **Driving a UHC-Owned Vehicle:** Employees and their Managers should evaluate the probable cost differential between driving and flying. For example, if UHC business must be conducted in a single city such as St. George, Utah, or Denver, Colorado, an Employee can fly there and back in the same day. The cost of the flight, airport parking plus a rental car and its fuel may be more cost effective than the cost of driving a UHC-owned vehicle (measured using the Mileage Reimbursement Rate) or a privately-owned vehicle along with expenses for meal per diems and overnight lodging, notwithstanding the possible inefficiency of the Employee's time. This evaluation should be performed and evaluated by the Employee's Manager before requesting approval of travel for UHC business.
- **Driving a Privately-Owned Vehicle:** If an Employee drives a privately-owned vehicle, reimbursement will be at the lower of the Mileage Reimbursement rate described above plus additional out-of-pocket expenses such as parking, toll fees, etc. or a quoted airplane fare plus estimate of transportation costs, unless otherwise approved by an Officer. In

addition, allowances for meals will be paid for the same period of time that would have reasonably been incurred had the Employee flown.

- **Travel Time:** If the primary purpose of driving a privately-owned vehicle is for the purpose of having family or friends accompany the UHC Employee or for the purpose of combining personal experiences (such as family visits or sightseeing) and elected travel time for driving an automobile was incurred during the Employee's normal workday and was greater than that which would have been incurred had the Employee flown, the excess travel time should not be recorded, and an Employee may need to record leave on the timesheet to ensure appropriate work/leave hours are recorded.

- **Rental Vehicles**

- **Approval:** Whenever possible, use of rental vehicles must be approved in advance by an Officer, generally on the Travel Authorization form. The cost of a rental car will be reimbursed at the actual rate charged by the rental contract. If advanced approval is not received, any exception to advance approval of the use of rental vehicles must be fully explained in writing and submitted with the Travel Summary / Reimbursement Request and approved by an Officer.
- **Rent in UHC and Employee's Name:** UHC has a preferred relationship with Hertz Car Rental offering discounted rates. Employees may use Hertz whenever possible in making reservations. UHC suggests the use of mid-size vehicles unless a larger vehicle is necessary and justifiable for business purposes. The car rental needs to be made in both the name of UHC and the name of the Employee to be covered by the Company's insurance policy. The Hertz Business Account Program Number to use when renting a car from **Hertz (CDP#)** is as follows: **1329658**. Use of that number will enable Hertz to list UHC and the Employee's name on the contract. Employees may also sign up for a Hertz Gold Account associated with that Business Program Number, and receive more favorable services when picking up the rental vehicle. First-time renters should discuss these opportunities with one of the UHC Officers.
- **Insurance Coverage:** Collision and liability insurance coverage should not be purchased when renting a car for domestic business purposes. Employees on UHC business are covered by UHC's commercial insurance policy. Therefore, Employees should waive the option to purchase Collision Damage Waiver (CDW) coverage. UHC's Hertz account will automatically waive CDW coverage. Liability and physical damage coverage is for UHC business and necessary associated use including traveling to a restaurant for a meal. Coverage may not extend to side trips (for example to a nearby National Park) or other personal use by the Employee. Employees are liable for any additional charges (mileage, extra days, etc.) that are incurred during personal use/reasons which do not represent a legitimate business purpose. The Employee is expected to obey all applicable motor vehicle laws.
- **Personal Use:** If an Employee wishes to use a rental vehicle for personal use either before or after official UHC business is conducted, prior approval must be obtained as follows:
 - The Employee must provide a copy of his or her personal automobile insurance coverage card, demonstrating a current policy of insurance as required by Utah law is in force during the period of the car rental.
 - The Employee must sign the form "Acknowledgement of Financial Responsibility UHC Rental Vehicle for Personal Use" and attach it with the Travel Authorization form to be submitted before travel commences, and approved by the Manager and Department Head.

- The Employee is responsible to pay for these additional days on a personal credit/debit card.
- **Commercial Airlines**
 - **General Rules:** Air transportation is generally limited to economy or coach class. Where reduced fares are available, they should be requested. Requesting the least expensive flights available at the time reservation is made is generally sound, but if the least expensive flights (e.g. Delta and United Airlines “Basic Economy”) require extra expense to UHC such as non-reimbursable cancellation or exchange fees, baggage fees otherwise waived for the next higher class or the traveler airline status, overtime pay, lodging and meals, costly ground transportation, etc. that cost more than the next higher class; or if arrival or departure times interfere with the business purposes of the travel, then the least costly flight may not be the best choice. In exceptional circumstances, if an Employee cannot obtain suitable economy or coach class seating and “comfort”, first-class or business class seating is the only reasonable option available to the Employee, then the Employee is permitted to travel in the other available class seating. Exceptional circumstances must be documented in writing, approved by an Officer in advance and affixed to the Travel Summary/Settlement. Employees with chronic physical pain aggravated by long periods of sitting may request seating for the trip other than economy coach, if scheduled single flight duration is 2.5 hours or more, and the related travel requires one or more nights of lodging. Such documentation requires the inclusion of a physician’s diagnosis regarding the condition. For long-term chronic pain, such documentation will be retained in the Employee’s personnel records.
 - **Documentation:** A copy of the Employee’s itinerary and airline receipt showing all pertinent information, including the cost of the ticket(s) must be attached to the Travel Summary/Settlement.
 - **Credits for Unused or Exchanged Airline Tickets**
 - **Credits:** If a nonrefundable airline ticket is purchased for UHC travel and the Employee does not take the flight for any reason, airlines will typically credit the flyer with a portion of the price of the ticket that may be used on another flight within a specified period of time, but the airline may charge a fee for the cancelled flight. A Travel Summary/Settlement must be submitted with the amount of the credit accounted for (for the flight not taken) and subsequently another Travel Summary/Settlement must be submitted on a subsequent flight where the credit is used. For assistance in making these calculations, request assistance from the VP of Financial Services or the Assistant Controller.
 - **Property of Employee:** Airline frequent flyer programs, hotel preferred status programs, or equivalent, and any other personal charge card programs which give the Employee credit for flights, dollars spent, or nights of lodging for UHC business travel are considered the property of the Employee.
 - **No Compensation for Use of Credits:** Credits earned and upgrades for airline travel or while staying in certain hotels or through other programs by an Employee may be used by the Employee while traveling on UHC business. However, the Employee will not be compensated for the credits or upgrades.

1200. Communication Systems
1200.1. Policy Statement

UHC's computer network, access to Internet, e-mail and voice mail systems are business tools intended for Employees to use in performing their job duties. Therefore, all documents and files are the property of UHC. All information regarding access to UHC's computer resources, such as user identifications, modem phone numbers, access codes, and passwords are confidential UHC information and may not be disclosed to non-UHC personnel.

All computer files, documents, and software created or stored on UHC's computer systems are subject to review and inspection at any time. This includes web-based email Employees may access through UHC systems, whether password protected or not. Employees should not assume that any such information is confidential, including e-mail either sent or received.

Computer equipment should not be removed from UHC premises without written approval from a Department Head. Upon separation of employment, all communication tools should be returned to UHC.

1200.2. Personal Use of the Internet

Some Employees need to access information through the Internet in order to do their job. Use of the Internet is for business purposes during the time Employees are working. Personal use of the Internet should not be on business time, but rather before or after work or during breaks or lunch period. Regardless, UHC prohibits the display, transmittal, or downloading of material that is in violation of UHC guidelines or otherwise is offensive, pornographic, obscene, profane, discriminatory, harassing, insulting, derogatory, or otherwise unlawful at any time.

1200.3. Software and Copyright

UHC fully supports copyright laws. Employees may not copy or use any software, images, music, or other intellectual property (such as books or videos) unless the Employee has the legal right to do so. Employees must comply with all licenses regulating the use of any software and may not disseminate or copy any such software without authorization. Employees may not use unauthorized copies of software on personal computers housed in UHC facilities.

1200.4. Unauthorized Use

Employees may not attempt to gain access to another Employee's personal file of e-mail messages or send a message under someone else's name without the latter's express permission. Employees are strictly prohibited from using UHC communication systems in ways that management deems to be inappropriate. If you have any question whether your behavior would constitute unauthorized use, contact your Manager before engaging in such conduct.

1200.5. E-mail

E-mail is to be used for business purposes during working times. While personal e-mail is permitted, it is to be kept to a minimum. Personal e-mail should be brief and sent or received as seldom as possible. UHC prohibits the display, transmittal, or downloading of material that is offensive, pornographic, obscene, profane, discriminatory, harassing, insulting, derogatory, or otherwise unlawful at any time. No one may solicit, promote, or advertise any outside organization, product, or service through the use of e-mail or anywhere else on UHC premises during working times. Working time does not include breaks or meal periods. Management may monitor e-mail from time to time.

Employees are prohibited from unauthorized use of encryption keys or the passwords of other Employees to gain access to another Employee's e-mail messages.

1200.6. Voice Mail

UHC's voice mail system is intended for transmitting business-related information. Although UHC does not monitor voice messages as a routine matter, UHC reserves the right to access and disclose all messages sent over the voice mail system for any purpose. Employees must use judgment and discretion in their personal use of voice mail and must keep such use to a minimum.

1200.7. Telephones/Cell Phones/Mobile Devices

Employees should normally conduct personal business and use personal communication devices during authorized break and meal periods. Any use of such devices should not interfere with assigned work duties or be disruptive to coworkers. Talk to your Manager if you have an urgent or emergency situation. While at work, we expect Employees to exercise the same discretion when using personal communication devices as when using UHC electronic communication systems.

Phones and mobile devices with cameras should not be used in a way that violates other UHC guidelines such as, but not limited to, EEO/Sexual Harassment and Confidential Information. Employees' use of a cell phone or mobile device to access company systems is prohibited without prior authorization. Such access, once authorized, may subject the Employee's personal device to discovery requests or Company action. Employees authorized to access UHC systems and information using a personal device must immediately inform the IT Department if the device is lost or stolen.

For safety reasons, Employees should avoid the use of cell phones and mobile devices to make calls while driving. Employees must park whenever they need to use a cell phone. Generally, stopping on the shoulder of the road is not acceptable. Employees are prohibited from using a cell phone or other device to text while operating a motor vehicle. Texting is permitted only where the vehicle is at rest and lawfully parked.

The Company telephone lines should not be used for personal long distance calls.

1300. Social Media Guidelines

Employees should refrain from using social media (Facebook, Community, Instagram, etc.) while on work time or on equipment we provide, unless it is work-related as authorized by your Manager and consistent with our Electronic Communication Policy. Do not use UHC's e-mail address to register on social networks, blogs or other online tools utilized for personal use. At all times, Employees who use social media such as blogs, wikis, and social networking sites that may contain postings related to UHC, or its Employees or affiliates, must comply with the following guidelines, regardless of where or when the use of social media takes place:

- **Use a Disclaimer:** Employees may not speak on behalf of UHC, unless permission is specifically granted by the President. Information shared via social media is the opinion of the Employee only – not UHC – and this should be communicated to recipients of the information. Never represent yourself as a spokesperson for UHC.
- **Abide by the Company's Confidentiality Requirements:** You must maintain the confidentiality of the Company's trade secrets and private or confidential information. Refer to the Confidential Information policy for specific examples.

- **Comply with UHC's Equal Employment Opportunity/Unlawful Harassment Standard:** Ensure your postings are consistent with these policies. Inappropriate postings that include discriminatory remarks, harassment, and threats of violence that are based on an individual's membership in a protected class or similar inappropriate or unlawful conduct will not be tolerated and may subject you to disciplinary action up to and including termination.
- **Use Good Judgment:** Be fair and courteous to fellow associates, customers, suppliers or people who work on behalf of UHC. Keep in mind that you are more likely to resolve work-related conflicts by speaking directly with your co-workers or utilizing our problem solving process than by posting complaints to a social media outlet. Nevertheless, if you decide to post complaints or criticism, avoid using statements, photographs, video or audio that reasonably could be seen as malicious, obscene, or threatening, or that might constitute harassment or bullying. Examples of such conduct might include offensive posts meant to defame someone, or posts that create a hostile work environment as described in the Equal Employment Opportunity/Unlawful Harassment/Other Accommodation policy.
- **Be Honest and Accurate:** Make sure you are always honest when posting information or news, and if you make a mistake, correct it quickly. Never post any information or rumors that you know to be false about UHC, fellow associates, members, customers, suppliers, people working on behalf of UHC, or competitors. Blogs and other forms of social media communications are individual interactions, not UHC communications. Information shared via social media is generally public and may easily be viewed by UHC Managers, Employees, and customers. Ultimately, you are solely responsible for what you post online. Before creating online content, consider some of the risks that are involved. Keep in mind that any of your conduct that adversely affects your job performance, the performance of fellow associates, or otherwise adversely affects members, customers, suppliers, people who work on behalf of UHC or UHC's legitimate business interests may result in disciplinary action up to and including termination.
- **Report Concerns:** Your personal (or anyone else's) blog, wiki, or social networking site is not the most appropriate place to make a complaint regarding discrimination, harassment, or safety issues. To ensure your concerns are appropriately brought to the attention of UHC, we encourage Employees to report such issues directly to their manager, but any Employee who is concerned or apprehensive about reporting to his/her manager may instead report such issue to the Department Head or VP of Human Resources.

1400. Workplace Safety

1400.1. Policy Statement

UHC's goal is to ensure a safe, healthful workplace for all Employees. Injury and illness losses from incidents are costly and preventable. UHC employs an effective accident and illness prevention program that involves all Employees in the effort to enhance workplace safety. Employees have the responsibility to help keep everyone as safe as possible, act quickly and appropriately in any type of emergency, and resume normal working conditions as soon as may be. Employees shall offer assistance (within his or her abilities) to others to help preserve the safety of others. Employees' actions should not jeopardize the safety of any person. Employees should take note of where the fire extinguishers, first-aid kits, and emergency exits are located.

1400.2. Severe Weather/Seismic Events

UHC will make every effort to maintain normal work hours even during severe weather (storms, tornados, earthquakes, etc.). Radios, flashlights, and batteries are located in each copy room when

needed. During severe weather, Employees should remain calm and wait for further instructions from Managers. For building closure procedure, see Section 1400.3 Building Closure and Notification Procedure.

If an earthquake does occur, Employees should drop to the floor and take cover under a sturdy desk or table, and hold on to it firmly until the shaking stops. If you are not near a desk or table, drop to the floor against an interior wall and protect your head and neck with your arms. Avoid exterior walls, windows, hanging objects, mirrors, tall furniture, large appliances, and cabinets filled with heavy objects. Employees should remain inside the building until all shaking stops. Employees who are injured will be attended to immediately.

1400.3. Building Closure and Notification Procedure

The President or another Officer, when severe weather, earth quakes, power outages, pandemics, etc. occur, will determine whether to close the building (including late openings and early closings), authorize late arrivals of all staff and will determine when the building will be open for business.

Notification Procedure: Employees are to follow the instructions given in a communication from an Officer. If the decision to close UHC offices is made during regular working hours, Employees will be notified and should leave the building accordingly. Building closings also include the closing of UHC's switchboard and reception areas. Notification outside of normal working hours is handled by an Officer through the MyAgility Portal with text messages and/or email sent to Employees from an Officer. Employees should check their text/email frequently for messages/updates on extreme weather days or when other circumstances might cause a closure. Employees may also check for messages on the central main line, 801-902-8200, and on the UHC Website during any building closure.

Compensation during Building Closure: See section 500.10.

1400.4. Employee(s) Exposed to or Diagnosed with Pandemic/Epidemic Disease

UHC is committed to its employees' well-being and care. If an employee tests positive for a Pandemic/Epidemic Disease (PED) or experiences known symptoms, the employee must not return to the office, and must alert her or his manager as soon as possible. If an employee experiences known symptoms of a PED while at the UHC office, employee must immediately alert his or her manager and leave UHC. Managers will immediately alert Human Resources when they become aware of such affected employees. During a pandemic, employers may ask employees who show symptoms of an illness or who call in sick, if they are experiencing symptoms of the PED or symptoms of any communicable disease identified by public health officials, according to Equal Employment Opportunity Commission (EEOC) guidance.

UHC has the right to ask employees if they have symptoms or have been diagnosed with the PED without violating the Americans with Disabilities Act (ADA), according to the EEOC. UHC will not divulge the name of an infected employee to others at the workplace beyond those conducting an investigation or those who otherwise have a legitimate need to know, unless the infected employee clearly and voluntarily consents or discloses the information themselves. UHC will not be held responsible if employees make assumptions of who any infected employees is.

When UHC becomes aware that an employee has been exposed to or diagnosed with a PED, action will be taken to isolate the employee according to State and Local Health Department direction.

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Generally, isolation means being sent home for a period of quarantine, where the person should remain home during the entire period. UHC intends to do all it can to enable its employees to remain employed and paid. This may involve, when possible, working remotely to the extent that an employee's job can be done remotely. If an employee who has been exposed to or diagnosed with the PED is unable to perform all or a portion of their work remotely because they are too sick or their job must be done onsite, that time must be entered on the employee's timesheet as "Other Admin Leave." Returning to the work place will be based on guidelines of State and Local Health Departments.

Contact Tracing Process: If UHC is made aware of an employee testing positive for a PED (unless alerted by public health officials already doing contact tracing), contact tracing may be started by HR as a supplement to public health officials' contact tracing as described below, to help contain the spread of the PED. Care will be taken to reduce or stop the spread of the PED through the workplace by notifying all members of the UHC staff of the fact that a UHC employee has been infected and is likely contagious. Prompt notification and follow-up reduces the risk that other employees will be exposed to the PED.

UHC's contact tracing process for responding to a case of a PED in the workplace may include:

- Asking said employee to provide the following:
 - A signed waiver enabling the disclosure of that employee having contracted a PED in order for UHC to be more effective in performing contact tracing and reducing the spread of the disease.
 - The name(s) of anyone within UHC with whom he or she has had close contact, i.e. exposure to an infected employee according to guidance established by public health officials, after he or she believes the contraction of the disease occurred.
- Managers will assist with quick identification of contacts, such as providing seating charts, meeting logs, and names of employees known to have interacted within their department.
- UHC will inform employees who may have had exposure that he or she may have been exposed to the PED, but will not disclose the identity of the employee who is infected unless that employee has signed a waiver as described above or provided verbal authorization to do so.
- Any such co-employees will be sent home for a quarantine period or until cleared by testing or other medical screening if he or she has been in close contact with the infected employee or are showing symptoms of the PED.

Cooperation with State and Local Health Departments: State and Local Health Departments are the experts at contact tracing, and have greater legal authority to find people who may have been infected, especially beyond the workplace. If UHC first learns about an employee's case from a public health official, it will cooperate by providing schedules, contact information, and a walk-through of the facility, if requested.

Cleaning and Disinfection When Employee Diagnosed with the PED: To minimize potential for exposure to the PED, UHC will restrict access to areas used by the infected person(s) and begin cleaning and disinfecting within the timeline and in the manner suggested by health experts, in order that those areas may be utilized without undue delay.

Typically, UHC Administrative staff will be utilized to perform the cleaning and disinfection. Alternatively, third-party cleaning personnel, if available in short order, will clean and disinfect all

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areas (e.g., offices, restrooms, and common areas) used by the infected person(s) during the preceding 48 to 72 hours, focusing especially on frequently touched surfaces.

Follow-Up with Quarantined Employees: UHC will maintain contact with employees who have been quarantined, and expects such employees to fully cooperate. If any of them show symptoms or are diagnosed with the PED, UHC will emphasize its contact-tracing investigation to identify those he or she might have exposed.

Returning to Work Post Isolation or Quarantine: Employees who have tested positive for the PED are required to follow State and Local Health Department steps to prevent the spread of the PED. An Employee may not return to the place of work until he or she meets the State Health Department's criteria to discontinue home quarantine or have consulted with a healthcare provider who has cleared the employee for return to the place of work. UHC will not generally require a sick employee to provide a negative PED test result or healthcare provider's note to return to the place of work.

1400.5. Rules for Working in the Building Under COVID-19 Threat

The transmission or spread of COVID-19 is through an infected person's exhalations and normal speech, usually when people are in close contact with one another (within about 6 feet). Spread happens when an infected person talks, coughs, sneezes, or otherwise transmits virus particles from his or her mouth or nose that enter mouths or noses or are inhaled by people nearby. People who are infected but do not have symptoms can also spread COVID-19. Social distancing helps limit opportunities to come in contact with infected people outside the home.

COVID-19 can live for hours or days, so it may be possible that a person can get COVID-19 by touching a surface that has the virus on it and then touching their own mouth, nose, or eyes.

Although the risk of severe illness may be different for everyone, anyone can get and spread COVID-19. Everyone has a role to play in slowing the spread and protecting themselves, their family, their co-workers, and their community.

There are four major principals that will help to keep us all safer:

1. Hygiene

- Wash hands with soap and water for 20 seconds (or use 60% + alcohol hand sanitizer when the use of soap and water is not practical) as follows:
 - When you arrive at the building from home, lunch, any travel outside building and after you've dropped off your belongings, and before you leave the building
 - Before and after touching refrigerator handles, vending machines, microwaves, coffee pots, Paylocity kiosks, copy machines, door knobs, handrails, etc.
 - After handling items given to you by others (files, documents, etc.)
- Avoid touching your face
- Sneeze and cough into a disposable tissue, or into the inside of elbow or sleeve if necessary. Wash hands.
- No physical contact with any other person including shaking hands, hugging, air kissing, etc.

2. Distancing: The virus's ability to spread so easily from one person to the next is why people are being asked to physically distance themselves from one another.

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- Remain 6 feet apart from others to avoid spreading or contracting COVID-19 via virus particles from the mouth or nose. Remember an infected person may show no symptoms but still be contagious.
 - Sneezing, coughing, singing, cheering, shouting, and heavier breathing from exercise can all cause virus particles to be expelled further than 6 feet. Stay further away under these circumstances.
 - Don't gather in groups and avoid crowded places
 - Only one person per table in breakrooms
3. **Masks:** The primary function of a mask is to prevent the spread of your own exhalations, which therefore limits the spread of COVID-19 to others. Remember an infected person may show no symptoms but still be contagious. We cannot predict when we will come within 6 feet of another person, or spread virus particles on surfaces to be touched by others, so masks must be worn:
- When you enter or leave the building
 - When you leave your own desk or work station and when you approach another employee's work station
 - When you go to the copy room, break room, conference room, restroom, or any other areas where more than one person may convene
 - No mask is required when you are at your workstation, unless a visitor cannot maintain 6 feet of distance
 - No mask is required when you are stationary, can distance yourself 6 feet or be separated by a divider
4. **Screening:** If you, a co-worker, or anyone else with whom you come in contact, has any of the symptoms of COVID-19, that person should contact a medical provider, leave the UHC building immediately, and should isolate themselves until a test clears them of the COVID-19 virus. Clean and disinfect areas the sick person visited. Following are presently known symptoms of COVID-19:
- Constant chest pain or pressure
 - Shortness of breath or difficulty breathing
 - Severe, constant dizziness or lightheadedness
 - Slurred speech
 - Fever, chills, or sweating
 - New or worsening cough
 - Sore throat
 - Muscle or whole body aches
 - Nausea, vomiting or diarrhea
 - Fatigue
 - Headache
 - New loss of taste or smell
 - Congestion or runny nose
 - Extreme difficulty waking up

1400.4.1400.6. Emergency Medical Procedures

UHC has several Employees on each floor who are currently trained to use Automated External Defibrillators (AEDs), which are located on each floor. AEDs are used on unresponsive people who appear to have no heartbeat.

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First Aid kits are available to you for minor cuts and abrasions and are located in the break rooms on each floor.

In case of a medical emergency or injury, Employees should call for help by dialing 9 – 911 and give the dispatcher a description of what happened and the location, including floor number, of the injured or ill Employee or visitor. Do not hang up the phone unless instructed to do so by the dispatcher.

You should inform the Receptionist that 911 was called and the location of the person needing help. Reception is to alert HR of the existing medical emergency and direct the emergency medical personnel to the correct location.

Unless the injured Employee is in imminent danger, he or she should not be moved before trained emergency medical personnel arrive. In most circumstances, only designated (trained) individuals are to provide first aid/emergency assistance while waiting for emergency medical personnel to arrive. Others may offer assistance if the situation is life-threatening or determined to be serious, such as choking or severe cuts.

The President is responsible for contacting the Employee's immediate family to notify them of the workplace incident.

1400.5-1400.7. Workplace Stress

UHC recognizes that workplace stress is a health and safety issue and acknowledges the importance of identifying and reducing workplace stressors. Employees have a level of responsibility to take in maintaining their own health and well-being and have a duty to inform their Managers when workplace pressure is excessive so that reasonable steps can be taken to reduce this wherever possible.

1400.6-1400.8. Safety Hazards

Accidents on UHC premises can be caused by safety hazards. Employees should be aware of potential safety hazards including, but not limited to the following:

- Stairs, use extra care when using the stairs
- Ladders and step stools
- Exposed wiring
- Lifting heavy objects improperly
- Reaching for objects in overhead cabinets or closets
- Improper use of paper cutters
- Using exercise equipment incorrectly
- Reduced lighting
- Wet floors

Employees should report any unsafe situation or potential safety hazard immediately to a Manager or HR.

Other types of injuries can occur just from sitting at a desk all day operating a computer. These injuries can include carpal tunnel syndrome, tendonitis, back pain, poor circulation, etc. To prevent these types of injuries, the following suggestions are recommended:

- Avoid slouching in your chair
- Place monitor directly in front of you approximately 18 to 24 inches away from your eyes with the top of the monitor at eye level to avoid fatigue, neck problems, and backaches
- Get up and walk around, shake out your hands, and stretch if possible at least once per hour if your main job duties require sitting for most of the day
- Do exercises and stretching in the exercise room regularly
- Adjust the chair to appropriately support your back

A Manager should be alerted when an Employee is feeling uncomfortable or in pain while working. More ergonomic or adaptable equipment may be made available as needed.

1400.7.1400.9. Hazardous Waste Disposal

UHC cares for the environment in which we live, which includes properly disposing of hazardous wastes. Hazardous wastes include many items that we use on a daily basis.

The following procedures have been developed and must be followed by UHC Employees in order to stay within the law and to avoid damaging the environment. Each of the categories and items within those categories listed below must be segregated from other waste and trash and be held in a secure area pending disposal in an approved manner.

Category and Examples	Approved Disposal
Materials containing mercury: <ul style="list-style-type: none"> - Fluorescent lights - Thermostats 	Store on-site (segregated in original containers) until quantity requires removal. Contact State Approved Vender to remove.
Corrosive solid waste	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Corrosive liquid waste <ul style="list-style-type: none"> - Drain cleaners (Liquid Plumber) 	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Paint related Waste – <ul style="list-style-type: none"> - Left over liquid paint - Painter thinner or turpentine - Saturated (wet) rollers and brushes 	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Ignitable wastes and petroleum products <ul style="list-style-type: none"> - Cleaning fluids - Polishes 	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.

- Waste oil and gasoline	
Fertilizers, pesticides and herbicides	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Waste containing PCBs - Fluorescent light ballasts	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.

1400.8.1400.10. Security

UHC is committed to keeping the building, Employees, and customers’ information secure. Employees are responsible to assist in achieving workplace security.

- **Building Access:** Employees are issued a building access card that includes their name, title, and picture. Access cards are used to enter the building and to open the door behind the reception desk. They must be worn visibly every day. Lost access cards need to be reported immediately to the IT department and replacement will be provided. Access cards should not be shared as they for personal use only.
 - **Visitors:** If a visitor is expected, Employees must notify Reception and provide the visitor’s name, approximate time of arrival, and the purpose of visit if the person is to perform work on the building, electrical, heating/air conditioning, security system, etc. All contractors signing in must be able to provide valid picture identification (e.g. driver’s license). All visitors must sign in at the reception desk where they receive a temporary building pass and sign out when they leave.
 - **Deliveries:** Vendors delivering packages or food must enter the building at the front door where they receive a temporary pass by Reception. Delivery people must also provide identification and sign in/out.
 - **Parking:** UHC’s parking lot is used by Employees, delivery vendors, contractors, and visitors. Reserved spaces should not be used by Employees.
- **Removal of UHC Equipment:** Employees are prohibited from removing office equipment or furniture from UHC’s premises.
- **Personal Items:** UHC is committed to maintaining a secure workplace. To minimize office theft, all valuables, such as purses, wallets, jewelry, and money, should be locked up at all times, whether offices are occupied or unoccupied. You should be alert to situations of a suspicious nature. Report all thefts, property losses, and suspicious persons immediately to a Manager or the VP of Human Resources.
- **Customer Information:** All customer information should be kept safe and secure and away from areas where the public may be. Any customers’ documents that are no longer needed should not be placed in wastebaskets, but need to be placed in the shred bins.

1400.9.1400.11. Worker’s Compensation

UHC is committed to meeting its obligation under the Workers’ Compensation regulations administered by the State Of Utah - Labor Commission Division of Industrial Accidents to provide

medical, rehabilitation, and wage-replacement benefits to Employees who sustain work-related injuries or illnesses. For more information go to the Labor Commission website and click on Workers' Compensation. <http://laborcommission.utah.gov/>

Employees must immediately report all work-related injuries or illnesses, regardless of their severity, to their Manager. Managers are responsible for ensuring that injured Employees receive necessary medical attention and for referring the Employee to HR to complete any paperwork that must be filed with the Workers' Compensation insurer (Utah Housing's insurer is Workers Compensation Fund in Sandy at 800-446-2667). Employees must report an injury or illness within 180 days or they may not qualify for Workers' Compensation. If you visit a doctor for a work-related injury or illness, UHC is required to file the initial Workers' Compensation form with the Labor Commission.

UHC counts an Employee's leave due to a work-related injury or illness toward the Employee's 12-week entitlement under the Family and Medical Leave Act (FMLA). See Section 300.8 Family and Medical Leave Act (FMLA) for more information.

~~1400.10~~1400.12 **Fire Safety**

Employees are responsible to understand the fire safety procedures of UHC. The CFO is the Fire Safety Director with the Director of IT being the Deputy Fire Safety Director. Each floor has an evacuation plan posted by each exit. Each floor is assigned a Floor Warden to help in case of fire or other need to evacuate the building. Floor Warden assignments are maintained and distributed by HR. Safety area is designated as the southwest corner of the parking lot. The safety area map is maintained and distributed by HR.

Fire safety includes four components – Prevent, Prepare, Respond, and Recover and are described as the following:

- **Prevent**
 - Use caution when using cooking appliances
 - Do not use frayed cords or wires
 - Use power strips that are in good condition
 - Watch for overheating of machines such as copiers, printers, fax machines, coffee makers, and small kitchen appliances
 - Absolutely no smoking or vaping inside or outside of building except in designated areas
 - Under no condition are space heaters to be used
- **Prepare**
 - Know where alarms are and how to use them
 - Know where fire extinguishers are and how to use them
 - Know evacuation routes
 - Know location of safety area
 - Attend fire prevention and safety training
- **Respond**
 - Employees who see a fire should pull Fire Alarm and call 9-911 or 911 immediately.
 - For small fires, use fire extinguisher at the base of the fire

- Only use fire extinguisher if you feel confident you can extinguish the fire without risking injury to yourself or others
- Close all doors to confine smoke and fire
- Don't use elevator
- If you are in the elevator and it stops moving, make a call from within the elevator by pushing the phone button within the elevator and alert the elevator company to your situation
- Exit without delay in an orderly fashion using evacuation routes
- Assist those who cannot help themselves
- Meet in Safety Area
- **Recover**
 - Wait for all-clear alarm
 - Follow instructions of Fire Safety Director and Floor Wardens
 - Re-enter building

1400.11-1400.13.Active Shooter or Assailant

An active shooter or assailant is an individual with one or more weapons actively engaged in killing or attempting to kill people in a populated area. Detecting danger is the first step to identifying a potential problem. Be aware of a person or people who enter UHC premises and think about how they are holding themselves; are they wearing long rain coats or heavy outerwear when the weather would not require them; do they keep brushing the outerwear or other parts of their clothing; what are their facial expressions telling you? Another thing to be aware of are people, excluding delivery people, arriving with packages or bags and leaving without them.

In order to stay as safe as possible, Employees and customers must follow the RUN-HIDE-FIGHT procedure if an active shooter were to enter UHC premises:

1. RUN when an active shooter is in the vicinity:
 - If there is an escape path, attempt to evacuate
 - Evacuate whether others agree to or not
 - Leave all belongings behind
 - Help others escape if possible
 - Prevent others from entering the area
 - Call 911 when you are safe
2. HIDE if evacuation is not possible:
 - Lock and/or block the door
 - Silence your cell phone – both ringer and vibration mode
 - Hide behind large objects
 - Remain very quiet
3. FIGHT as a last resort and only if your life is in danger:
 - Attempt to incapacitate the shooter
 - Act with physical aggression
 - Improvise weapons

- Commit to your actions
- 4. When law enforcement arrives:
 - Remain calm and follow instructions
 - Keep hands visible at all times
 - Avoid pointing or yelling
 - Know that help for the injured is on its way

1400.12-1400.14. Bomb Threats

Bomb threats are most commonly received via phone, but are also made in person, via email, written note, or other means. Every bomb threat is unique and should be considered potentially dangerous. The following steps should be completed in an Employee receives a telephone threat:

- Remain calm
- Don't interrupt the caller
- Stay focused
- If possible, record call on the telephone
- Take notes for future recall to authorities
- If possible, use the Bomb Threat Report Form while on the phone
- Pull fire alarm
- Notify a Manager immediately.
- Manager to call 9-911 or 911 to report the threat
- Manager call an alert to all Employees (dial Feature 41 on your phone) – After the two beeps, say "Attention, all employees, please evacuate the building immediately." Employees should not return to the building until stated by official authorities
- DO NOT HANG UP even if the caller does

If a package is delivered to UHC that looks suspicious such as irregularly shaped, visible wires, peculiar odors or sounds, this package should be considered a potential threat and the following steps should be completed:

- Remain calm
- DO NOT touch, temper with, or move the package
- Report it immediately to a Manager
- Manager to call 9-911 or 911 to report the threat
- Manager call an alert to all Employees (dial Feature 41 on your phone) – After the two beeps, say "Attention, all employees, please evacuate the building immediately."
- Employees should not return to the building until stated by official authorities

1400.13-1400.15. Power Outages

Whether it is caused by natural disaster, man-made error, unforeseen events, or planned maintenance, there may be times in the course of business when power may be disrupted. This can have an impact on the way business is conducted at UHC. If a power outage occurs, turn off all computer equipment to avoid any power surges when the power is restored and wait for instructions from a Manager. Wall mounted flashlights are located in the hallway plug outlets. Flashlights and batteries are located in each copy room. Based on the predicted length of the

outage, it may be determined to close the building (see Section 1400.3 Building Closure and Notification Procedure).

1400.14-1400.16. Elevator Malfunction

If an Employee is in the elevator and it stops moving, the following steps should be completed:

- Push the call button and make a call in the elevator. A light signals that the call has been made. The elevator company will ask if you need assistance. Speak loudly to tell them that you do need assistance. They have our address and will send help.
- Push the button next to the symbol of a bell. This will sound an alarm within the building.

If an Employee hears the elevator alarm, this needs to be reported to a Manager or Admin Services immediately.

If an Employee is in an elevator and the elevator doors open but the fire door is closed, push hard against it outward, and the door will open. If it does not open, push the button next to the symbol of a bell to sound the alarm within the building so that someone can come to help you.

1500. Government Records Access Management Act (GRAMA)

1500.1. Policy Statement

The Government Records Access Management Act (GRAMA) is the records law for the State of Utah. GRAMA defines what a record is and establishes the criteria for accessing government records. UHC complies with GRAMA based on requirements defined in Utah Code Title 63(G) Chapter 2.

1500.2. GRAMA Purposes

For purposes of GRAMA, UHC is a Political Subdivision of the State of Utah. As a Political Subdivision, GRAMA requires UHC to file with the State Archivist UHC's GRAMA Policy or amendment to its Policy within 30 days of its effective date. UHC must also report to the State Archivist all schedules, designations and classifications as further described below. Reports are not subject to approval by the State Archivist. UHC stores its Records at its own facilities or at private storage facilities and therefore should not expect to receive any requests for changes of its schedules, designations or classifications from the State Archivist.

1500.3. GRAMA Definitions

- **Record:** All books, letters, documents, papers, maps, plans, photographs, films, cards, tapes, recordings, electronic data, e-mail, or other documentary materials regardless of physical form or characteristics which are prepared, owned, received, or retained by UHC, and where the information is reproducible by photocopy or other mechanical or electronic means.
- **Record Series:** A designated group of Records that have common elements that enable one to generally distinguish what the contents are by the title of the Series. The Records Officer must approve each Record Series designation including title, Series number, Retention Schedule, and the content of the Series. A Series may be retained at UHC's facilities or elsewhere, and may be

maintained in paper format or maintained electronically such as imaging on a hard drive or server, or written to compact disks (CDs) or digital video disks (DVDs).

- **Records Officer:** The individual appointed by the President of UHC to work with state archives in the care, maintenance, scheduling, designation, classification, disposal, and preservation of records. The Sr. Vice President/COO has been appointed by the President as the Records Officer.
- **Retention Schedule:** The amount of time before Records can be destroyed. Retention Schedules are established for each Record Series to establish the amount of time, and in some cases, the location where Records will be maintained before they are destroyed. The Records Officer is responsible for determining the Retention Schedules for each Record or Record Series.

1500.4. UHC Records Request Under GRAMA

Public Records which are specifically prepared for distribution to the public need not be presented to the Records Officer. Specific details about Public Records can be found below in Section 1500.5, Classification of Records. Employees must present any other Record requests to the Records Officer before accessing, copying, releasing or disclosing other classifications of UHC's Records. UHC is subject to GRAMA but not to Federal Freedom of Information Act (FOIA) because it is not an agency of the federal government. However if a request for a Public or other record is submitted to UHC stating the request is submitted under FOIA or in virtually any other written manner, UHC is bound to review and respond to the record request as if the requestor submitted it in good faith and in compliance with our policies.

1500.5. Classification of Records

Many of the Records maintained by UHC are required under GRAMA to be available for inspection by the public as these are classified as "Public" records. The nature of UHC's business causes some Records to contain confidential information provided to UHC by private individuals and businesses that must not be made available to the general public, which Records are classified as "Private," "Controlled," or "Protected." In order to maintain the confidentiality of those Records, care must be exercised before granting Records access to the public, another governmental agency, or news media.

In order to assure that public information is properly shared but confidential information is withheld from the general public, UHC carefully establishes Record Series for many of its Records and has established classifications for each of the Series.

The Records Officer must report records classifications to the State Archivist. The Records Officer may classify or reclassify a Series, Record or information within a Record at any time, but need not make such classification until a request is made. The Records Officer must notify the State Archivist of any reclassifications that are made

When the Records Officer classifies a Record Series or information within a record as Private, Protected or Controlled, the Records Officer must file a written statement with the State Archivist explaining the purposes for which the Records are collected and used. The Records Officer may restate the purposes at any time and file an amended statement with the State Archivist. UHC may use the Record only for the purposes listed in that statement. Sharing of Private, Protected or

Controlled Records with other governmental entities is allowed, subject to the restrictions of GRAMA.

Public Records are those which may be provided to any person or entity making a request for such information. Examples of Public Records (none of which have been designated as Series) follow:

- UHC program brochures, blank applications, blank forms, etc.
- Information that is available to the general public as listed on UHC's website, or contained in its program descriptions, marketing materials or Official Statements.
- Information related to public meetings such as meeting dates, times and locations, agendas, final approved minutes, resolutions, and other publicly addressed items.
- Annual reports and audited annual financial statements of UHC.
- Lists or reports of program information such as names, addresses and allocations made to Low Income Housing Tax Credit ("LIHTC") Projects, or bond financed multifamily projects, but nothing containing the personal financial records of the developers related to LIHTC or bond applications.
- Delinquency reports of the single family program, but nothing containing names of borrowers or any data which relates to any individual single family loan which may or may not be delinquent.

Private Records are those that UHC has classified or may classify as Private, examples of which follow:

- Records containing a borrower's address, telephone number, Social Security number, insurance coverage, marital status, employment information, income, or other personal data.
- Records describing an applicant's or a borrower's finances, debts and accounts.
- Records containing data on individuals the disclosure of which constitutes a clearly unwarranted invasion of personal privacy.
- Records, the disclosure of which would conflict with the fiduciary obligations or privacy policies of UHC or the Federal Privacy Act, codified as 15 USC, Subchapter I, Sec.6801-6810, Disclosure of Nonpublic Personal Information, commonly known as the Graham-Leach-Bliley Act.

Controlled Records are those that UHC has classified or may classify as Controlled, examples of which follow:

- A Record containing medical, psychiatric, or psychological data about an individual.
- Records that UHC reasonably believes contain information that would be detrimental to the subject's mental health or to the safety of any individual; or the disclosure of which would constitute a violation of normal professional practice.

Protected Records are those that UHC has classified or may classify as Protected, examples of which follow:

- A Record for which the Records Officer has accepted a written claim of business confidentiality.
- A Record the disclosure of which could reasonably be expected to result in unfair competitive injury to the person or business submitting the information.

UHC has not assigned a GRAMA Classification of Exempt to any Records.

1500.6. Claim of Business Confidentiality

Certain of UHC's Records contain information on individuals or entities, and their business processes or plans which they may not wish to have made public. The Records Officer may accept a claim of business confidentiality, which shall be in writing, directed to the Records Officer, and must include the claimant's name, mailing address, daytime telephone number if available, and a brief but reasonably specific reasoning of why the claimant believes the confidentiality of the information outweighs the interest of the public to have access to that information. The form of the claim may be specified by the Records Officer and subject to the Records Officer's review of the claim for reasonableness, but the Records Officer need not make a determination of whether the Record is classified as Protected, nor notify the claimant of the Records Officer's determination until such time as a request for access to that Record is made; and then notification must be given as provided in Section 1500.7 Responses to Requests.

1500.7. Responses to Requests

All responses must be in writing from the Records Officer and sent via first class mail, postage prepaid. Responses must be given within ten days of receipt of a request, or five business days in cases when the requester demonstrates that an expedited response to the Record request benefits the public rather than the requester.

Only the following responses may be given by the Records Officer:

- Approval of the request and providing the Record(s).
- Denial of the request based on a classification or a claim of business confidentiality
- Notification to the requester that UHC does not maintain the Record and providing, if known, the name and address of the entity that does maintain the Record.
- Notification to the requester that because of one of the extraordinary circumstances listed under Question 12 below, UHC cannot immediately approve or deny the request. The notice must describe the circumstances relied upon and specify the date when the Records will be available.
- The Records Officer must notify any person making a claim of business confidentiality under GRAMA regarding the Records Officer's intent to give a requester access to a Record for which a confidentiality claim has been made. The Records Officer must not release the Record until the time for the claimant to appeal the Records Officer's decision to release the Record has passed, including a judicial appeal, as provided under Section 1500.8 Request Appeal.

There may be extraordinary circumstances on which UHC may rely to delay beyond the normal ten or five-day period in providing Records or denying a request, which include the following:

- Another governmental entity is using the Record, in which case the Records Officer must promptly request that the governmental entity currently in possession return the Record.
- Another governmental entity is using the Record as part of an audit, and returning the Record before the completion of the audit would impair the conduct of the audit.
- The request is for a voluminous quantity of Records.
- UHC is currently processing a large number of Records requests.
- The request requires UHC to review a large number of Records to locate the Records requested.

- The decision to release a Record involves legal issues that require UHC to seek legal counsel for the analysis of statutes, rules, ordinances, regulations, or case law.
- Segregating information that the requester is entitled to inspect from information that the requester is not entitled to inspect requires extensive editing or computer programming.

The Records Officer must provide a written notice of denial to the requester of a Record or the claimant for a claim of business confidentiality by sending the notice first class mail, postage prepaid to the requester's address within the time frame specified above. UHC may not destroy or give up custody of any Record to which access was denied until the period for an appeal has expired or the end of the appeals process, including judicial appeal. Segregation of any Record as provided for must not be considered a denial of a request. The notice of denial must not disclose Private, Controlled, or Protected information or information Exempt from disclosure, but must contain the following information:

- A description of the Record or portions of the Record to which access or protection was denied.
- Citations to the applicable provisions of GRAMA, court rule or order, another state statute, federal statute, or federal regulation that exempt the Record or portions of the Record from disclosure.
- A statement that the requester has the right to appeal the denial to UHC, the time limits (30 days) for filing an appeal, and the name and business address to whom the appeal should be sent.

1500.8. Request Appeal

Any person aggrieved by the Records Officer's determination may appeal the decision to the UHC. The first appeal must be made to the President and any subsequent appeal must be made to the Appeals Board.

Appeal to President: After notice of any determination made by the Records Officer is sent, the requester or claimant (petitioner) shall have 7 business days to submit to the President further support for the request or a claim of business confidentiality. The President shall within 5 business days (12 business days in the case of a claim of business confidentiality) after his or her receipt of the additional support review such support and notify the petitioner of his or her determination of whether such additional support reverses or sustains the denial of a request or claim of business confidentiality.

Appeal to Appeals Board: If a petitioner is aggrieved by the President's determination of the first appeal, a second appeal may be made to the UHC Appeals Board, consisting of a quorum of its Board of Trustees, by filing a written notice of appeal with the Records Officer within 30 days after the date of the President's determination. The notice of appeal must contain the petitioner's name, mailing address, and daytime telephone number; and the relief sought. The petitioner may file a short statement of facts, reasons, and legal authority in support of the appeal.

Access to Business Confidentiality Claims: If the appeal involves the denial of a request for access to a Record that is the subject of a business confidentiality claim under GRAMA the Records Officer must send notice of the petitioner's appeal to the business confidentiality claimant within three

business days after receiving notice of the appeal, except that if the Records Officer's notice under this section must be given to more than 35 persons, it must be given as soon as reasonably possible.

Denial of Business Confidentiality Claims: If the appeal involves the denial of a claim for business confidentiality and it is determined that a Record may be made public, the Records Officer must first send notice to the business confidentiality claimant that UHC is considering release of the record. The business confidentiality claimant shall have seven business days after notice is sent by the Records Officer to submit to the Record Officer further support for the claim of business confidentiality.

UHC Resolution of Appeal: UHC's Secretary shall schedule a hearing of the Appeals Board at the next regularly scheduled Board of Trustees meeting falling at least 14 days after the date the notice of appeal is filed but no longer than 52 calendar days after the date the notice of appeal was filed. The parties participating in the proceeding may, by agreement, extend the time periods specified in this section. The Records Officer must send a copy of the notice of hearing to the petitioner, the Appeals Board, and any person who made a business confidentiality claim that is the subject of the appeal.

The Appeals Board may, upon consideration and weighing of the various interests and public policies pertinent to the classification and disclosure or nondisclosure, order the disclosure of information properly classified as Private, Controlled, or Protected under GRAMA, if the interests favoring access outweigh the interests favoring restriction of access. The Records Officer must send written notice of the Appeals Board's determination to all participants no later than five5 business days after the hearing. If the Appeals Board affirms the denial in whole or in part, the denial must include a statement that the petitioner has the right to appeal the denial to the district court, and the time limits for filing an appeal (30 days).

1500.9. Individual Contest

An individual may contest the accuracy or completeness of Records concerning him or her by filing a written request for amendment with the Records Officer, including a short statement of the desired amendment and reasons for the same. The Records Officer must follow the same procedures and timelines as applies to Records requests when responding to a request for amendment. The same appeals procedure for Records requests also applies to requests to amend Records.

1500.10. Fees

UHC may charge a reasonable fee to cover its actual cost of duplicating and/or compiling Records for the requester. UHC may require payment of fees before providing requested Records.

Actual costs may include the following:

- Cost of staff time for compiling, formatting, manipulating, packaging, summarizing, or tailoring the record either into an organization or media to meet the request
- Cost of staff time for search, retrieval, and other direct administrative costs for complying with a request

Staff time will be based on an hourly charge that may not exceed the salary of the lowest paid Employee who, in the discretion of UHC, has the necessary skill and training to perform the request. No charge will be made for the first 15 minutes of staff time.

Per page charges(Effective 7/1/18; an inflation factor of 3% per annum may be added beginning 7/1/19):

Paper size	Per page black & white copy	Per page color copy
8 ½" x 11" or smaller	\$.02	\$.065
8 ½" x 14"	\$.03	\$.075
11" x 17" or larger	\$.04	\$.115

1600. Records Retention Policy

1600.1. Policy Statement

This Records Retention Policy is intended to ensure that necessary records and documents of Utah Housing Corporation (UHC) are adequately protected, maintained, and/or disposed of according to applicable laws, guidelines, rules, or policies and prudent business practice.

The UHC objectives with regard to this policy are as follows:

- Uphold clear standards in managing both physical and electronic records to ensure proper maintenance and storage in order to document, for required or appropriate periods of time, UHC’s efforts to accomplish its mission of providing financing of affordable housing.
- Engage professional resources that will adequately safeguard and, when necessary, dispose of UHC’s documents in a secure, professional, and timely manner.
- Remain compliant with the state’s Government Records Access and Management Act (See Section 1500).

1600.2. Series

In order to assure the foregoing objectives are achieved and maintained, UHC’s documents have been divided into series (See current Series index *Exhibit A*). A series is a classification of records and include but are not limited to:

- Accounting and finance
- Single family and Multifamily bond transactions
- Reservation, purchase, and servicing of mortgage loans
- Electronic messages (email)
- Recordings and minutes of UHC meetings
- Audit records
- Contracts
- Personnel records
- Payroll, pension, benefit records

For each series, UHC will make a determination for arrangement, description, retention, disposition, format and appraisal (See example *Exhibit B*). This determination allows for proper handling of records, secure retention and secure disposal of records, both physical and electronic, and is approved by the UHC Risk Manager and President.

1600.3. State Archives

The following documents from all UHC Board Meetings are sent to the State Archives for permanent storage:

- Agenda
- Approved Minutes
- Signed and Sealed Resolutions
- Signed and Sealed Minutes Verification
- Signed and Sealed Verification of Giving Notice

Retention Policy Index

Series #	Retention Policy	Retention Period	Series Title
2002	Yes	7 Yrs	Bond Call Notices
6243	Yes	5 Yrs	Monthly Reconciliation Consolidation Reports
6509	Yes	7 Yrs	Reports
6653	Yes	3 Yrs	Delinquent Loan Monthly Reports
6662	Yes	5 Yrs	Mortgage Purchase Agreements
6666	Yes	43 Yrs	Multi-Family Housing Protect Files-(Working/Draft Documents)
6674	Yes	25 Months	Cancelled / Expired Loan Application Packages
6675	Yes	5 Yrs	Mortgage Submission Vouchers
9090	Yes	3 Yrs After Payoff	Payoffs
9970	Yes	7 Yrs After FC claim paid	Foreclosed Housing Loan Files
9971	Yes	Until 7/1/2013	REO's Transfer of Funds
12491	Yes	100 Yrs	Low Income Housing Tax Credit Application Files
13750	Yes	100 Yrs	Low Income Housing Tax Credit Compliance Files
13796	Yes	33 Yrs	Operating Fund General Ledger
13797	Yes	5 Yrs	Trustee Statements
13798	Yes	33 Yrs	Multi Family Financial ledger
13799	Yes	33 Yrs	Foreclosure General Financial ledger
13800	Yes	33 Yrs	Housing Development Fund General Financial ledger
13801	Yes	1 Yr	Original Multifamily Program Records
13802	Yes	33 Yrs	Single Family Financial ledger
13803	Yes	33 Yrs or 3 Yrs After Payoff	Single Family Mortgage Loan Assumptions
13804	Yes	3 Yrs	Sample Single Family Documents
13805	Yes	33 Yrs or 3 Yrs After Payoff	Original Single Family Program Records
13806	Yes	33 Yrs	Single Family Unbound Bond Issue Transcripts
13820	Yes	7 Yrs	General Correspondence
13821	Yes	12 Yrs	Executive Correspondence
13822	Yes	12 Yrs	Legal and Financial Matters Case Files
13842	Yes	33 Yrs	Unbound Bond Issue Multi-Family Transcripts
13866	Yes	33 Yrs	Working Drafts of Bond documents/Single Family
13867	Yes	7 Yrs	Bank Statements
13868	Yes	7 Yrs	Operating Fund General Financial Ledger
13869	Yes	32 Yrs	Accounting Monthly Work Papers File
13875	Yes	3 Yrs	National Foreclosure Mitigation Counseling (NFMCC) Program
20007	Yes	34 Yrs	Escrow Disbursement Backup
20008	Yes	34 Yrs	Daily Activity Reports [End Day Reports]
20009	Yes	Various	Human Resources/Accounting Payable/Registers
20010	Yes	4 Yrs	Tax Records
20021	Yes	30 Yrs	Cash Flow Analysis
20022	Yes	15 Yrs	ECHO
20023	Yes	3 Yrs Destroy 3/31/2013	HUDS Mark-to-Market Program
20024	Yes	Indefinitly	UHC Office Building Files
20025	Yes	33 Yrs	Multi Family FAF Refunding (1982-1983 Bonds)
20026	Yes	30 Yrs	Legal and Financial Matters Case Files
20027	Yes	30 Yrs	Private Activity Bond Allocations
20028	Yes	30 Yrs	Rating Letters Bond allocations
20029	Yes	30 Yrs	SF Bonds-Closing files
20030	Yes	14 Yrs	CFO References
20031	Yes	14 Yrs	Utah Press
20032	Yes	32 Yrs	Crown
20034	Yes	7 Yrs	Misc Certs
20035	Yes	7 Yrs	Taxes Property

AGENCY:	Utah Housing Corporation
SERIES:	84345
TITLE:	Single Family Mortgage Loan Files
ARRANGEMENT:	1977 Forward : Numerical by loan number
DESCRIPTION:	These files contain information which was used to obtain Utah Housing Corporation (UHC) loan financing. Items in the files include but are not limited to the loan application, title policy, credit reports, bank statements at the time of origination, hazard and flood insurance information at the time of origination and all other documentation pertaining to the origination file.
RETENTION:	Retain for 7 years after the loan is paid off
DISPOSITION:	Destroy
FORMAT:	All records beginning in 1977 and continuing to the present have been and are imaged into our computer system. All Loan Files should be retain on the system for 37 years or for seven years after the loan has been paid in full.
APPRAISAL:	Administrative Fiscal Legal: This retention is based primarily upon UHC's foreseeable administrative needs which may extend seven years beyond the loan pay-off dates. The majority of loans represent thirty-year mortgages.
CLASSIFICATION:	Private <input checked="" type="checkbox"/> Public <input type="checkbox"/>

Exhibit B



"We're housing Utah"

Employee Handbook

The policies and guidelines within this handbook have been approved by the UHC Board of Trustees on August 30, 2018, based on Resolution 2018-16.

- November 13, 2018: Addition of Gift Card (Section 1000.8) and LinkedIn Learning (Section 300.3) Policies
- October 24, 2019: Updated and resection per Employers Council direction, Change of Performance Evaluations to Employee Compensation (Section 600), Updated Dress and Grooming Standards (Section 100.8), Addition of Time Off Without Pay Policy (Section 300.12), Updated Discipline Policy (Section 800), Updated Emergency Leave Bank Policy (Section 300.9), and Removal of Glossary
- February 6, 2020: Updated Core Values, Disciplinary Action (Section 800.4), Use of UHC Vehicles (Section 700.7), and Procurement Policy (Section 1000.5)
- February 11, 2020: Updated Employee Types (Section 400.2), Overtime (Section 500.7), and Pay for Travel (Section 500.8)
- May 31, 2020: Updated Authority to Disburse Funds (Section 1000.2), addition of Remote Working Policy (Section 500.9), moved Emergency Closing of Office from Section 300.18 to Section 500.10, addition of Rule for Working in Building Under COVID-19 Threat (Section 700.11)
- September 2, 2020: Update to Equal Employment Opportunity/ADA/Unlawful Harassment/Other Accommodation (Section 100.15), Update to FMLA Policies (Section 300.8), update to Social Media Guidelines (Section 1300), update to Building Closure Policies (Sections 500.10 and 1400.3)
- September 30, 2020: Addition of Pandemic Policy (Section 1400.4), Moved Rules for Working in the Building Under COVID-19 Threat from Section 700.11 to 1400.5.
- April 6, 2021: Update to Remote Working Policy (Section 500.9), Update to Longevity Increases (Section 600.5), Update to Communication Systems (Section 1200), Update to Social Media Guidelines (Section 1300), Update to Rules for Working in the Building Under COVID-19 Threat (Section 1400.5), Title of Records Retention Policy changed to Records Policies (Section 1600) and policy updated to include non-public information (NPI).

- **December 10, 2021:** [Update to Letter from the President](#), [Update to Political Activities \(Section 100.14\)](#), [Update to Personal Exercise Time \(Section 300.3\)](#), [Update to Time Off Without Pay Policy \(Section 300.12\)](#), [Update to Remote Working Policy \(Section 500.9\)](#), [Addition of Remote Working Due to Air Quality \(Section 1400.4\)](#), [Update to Rules for Working in the Building Under COVID-19 Threat \(Section 1400.6\)](#).

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IMPORTANT NOTICE

At Utah Housing Corporation (a.k.a. UHC), neither the Employee nor the UHC is committed to an employment relationship for a fixed period of time. Employment with Utah Housing Corporation is at-will. Either the Employee or UHC has the right to terminate the employment relationship at any time, for any reason. The language used in this handbook and any verbal statements by UHC or Management are not intended to constitute a contract of employment, either express or implied, nor is there a guarantee of employment for any specific duration. No representative of Utah Housing Corporation, other than the President, has authority to enter into an agreement of employment for any specified period and such agreement must be in writing, signed by the President and the Employee.

The contents of this handbook are summary guidelines for Employees and therefore are not all inclusive. This handbook supersedes all previously issued editions. Except for the at-will nature of the employment, the UHC reserves the right to suspend, terminate, interpret, or change any or all of the guidelines mentioned, along with any other procedures, practices, benefits, or other programs of Utah Housing Corporation. These changes may occur at any time, with or without notice.

Letter from the President

Dear Valued Employee:

Welcome to Utah Housing Corporation (UHC)! I hope you will find this to be a work place where you will find satisfaction and challenges as you perform those duties and tasks for which you are responsible.

UHC was created by the Utah Legislature in 1975 to address the critical need for safe, quality, affordable housing for low and moderate-income households living in Utah. Our mission is to serve the people and communities of Utah by providing innovative programs to finance safe, decent, affordable housing for families to purchase their first home or a move-up home or find affordable rental units. We finance mortgage loans for homebuyers by purchasing loans from mortgage lenders and we service those loans. We provide down payment assistance to those who have been unable to save enough on their own. We allocate tax credits to provide developers with equity so they can construct apartments that offer affordable rents. We develop housing for those who are not served by the private sector or other governmental entities. We must accurately account for millions of dollars each month. We must support all of these functions with sophisticated computer systems, software, and the facilities in which we work.

Our challenges are many, but with the talents, loyalty, and diligence of our staff, we can perform great feats and serve our mission with both pride and humility as we partner with numerous community partners to achieve this great mission.

This employee handbook has been prepared to inform you of UHC's employment practices and policies, as well as the benefits available to you as a valued Employee, and the conduct expected from you as you perform your duties. No employee handbook can answer every question nor would we want to restrict the normal question and answer interchange among us. It is through our person-to-person conversations that we can better know each other, express our views, and work together in a harmonious relationship. Please do not hesitate to ask questions of your Manager, the VP of Human Resources (HR), or me as they arise.

UHC's policies, benefits and rules as explained in this employee handbook may be changed in UHC's sole discretion as business experience, employment legislation, economic conditions, or other reasons dictate. When policies or benefits are changed, replacement pages will be provided and you will be notified.

Because UHC is an independent public corporation, all employees are hired on an at-will basis and are not covered by "Civil Service provisions," as are many other government employees. This means that both employer and employee have the right to terminate the employment relationship for any reason and at any time. Each person's employment is for no specific term. Nothing in this manual should be construed as an express or implied contract or guarantee of continued employment.

Please read this manual carefully and use it as a reference guide in the future. If you have comments, questions or ideas to improve UHC's policies or practices, please contact your Manager.

Thank you for choosing Utah Housing Corporation as your place of employment, and again...welcome!



David C. Damschen
President & CEO

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Our challenges are many, but with the talents, loyalty and diligence of our staff, we can perform great feats and serve our mission with pride and yet humility as we partner with so many others to achieve honorable goals.

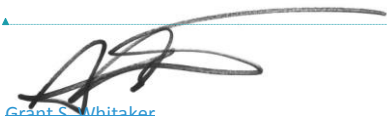
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Please read this manual carefully and use it as a reference guide in the future. If you have comments, questions or ideas to improve UHC's policies or practices, please contact your Manager.

Thank you for choosing Utah Housing Corporation as your place of employment!



Grant S. Whitaker
President & CEO

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Utah Housing Corporation Mission and Core Values

“Serving Utah’s housing needs through finance and innovation.”

“Our service to the people of Utah must be performed with high standards, honesty and integrity at all levels.” Grant Whitaker, President and CEO.

The following is a collection of values that UHC believes in and aims to live by to assist us in achieving our Mission –

Integrity

- Intentionally do the right thing
- Take responsibility
- Be honest and dependable

Teamwork & Collaboration

- Share knowledge and experience
- Build relationships
- Contribute to success

Respect

- Be considerate and kind
- Value each other
- Show honor and dignity towards others

Growth & Development

- Unlock potential
- Professionally and personally driven
- Diligently strive to improve

Communication

- Be open to others’ ideas
- Listen to understand
- Speak with confidence and clarity



100. Code of Personal Conduct

100.1. Policy Statement

Utah Housing Corporation (UHC) expects Employees to adhere to the highest standards of conduct while performing their official duties allowing UHC to operate efficiently and its Employees to work together harmoniously. UHC expects each Employee to control their own behavior and conduct by conforming to high standards of morals, ethics and fairness in dealing with other Employees, the Corporation and with UHC's clients.

UHC is a community of individuals who are all unique and deserving of respect. We believe that UHC is enhanced and enriched through the diversity that each Employee contributes. We strive to work and learn from one another in an atmosphere of positive contact and mutual respect.

We are committed to fostering an environment within UHC where all staff, regardless of differences, can feel safe, secure, and supported. We believe that we are individually and collectively responsible for our behavior and are fully accountable for our actions.

UHC does not accept lack of knowledge, anger, alcohol, or substance abuse as an excuse, reason, or rationale for such behavior. UHC is committed to these principles, which are an integral part of our purpose, values, and daily activities.

Specifically but without limitation, all UHC Employees should be aware of and follow the requirements listed below which form the basis of official UHC Code of Personal Conduct:

100.2. Code of Ethics

The purpose of this code of ethics is to set forth standards of conduct for UHC Employees in areas where there are actual or potential conflicts of interest between their public duties and their private interests. In this manner, UHC intends to promote the public interest and strengthen the faith and confidence of the people of Utah in the integrity of Utah Housing Corporation. This code of ethics does not intend to deny any Employee the opportunities available to all other citizens of the state to acquire private economic or other interests so long as this does not interfere with his full and faithful discharge of his or her public duties. UHC code of ethics is based on Utah Code 67-16-3.

No UHC Employee shall:

1. Accept employment or engage in any business or professional activity that he or she may reasonably expect would require or induce him or her to improperly disclose nonpublic information;
2. Improperly disclose or use nonpublic, private or protected information acquired by reason of his or her position or in the course of official duties to further substantially his or her personal economic interest or obtain special privileges or exemptions for himself or herself or others;
3. Accept additional employment that would impair his or her independence of judgment or interfere with the ethical performance of his or her UHC duties;
4. Receive, take, seek, or solicit, directly or indirectly, for himself or herself or another a gift of substantial value or a substantial economic benefit tantamount to a gift (see Section 100.4 Gift Acceptance).
5. Have personal investments in any business entity which will create a substantial conflict between his or her private interests and his or her UHC duties determined by a UHC Officer; or

6. Donate or to demand donations of property, money or services on a condition of awarding or reserving tax credits or any other resource, or approval or other authorization to engage in business with UHC.

Economic benefit tantamount to a gift includes, but is not limited to:

1. A loan at an interest rate that is substantially lower than the commercial rate for similar loans; and
2. Substantially higher compensation received for private services than the fair market value of those services.

Excluded from this definition is an occasional non-monetary gift of a value less than \$50.00, an award publicly presented in recognition of public service, any bona fide loan made in the ordinary course of business, or a political campaign contribution.

100.3. Conflicts of Interest

One question that often arises is what constitutes a potential conflict of interest. It is generally considered that a “potential” conflict of interest is any direct and immediate interest or relationship, including financial interest, with persons or businesses regulated by or directly affected by decisions of UHC Employees, or persons or organizations which may present applications, requests or issues before UHC Employees. The interest of a spouse or other members of the immediate family/household or the interest of any other person which is constructively controlled by the Employee are included.

It is recognized that some relationships and interests have more potential for being a conflict of interest than others. There are some interests and relationships which because of their nature are insignificant. The financial interest may be so small or the relationship so remote that it does not present an actual conflict.

Types of interests to be considered as potential conflicts of interest include relationships or interests with persons, business enterprises, or nonprofit, professional, charitable, religious, social, educational, recreational, environmental, public service, or civic organizations, with which an Employee is connected as a member, employee, officer, owner, director, partner, advisor, or consultant; in which an Employee has any continuing financial interest as a creditor or through ownership of stocks, bonds, or other securities, ownership of real property or rights in lands, or through a pension or retirement plan, shared income or otherwise; or to which an Employee is indebted financially.

A Conflicts of Interest Disclosure is required to be provided by each UHC Employee. It is the responsibility of each Employee to actively disclose any conflict to his or her Manager at the beginning of any related subject matter related to the conflict and update this disclosure.

Examples of conflicts (not an exhaustive list) that must be acted on as described herein:

1. A mortgage loan for which the Employee or an immediate family member is the borrower or is an employee of the lender. UHC may in the course of its business purchase that loan or may be the servicer of that loan.

2. An application for Low Income Housing Tax Credits, or a project with outstanding Tax Credits or bonds that provides the equity or debt of the project for which the Employee or an immediate family member is the applicant, developer, investor or borrower. UHC may in the course of its business award tax credits or issue bonds for that project.

100.4. Gift Acceptance

It is an offense under the laws of the State of Utah for UHC Employees to knowingly receive, accept, take, seek, or solicit, directly or indirectly, for themselves or another, a gift of a substantial value or a substantial benefit tantamount to a gift:

- a) that would tend improperly to influence a reasonable person in the person's position to depart from a faithful and impartial discharge of the person's public duties;
- b) that such person knows or that a reasonable person in that position should know under the circumstances is primarily for the purposes of rewarding the person for official action taken; or recently has been, is now, or in the near future may be
- c) involved in any governmental action directly affecting the donor or lender, unless a disclosure of the gift, compensation or loan or other relevant information has been made in a sworn statement filed with the President, which statement is a public record.

The term gift does not include:

- Food, refreshments, or meals of limited value
- An item given on behalf of a foreign government that becomes the property of the State
- Opportunities, discounts, rewards, and prizes open to the general public or all employees of the State
- Plaques or mementos recognizing service
- Trinkets or mementos of nominal value
- Gifts from family members, extended family members, or other UHC or State employees
- Gifts from personal friends where it is clear that the gift is motivated by personal friendship and not by the Employee's position with UHC
- Small efforts of common courtesy or other services of nominal monetary value
- Funeral flowers or memorials
- Bequests, inheritances, and other transfers at death
- Attendance or participation at events sponsored by other governmental entities
- Attendance or participation at widely attended events that are related to UHC duties
- Travel to and from widely attended events that are related to UHC duties where such acceptance of such travel will result in financial savings to UHC

If an Employee either directly or indirectly receives a gift that cannot be accepted, the Employee may return the gift, pay its market value, or donate the gift to UHC or the State of Utah. If the gift is perishable or not practical to return, the gift may, with approval of an Officer, be shared with co-workers or given to charity.

100.5. Corporate Fraud

Every Employee is expected to avoid and report any act that would constitute fraud, misappropriation, or a financial irregularity. UHC defines fraud as the intentional, false

representation or concealment of a material fact, or deceit, trickery, or breach of confidence, perpetrated for profit or to gain some unfair or dishonest advantage or a deed performed for the purpose of inducing another to act upon it to result in his or her injury. Each UHC Employee should be familiar with the types of improprieties that might occur within his or her area of responsibility, and be alert for any indication of irregularity.

Actions constituting fraud include, but are not limited to:

- Any dishonest or fraudulent act
- Misappropriation of funds, securities, supplies, or other assets
- Impropriety in the handling or reporting of money or financial transactions
- Profiteering as a result of insider knowledge of company activities
- Disclosing confidential or proprietary information to outside parties
- Accepting any gift or other compensation, either directly or indirectly, that might be intended to influence or reward the Employee in the performance of official business
- Destruction, removal, theft or inappropriate use of records, furniture, fixtures, and equipment.
- Any similar or related irregularity

If there is any question as to whether an action constitutes fraud, an Employee should check with the Department Head, VP of Human Resources, VP of Financial Services, or CFO for guidance.

Any Employee who suspects dishonest or fraudulent activity must notify the Department Head or VP of Human Resources immediately and should not attempt to personally conduct investigations or interviews/interrogations related to any suspected fraudulent activity.

Irregularities concerning an Employee's moral, ethical, or behavioral conduct should be resolved by the Department Head and VP of Human Resources. If the irregularity reported is deemed to be a financial irregularity, this will be reported immediately to the CFO or the VP of Financial Services who will coordinate an investigation with VP of Human Resources, legal counsel and others that may include law enforcement and UHC's outside auditors as appropriate.

Investigation results will not be disclosed or discussed with anyone other than those who have a legitimate need to know. This is important in order to avoid damaging the reputations of persons suspected but subsequently found innocent of wrongful conduct and to protect the Corporation from potential civil liability.

The reporting individual should be notified of the following:

- Do not contact the suspected individual in an effort to determine facts or demand restitution
- Do not discuss the case, facts, suspicions, or allegations with anyone unless specifically asked to do so by the CFO or VP of Financial Services
- The identity of a UHC Employee reporting an irregularity and the information received from a UHC Employee will be kept confidential to the extent practicable under the circumstance

Great care must be taken in the investigation of suspected improprieties or irregularities to avoid mistaken accusations or alerting suspected individuals that an investigation is under way. All inquiries concerning the activity under investigation by the suspected individual, his or her attorney

or representative, or any other inquirer should be directed to the CFO or VP of Financial Services. No information concerning the status of an ongoing investigation may be disclosed to Employees or the public.

The CFO has the primary responsibility for the investigation of all suspected financial fraudulent acts as defined in this policy. If the investigation substantiates that fraudulent activities have occurred, the CFO will issue reports to the President and to the Board of Trustees through the Audit Committee. During an investigation, the CFO and VP of Financial Services will have:

- Free and unrestricted access to all corporate records and premises
- The authority to examine, copy, and/or remove all or any portion of the contents of files, all UHC issued electronic devices, computers, mobile devices, servers, desks, cabinets, and other storage facilities on the premises without prior knowledge or consent of any individual who might use or have custody of any such items or facilities when it is within the scope of his investigation

If an investigation results in a recommendation to terminate an Employee, the recommendation will be reviewed for approval by the VP of Human Resources and by outside counsel as necessary, before any such action is taken. The decision to terminate an Employee is made by a UHC Officer.

100.6. Alcohol, Drugs, and other Dangerous Substances

UHC has a vital interest in maintaining a safe, healthful and efficient working environment for its Employees and in protecting UHC property, equipment and operations. Being under the influence of drugs or alcohol on the job may pose serious safety and health risks, not only to the user but also to all those who work with the user and may adversely affect the quality of our services. The possession, use or sale of an illegal drug in the workplace is prohibited.

Federal and State laws prohibit the use and/or possession of narcotics, dangerous drugs, or other controlled substances without a prescription or recommendation. UHC will not treat properly dispensed and used medical cannabis as an illegal drug.

The following is UHC's policy regarding the work-related effects of illegal drug use and the unlawful possession of controlled substances on Utah Housing premises. Employees are subject to disciplinary action including termination while on Utah Housing premises or otherwise engaged in Utah Housing business when he or she:

- Is unable to safely perform the essential job functions of their job when using prescribed or recommended medications
- Uses or is under the influence of an illegal drug or other dangerous substance
- Has illegal drugs or other dangerous substances in his or her possession or control
- Manufactures, buys, sells, or distributes a drug or other dangerous substance, or attempts to do so
- Shares prescription drugs with other Employees

When UHC finds it appropriate to do so, UHC will notify law enforcement officials. UHC may also pursue civil recovery against an Employee whose use of drugs or alcohol causes damage to UHC property or whose actions result in UHC being held liable for damages to others.

Employees who use alcoholic beverages on UHC premises or report to work impaired are subject to disciplinary action, including termination.

Employees must report any conviction under a criminal drug statute for violations occurring on or off UHC premises while conducting UHC business. A report of a conviction must be made within five (5) days after the conviction.

100.7. No Tobacco Policy

UHC is committed to providing its Employees with a comfortable working environment. Due to the increasing evidence of the dangers of tobacco, smoking, vaping, and chewing tobacco are prohibited at UHC.

There is absolutely no use of any type of tobacco in any form permitted in any UHC office space, including restrooms, shower areas, elevators, or stairways. Smoking, vaping and chewing tobacco are not permitted outside of the building in the immediate vicinity. All smoking/vaping should be confined to the parking area on the south side of the building using the provided cigarette receptacle near the recycling receptacle. This policy continues after hours and on weekends and holidays.

100.8. Dress and Grooming Standards

Utah Housing offers Employees the opportunity to dress in casual attire that creates a comfortable work environment and promotes an appropriate image to all clients, vendors/partners, and colleagues. Common sense and reasonable standards of workplace dress will dictate what should be worn.

Appropriate appearance includes daily personal hygiene and neat, clean, and well-groomed hair. When choosing grooming products, Employees should be considerate of others who have chemical and/or fragrance sensitivities.

There are times when business attire should be worn. Appropriate circumstances may include, but not be limited to the following:

- Representing Utah Housing at an official event;
- Meeting with clients and business partners either inside or outside of Utah Housing's offices; and
- Meetings with customers or clients who have not adopted a casual dress code of their own.

Utah Housing is committed to supporting our Employees' religious and cultural beliefs and may modify the dress code accordingly.

Managers may provide guidance regarding appropriate attire for the workplace. Generally, the following expectations are applicable:

- Clothing must be clean, free of holes, and in good condition.
- Clothing must be free of pictures or words except for small designer/manufacturer logos.

- Shorts are not permitted unless specifically authorized.
- Jeans must not be overly faded, ripped or holey, including those sold as faded, or with rips or holes.
- Shirts and blouses should be professional in appearance and not excessively wrinkled. Collared shirts, polo shirts, non-collared shirts, and sweaters are permitted.
- No T-shirts are permitted.
- Dresses and skirts should be professional in appearance and of appropriate length, no more than two inches above the knee.
- Employees may not wear clothing that is sexually provocative in nature. Bras and underwear must not be visible.
- Athletic clothing must only be worn during permitted exercise time.
- Footwear must be appropriate, clean, and free of holes.
 - Flip-flops, shower sandals and running shoes are not permitted.
 - Bare feet are not acceptable.
 - Dress sandals are acceptable.
- Jewelry should be consistent with professional appearance.
- Body art (tattoos) that depicts violence, profanity, is gang related, is of a sexually explicit nature, and/or is deemed workplace inappropriate must not be visible. Head and neck tattoos should not be visible.

Managers are authorized to enforce these dress and grooming standards within their groups. If an Employee wears clothing deemed inappropriate by the Manager, the Employee may be instructed to go home and change into clothing more acceptable. Leave time may be charged to the Employee in such cases.

100.9. Employee Behavior

To ensure a secure work environment, UHC expects and requires all of its Employees to demonstrate common courtesy and engage in safe and appropriate behavior on the job at all times. Racial or ethnic slurs, threats of violence, and any other provocative comments, language, or actions are examples of unacceptable behavior. Any involvement in incidents of workplace physical violence is considered dangerous and unacceptable behavior that violates Utah Housing's standard of appropriate behavior.

Employees are responsible for their conduct whether on or off duty. General rules of conduct and behavior expectations also apply when traveling on UHC business, as well as any time working for or representing UHC away from the premises.

100.10. Improper Personal Conduct

Examples of improper personal conduct include but are not limited to:

- Fighting or engaging in inappropriate horseplay on UHC premises.
- Using language at work that is harassing, abusive, offensive, threatening or demeaning.
- Stealing Employee or UHC property or acting in a dishonest manner.
- Behaving in a way that may damage or injure any person or property.
- Removing or transferring UHC property without the approval of a Manager.
- Falsifying records.

- Making entries on another Employee's time record, excluding as needed by Managers.
- Possessing or pretending to possess firearms, unless the Employee possesses a valid concealed weapons permit.
- Possessing or pretending to possess explosive materials, chemical or biological agents, or other dangerous weapons while on UHC premises that jeopardize the well-being of others or their personal property or UHC property.
- Failing to perform work assignments or disobeying any direction by a Manager, Department head, Officer or Trustee (i.e., insubordination*).
- Failing to meet acceptable quality and quantity work standards.
- Taking an unauthorized absence from the assigned work location, walking off the job, or interfering with another Employee's work.
- Performing immoral, indecent, lewd, harassing, or other generally unacceptable act on UHC premises or off-premises while at any UHC sponsored activity.
- Engaging in behavior that, in the judgment of UHC, is unethical, dishonest, immoral, illegal, reckless, damaging, or disruptive to the conduct of business.
- Refusing to follow UHC policy or standard.
- Engaging in an illegal activity.
- Abusing UHC leave or any other benefits, including but not limited to sick leave.

100.11. Outside Employment and Compensation

Employees may engage in outside employment, receive payments, or paid expenses subject to the following conditions; however, UHC employment shall be the principal job of full-time Employees governed by these rules:

- The outside employment must not interfere with efficient performance of the Employee's UHC position.
- The outside job must not conflict with the interests of UHC or the State of Utah.
- The outside employment must not be the type that would reasonably give rise to criticism or suspicion of conflicting interests or duties.
- A Manager or HR may ask, from time to time, Employees to represent in writing as to certain outside employment or conflict of interest matters. If the outside employment either has the potential or appears to be in conflict with UHC employment, then the Employee is required to notify his or her Manager and gain approval to continue such employment. If HR determines that either the outside employment or payment could reasonably present a real or potential conflict of interest, the Employee may be denied permission to engage in the activity or receive payment and remain employed with the UHC.
- Employees shall not use their UHC position or any influence, power, authority or confidential information derived therefrom or use UHC time, equipment, property or supplies for private gain or for the private gain of any family member, as defined in these rules.

Employees shall not receive outside compensation for their performance of UHC duties, except in cases of:

- Awards for meritorious public contribution publicly awarded.
- Receipt of honoraria or expenses paid for travel, related to papers written, or speeches or appearances made by Employees with the approval of HR, or on their own time for which they are not otherwise compensated and, not otherwise prohibited by UHC policy.

- Receipt of usual social amenities within generally accepted industry practice, ceremonial gifts or insubstantial advertising gifts. When an Employee's responsibilities require action to be taken or a decision to be made which could be interpreted as a conflict of interest, the Employee shall declare the potential conflict in writing to his or her Manager.

Each Employee may be asked to sign a Code of Ethics Certification regarding matters of other employment, private gain, additional compensation, conflict of interest, and political activity.

Any exceptions to these conditions must be approved by the President and clearly documented in writing.

100.12. Mobile Device Usage in the Workplace

Employees are expected to exercise discretion in using mobile devices such as cellular phones and tablets during UHC business hours. Excessive personal calls, text messaging, or other personal communication during the workday, regardless of the device used, can interfere with employee productivity, and be distracting to others. Employees are expected to limit personal use to non-work time when possible and to ensure that friends and family members are aware of this policy. Personal calls should be made away from all work areas so that coworkers are not disturbed. Employees are expected to silence devices when asked. Employees are expected to be considerate and use headphones when using devices in areas where other Employees may be affected.

Employees may not use a mobile device to record, copy, store, or photograph confidential or non-public information, or work product belonging to UHC. Specific proprietary information may only be stored for legitimate UHC related business. Using a device in a manner that jeopardizes UHC security or private information, or using proprietary information for personal gain are causes for immediate termination.

UHC is not liable for the loss or damage of personal devices brought into the workplace.

100.13. Recording Devices

Recording devices and camera-equipped devices (including mobile communication devices) and their uses are restricted in accordance with state and federal regulatory guidelines concerning unauthorized surveillance and voyeurism.

Making recordings of any type is not allowed in restrooms, exercise rooms, or other private areas of the building.

100.14. Political Activities

~~Employees may voluntarily participate in political activity subject to the following provisions:~~

- ~~• If elected to any partisan or full-time non-partisan political office, the Employee will be granted a leave of absence without pay for times when monetary compensation is received for service in political office.~~
- ~~• Employees may not engage in any political activity during the hours of employment or suggest in any way that UHC endorses the activity.~~

UHC encourages employees to participate in lawful political activities. Participating in these activities must be conducted on the employee's own time and should in no way suggest UHC support. Vacation leave may be requested to conduct such activities.

The following activities are prohibited from being performed while on-duty:

- Demonstrating.
- Counting or recounting votes.
- Circulating petitions.
- Soliciting votes or contributions at any time in any working area of UHC.
- Conducting or participating in opinion polls.
- Fundraising.
- All other activities not considered part of the employee's normal duties.
- Employees may not use UHC equipment or resources (i.e., email, phones) for making, copying or distributing political materials or messages.

Political messages that are inappropriate or offensive to co-workers are prohibited. Harassment of co-workers, customers or vendors regarding political preferences will not be tolerated.

If elected to any partisan or full-time non-partisan political office, the Employee will be granted a leave of absence without pay for times when monetary compensation is received for service in political office.

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100.15. Equal Employment Opportunity/ADA/Unlawful Harassment/Other Accommodation

UHC is dedicated to the principles of equal employment opportunity. We prohibit unlawful discrimination against applicants or Employees on the basis of age 40 and over, race, sex (including pregnancy, childbirth, pregnancy-related conditions, breastfeeding, or medical conditions related to breastfeeding), color, religion, national origin, disability, military status, genetic information, sexual orientation, gender identity or any other class or expression protected by applicable state or local law. This prohibition includes unlawful harassment based on any of these protected classes. Unlawful harassment includes verbal or physical conduct which has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment. This policy applies to all Employees, including managers, supervisors, co-workers, and non-employees such as customers, clients, vendors, consultants, etc.

- **Americans with Disabilities Act (ADA):** The Americans with Disabilities Act (ADA) and the Americans with Disabilities Amendments Act (ADAAA) are federal laws that require employers with 15 or more employees to not discriminate against applicants and individuals with disabilities and, when needed, to provide reasonable accommodations to applicants and employees who are qualified for a job, with or without reasonable accommodations, so that they may perform the essential job duties of the position.

Disability is defined as a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment.

It is the policy of UHC to comply with all federal and state laws concerning the employment of persons with disabilities and to act in accordance with regulations and guidance issued by the Equal Employment Opportunity Commission (EEOC). Furthermore, it is the policy not to discriminate against qualified individuals with disabilities in regard to application procedures, hiring, advancement, discharge, compensation, training or other terms, conditions and privileges of employment.

Beyond its legal obligations, UHC is committed to providing accommodations that will allow its Employees with disabilities to contribute at the highest possible levels.

When an individual with a disability is an applicant for employment, or in the case of an Employee who is an applicant for an open position and requests accommodation that can be reasonably accommodated without creating an undue hardship or causing a direct threat to workplace safety, he or she will be given the same consideration for employment as any other applicant. Applicants who pose a direct threat to the health, safety and well-being of themselves or others in the workplace when the threat cannot be eliminated by reasonable accommodation will not be hired.

UHC will reasonably accommodate qualified Employees with a disability so that they can perform the essential functions as described in their position description including attendance, teamwork, etc., unless doing so causes a direct threat to these individuals or others in the workplace and the threat cannot be eliminated by reasonable accommodation or if the accommodation creates an undue hardship to UHC.

All Employees regardless of any accommodation are required to comply with UHC's Code of Personal Conduct (Section 100) and Workplace Safety (Section 1400) standards. Employees who pose a direct threat to the health or safety of themselves or other individuals in the workplace will be placed on leave until a decision has been made in regard to the Employee's immediate employment situation.

All accommodation requests must be made in writing by the Employee and submitted to the HR Department. The request must include:

1. The reason the Employee believes he or she needs an accommodation including a statement of the limitations and restrictions imposed by the disability.
2. The job duties or assignments the Employee is having, or an applicant will have difficulty performing.
3. A description of the accommodations requested by the Employee or applicant.
4. A detailed statement describing how accommodations will help the Employee or applicant perform his or her essential functions.

All of the information provided by the Employee or applicant will be fully discussed during an interactive process with the HR Department representative.

If the disability is not obvious and there is no other medical information already on record for the Employee, UHC may require the Employee or applicant to provide documentation from a physician or other medical professional concerning the existence and extent of the

disability. The disability information will be maintained in a separate confidential file. Any information regarding the disability will only be made available on a need to know basis. The HR Department, after consulting with the Department Head, is responsible for implementing this policy, including the resolution of reasonable accommodation, safety/direct threat and undue hardship issues. Any accommodation made will be affirmed through documentation signed by the Employee and the VP of HR.

Employees who use illegal drugs are excluded from coverage under this policy. Employees who purposely misuse or fraudulently use an ADA accommodation are subject to discipline including immediate termination.

- **Religious and other Accommodation:** UHC provides reasonable accommodations for Employees whose religious belief, practice, or observance conflicts with a workplace requirement unless doing so would result in an undue hardship to UHC. UHC provides reasonable accommodations for Employees based on gender identity in dress/grooming standards and facilities and for Employees based on pregnancy, childbirth, breastfeeding, or related conditions, unless doing so would result in an undue hardship to UHC. Employees needing such accommodation are instructed to immediately contact their Manager, Department Head, or VP of Human Resources.
- **Sexual Harassment:** UHC strongly opposes sexual harassment and inappropriate sexual conduct. Sexual harassment is defined as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature, when:
 - Submission to such conduct is made explicitly or implicitly a term or condition of employment;
 - Submission to or rejection of such conduct is used as the basis for decisions affecting an individual's employment; or
 - Such conduct has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment.

All Employees are expected to conduct themselves in a professional and businesslike manner at all times. Conduct which may violate this policy includes, but is not limited to, sexually implicit or explicit communications whether in:

- Written form, such as cartoons, posters, calendars, notes, letters, e-mails;
 - Verbal form, such as comments, jokes, foul or obscene language of a sexual nature, gossiping or questions about another's sex life, or repeated unwanted requests for dates; or
 - Physical gestures and other nonverbal behavior, such as unwelcome touching, grabbing, fondling, kissing, massaging, and brushing up against another's body.
- **Complaint Procedure:** If you believe there has been a violation of the EEO policy or harassment based on the protected classes listed above, including sexual harassment, please use the following complaint procedure. UHC expects Employees to make a timely complaint to enable UHC to investigate and correct any behavior that may be in violation of this policy.
 - Report the incident to your Manager, Department Head, or the VP of Human Resources who will investigate the matter and take corrective action. Your complaint will be kept as confidential as possible.

- UHC prohibits retaliation against any Employee for filing a complaint under this policy or for participating in a complaint investigation. If you believe there has been a violation of our EEO or retaliation standard, please follow the complaint procedure outlined above.
- If UHC determines that an Employee's behavior is in violation of this policy, disciplinary action will be taken, up to and including termination of employment.

100.16. Threatening and/or Violent Behavior

Employees threatened with violence in the workplace or become aware of a threat to harm a fellow Employee should report any such threat to a Manager or HR.

UHC promptly investigates any physical or verbal altercation, intimidation, threats of violence, or other conduct by Employees that threatens the health and safety of other Employees or the public or otherwise might involve a breach of or departure from the conduct standards stated in this policy. All incidents of physical altercations are treated as gross misconduct and can result in disciplinary action, including termination of employment. Pending the results of its investigation UHC may suspend Employees who are involved in physical altercations that result in injuries, create a significant risk of injury, or have a significant adverse impact on productivity, safety, and morale.

When UHC finds it appropriate to do so, UHC will notify law enforcement officials. UHC may also pursue civil recovery against an Employee whose violent behavior causes damage to UHC property or whose actions result in UHC being held liable for damages to others.

Any Employee who is a victim of domestic violence is encouraged to contact the Employee Assistance Program (see Employee Benefits, Section 300, for more information).

100.17. Workplace Relationships

Employees are encouraged to socialize and develop professional relationships in the workplace provided that these relationships do not interfere with the work performance of either individual or with the effective operations of UHC.

Employees who engage in personal relationships (including romantic and sexual relationships) should be aware of their professional responsibilities and will be responsible for assuring that the relationship does not raise concerns about favoritism, bias, ethics and conflict of interest. In cases of doubt, advice and counsel should be sought from their Manager, Department Head, or HR.

Romantic or sexual relationships between Employees where one individual has influence or control over the other's conditions of employment are inappropriate. These relationships may ultimately result in conflict or difficulties in the workplace. If such a relationship currently exists or develops, it must be disclosed:

- The Manager or Employee who has influence or control over the other's conditions of employment has an obligation to disclose the relationship to the Department Head, HR or an Officer
- The other Employee involved in the relationship is encouraged to disclose the relationship to the Manager, Department Head, or HR.

Failure to cooperate with UHC to resolve a conflict or problem caused by a romantic or sexual relationship between Employees or those in positions of authority over another Employee in a mutually agreeable fashion may be deemed insubordination and cause for immediate termination. The discipline policy will be followed to ensure fairness and consistency of measures undertaken.

The provisions of this policy apply regardless of the sexual orientation of any Employees involved.

100.18. Unsafe Conduct

Employees should not perform any unsafe act while on UHC premises (including parking lots) or while engaged in UHC-sponsored activities. Employees should use provided safety devices and follow safety regulations and procedures. Employees should not participate in the unauthorized use of vehicles or materials. Employees should not commit safety violations that endanger other Employees. Employees should use all motor vehicles and exercise equipment safely.

Unsafe conduct of Employees also includes endangering security at UHC. Examples of endangering security include, but are not limited to:

- Trespassing in restricted areas.
- Possessing or using any UHC confidential information in unauthorized ways.
- Assisting unauthorized individuals to enter the facility or use UHC property without proper approval.

Violators may be subject to disciplinary action including dismissal from employment and could result in civil or criminal penalties as well.

100.19. Solicitations and Distribution

In an effort to protect Employees from unwanted solicitations that can interfere with work duties and productivity or create tension and discord among employees, the following rules will apply to all of our staff.

Employees may not use UHC email for solicitations.

Employees may not distribute any literature or written materials that are not job related and approved by management during work time in any work area.

Management may make occasional exceptions to the above rules for certain charitable or other Company-sponsored activities or when required by law.

Anyone who is not an Employee is prohibited from entering our premises at any time to solicit support from our Employees for any organization or cause; or to otherwise proselytize, distribute literature, or sell or market products/services to our staff. Exceptions to this important rule may be made only for vendors or service representatives whose purpose is strictly related to our business functions and purposes, and then only with prior approval of our management.

100.20. Inspection

Company-owned property such as storage facilities, vehicles, desks, fitness room lockers, or other property is subject to inspection at all times. A request for inspection does not necessarily imply an

accusation of wrongdoing. Failure to cooperate or consent may result in discipline, up to and including termination.

200. Whistleblower Policy

UHC requires Trustees, Officers and Employees to observe high standards of business and personal ethics in the conduct of their duties and responsibilities. As representatives of UHC, we must practice honesty and integrity in fulfilling our responsibilities and comply with all applicable laws, rules and regulations.

This Whistleblower Policy is intended to encourage and enable the raising of serious concerns internally so that UHC can address and correct inappropriate conduct and actions. It is the responsibility of all Trustees, Officers, and Employees to report concerns about violations or suspected violations of law, rule or regulation that govern UHC's operations.

UHC may not take adverse action against an Employee because the Employee, or a person authorized to act on behalf of the Employee, communicates in good faith:

- The waste or misuse of public funds, property, or manpower
- A violation or suspected violation of a law, a rule adopted by UHC, or regulation adopted by any recognized entity of the United States
- Gross mismanagement, abuse of authority; or unethical conduct as it relates to UHC

An Employee is presumed to have communicated in good faith if the Employee gives written notice or otherwise formally communicates the conduct described above to one of the following:

- A person in authority over the person alleged to have engaged in the conduct described above
- An Officer of UHC
- The Vice President of Human Resources
- Law enforcement, if the conduct is criminal in nature
- A trustee of the UHC Board of Trustees

UHC may rebut the presumption described above by showing that the Employee knew or reasonably ought to have known that the report is malicious, false, or frivolous.

UHC may not take adverse action against an Employee because an Employee participates or gives information in an investigation, hearing, court proceeding, legislative or other inquiry, or other form of administrative review held by UHC.

UHC may not take adverse action against an Employee because the Employee has objected to or refused to carry out a directive that the Employee reasonably believes violates a law of this state, or rule adopted by UHC, or regulation adopted by any recognized entity of the United States.

UHC may not implement rules or policies that unreasonably restrict an Employee's ability to document:

- The waste or misuse of public funds, property, or manpower
- A violation or suspected violation of any law, rule, or regulation

- Gross mismanagement, abuse of authority; or unethical conduct as it relates to UHC

300. Employee Benefits

300.1. Policy Statement

UHC provides Employees with important benefits to help contribute to their quality of life as well as their families. Regular UHC Employees who work 30 hours or more per week are eligible for all benefits as described in Section 300 Employee Benefits.

300.2. Health Benefits

UHC's Employee benefits program is designed to meet the needs of our diverse workforce. The benefit plans should help provide Employees financial protection as well as contribute to the quality of life for them and their families. During the in-process orientation at UHC, HR will provide Employees materials and answer questions regarding these health benefits. Employees will have 60 days in which to sign up for plan(s). For any life change (new baby, new spouse) that would qualify for changes to the plan(s) outside of the Open Enrollment period, Employees have 60 days to make the change. Employees may sign up on-line at PEHP (www.pehp.org) or see OurNet in OnBase for the link for all plans, which include:

- **Medical/Dental/Vision Plans:** A variety of medical, dental and vision plans are offered to help UHC Employees stay healthy, smile brightly, and look good.
- **Employee Assistance Program (EAP):** In recognition that everyone occasionally experiences life challenges that can be difficult to manage alone, UHC provides an Employee Assistance Program (EAP) for use by Employees and their families. EAP can help with marital and family counseling, stress, anxiety or depression, personal and emotional challenges, grief or loss, financial or legal problems, substance abuse or addictions, or senior care planning. EAP also offers classes at their offices, and sometimes onsite at UHC. Seeking assistance from the EAP will not jeopardize job security or career opportunities. Likewise, participation does not exempt an Employee from normal job requirements nor does it allow exceptions to standard work practices and policies. A Manager or HR may, from time-to-time, suggest or require an Employee to seek assistance from EAP for behavioral or other issues.
- **Health Savings Account (HSA):** An HSA is designed to help individuals and families pay and save for qualified medical expenses on a pre-tax basis. UHC Employees must be covered by a high deductible health plan (HDHP) to take advantage of an HSA. An HDHP generally costs less than traditional health care coverage. Money that Employees save on reduced insurance premiums may be contributed to an HSA.
- **Flexible Spending Accounts/Limited Flexible Spending Account (FSA/LFSA):** Employees can elect to pay for qualified health, vision, dental, and dependent care expenses with pre-tax dollars through a Flexible Spending Account (sometimes referred to as "Cafeteria Plan") under Section 125 of the federal tax code. Per IRS rules, Employees cannot contribute to both a medical FSA and an HSA during the same time. This limitation does not apply to dependent-care FSA or the limited-purpose FSA.
- **Life Insurance:** UHC provides at no cost to Employees up to age 70, Basic Group Term Life Insurance coverage equal to \$25,000; age 71 to 75 coverage equal to \$12,500; and age 76 and over in the amount of \$6,250. The Additional Group Term Life coverage provides \$150,000 in additional coverage for Employees if elected at a moderate cost. No underwriting is required for this amount if applied for within 60 days of hire. Additional coverage can be purchased

above the \$150,000 level and requires filling out the Employee Health Statement for underwriting purposes. The maximum coverage for Employees is \$500,000.

- **Dependent Life Insurance:** Life insurance is available for Employees' dependents when certain optional life insurance benefits are elected.
- **Short-Term and Long-Term Disability Coverage:** While UHC does not offer Short-Term Disability, Long-Term Disability (LTD) is available through the Utah Retirement Systems (URS) at no cost to eligible Employees.
- **AFLAC:** UHC facilitates AFLAC coverage, a supplemental insurance is available for all Employees at an additional cost to help pay benefits that major medical insurance does not cover.
- **Workers' Compensation Insurance:** Workers' compensation provides benefits for the Employee for a job-related injury, illness, or accidental death. Employees are covered by this insurance beginning with the first day at work. UHC pays the full cost of coverage.
- **Unemployment Insurance:** UHC pays unemployment benefits as required by Federal and State laws.
- **COBRA:** Should an Employee ever lose medical and/or dental insurance coverage due to termination of employment, the Employee has the right to apply for Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) coverage. PEHP is the administrator of COBRA for UHC. When an Employee terminates from UHC and is enrolled in medical and/or dental benefits, the benefits will continue through the end of the month of termination. For example, if an Employee terminates on March 8, medical and/or dental coverage will continue through March 31. Once the insurance coverage runs out at the end of the month, a COBRA notification will be sent directly to the Employee by PEHP. The COBRA continuation period of benefits is 18 months.

300.3. Additional Benefits

- **Annual Clinics**

Annual Wellness Clinics i.e., Flu Vaccine Clinic and Healthy Utah Testing Sessions are provided by outside professionals at UHC. During the Flu Vaccine Clinic, additional types of vaccinations may be available to Employees and their families. Employees must show their driver license/or other photo ID, and their PEHP or other insurance card, or be prepared to pay with cash at the time of service.

- **Direct Deposit**

UHC requires Direct Deposit of Employees' paychecks to checking accounts, savings, or a combination thereof to any financial institution.

- **Education Assistance**

UHC will provide limited financial assistance in the form of tuition reimbursement for certain pre-approved course work for full-time Employees who have worked for UHC for not less than one full year. Educational assistance is neither an Employee right nor a guaranteed benefit. Approval is dependent upon availability of funds and proper approval.

UHC will reimburse the Employee for tuition, books, and fees. The Employee must disclose all sources of funding received for the educational program (i.e., scholarships, subsidies, grants, tuition reductions, etc.). The amount reimbursed by UHC will be calculated for only eligible

expenses directly paid by the Employee and not reimbursed or paid for by any other funding source.

In determining which course work will be eligible for education reimbursement, the Employee will complete an Employee's Request for Education Assistance form found on Our Net and submit this to his or her Department Head for approval. Once approved, the form will be submitted and assessed by a UHC Officer to determine if the course work will directly enhance the Employee's effectiveness in their UHC job assignment and the measure of benefit that will result to UHC.

UHC will reimburse the Employee as follows:

- 75% for an approved business-related degree program (Associates, Bachelors or Masters) or courses directly related to the Employee's job from an accredited school. Accreditation of school must be completed by an approved agency of the US Department of Education. Accreditation can be verified through the US Department of Education database at ed.gov/accreditation.
- Total tuition reimbursement cannot exceed \$5,250 (or current amount of tuition reimbursement excluded as wages under IRS regulation) for approved course work to an Employee in a single calendar year.
- Reimbursement requests must be submitted within 60 days of course completion to ensure amounts are paid out in the appropriate fiscal/calendar years. Any exceptions must be approved by an Officer.

It is the Employee's responsibility to determine if the Education Assistance received from Utah Housing is taxable income.

Coursework must be taken outside of UHC's normal working hours, unless written exception is granted by a UHC Officer.

- **Nursing Mother's Room**

UHC supports nursing in the workplace by providing a private convenient location on the premises for Employees to nurse or express milk for later use. The lounge located off the first floor break room is the designated place for nursing or expressing milk. A lock is on the door to ensure privacy. Also, a small refrigerator within the lounge is to be used solely for the purpose of temporarily storing expressed milk. Nursing Mothers have priority use of the lounge. A sign-up sheet for the lounge is to be used so that Employees who use the lounge can be scheduled. For uses other than breastfeeding, Employees may use the lounge for periods of 20 minutes maximum. For nursing mothers, the time can be extended to 40 minutes. The sign-up sheet is located near the lounge door.

- **Personal Exercise Time**

Employees who work 30 hours or more per week are offered one paid 30-minute segment of exercise time each workday, Monday through Friday, [during scheduled work hours](#). These 30-minute segments are not cumulative and may not be carried forward. The exercise can be performed in the UHC exercise room, ~~or~~ may constitute a walk/jog originating and ending at

UHC's offices, or at an Employee's approved remote work area with personal equipment or a walk/job originating and ending at the approved remote work area. Employees must not use the exercise time at a paid facility. Use of the exercise time to exercise away from UHC's facilities is not allowed. Scheduling of exercise time must be approved by the Employee's Manager. A Manager can deny or revoke exercise time at any ~~timepoint~~.

The use of the UHC exercise room is for Employees who are working in the building the day the exercise room is utilized. Employees ~~should must~~ read and ~~obey observe~~ the rules for the exercise room posted on the bulletin board. Maximum time allowed in the exercise room must not exceed 60 minutes, including showering and changing. Changing rooms/showers are located in the exercise room, and are to be used only for showering and/or changing, one Employee at a time. Do not leave soaps, towels, shampoos, or anything else in the showers/changing rooms or exercise areas when finished. Lockers are placed in the exercise room to contain personal items during the time an Employee is exercising. All personal belongings should be removed upon completion of each exercise time. Items left in the exercise area or changing/shower rooms will be disposed of after reasonable attempts are made to find the owner.

At the Manager's discretion, Employees may combine the 30-minute exercise time with a regular break or a lunch break

Employees must sign a Fitness Liability Waiver before using the UHC exercise facility. The UHC exercise facility is intended to be used by UHC Employees only and is not available to family or friends.

Music, podcasts, videos, etc. should be played at low volumes when alone in the room to avoid disrupting business occurring in other areas of the office. When another Employee is present, headphones must be used.

Employees who do not use the exercise time for exercise, whether by choice or prohibition by his or her Manager, are not entitled to declare such time as overtime.

- **Wellness Program**

UHC supports healthy living by incorporating a Wellness Program. The Wellness Program is to help Employees recognize the many benefits that come from making healthy choices on a daily basis. Increased awareness concerning personal health leads to better Employee morale, decreased absenteeism and increased productivity.

As described above, Employees are offered 30 minutes of paid exercise time during each workday (subject to approval by the Manager). Opportunities to improve personal health are offered through programs and challenges organized through both PEHP and UHC's Wellness Programs. All Employees are eligible and encouraged to participate. Scheduling of time for the Wellness Program must be approved by the Employee's Manager. A Manager can deny or revoke Wellness Program time at any time.

For information about Wellness Program, and how it works, contact HR.

- **Employee Development**

Through a coaching platform, Employees will be coached and mentored by Managers. The goal of coaching is to work with the Employee to solve performance problems and to improve the work of the Employee, the team, and the department. Employees who respond positively to coaching and improve their performance can become valued contributors to the success of UHC.

- **LinkedIn Learning**

This policy applies to all regular full- and part-time, UHC Employees, each of whom will have a LinkedIn Learning (LIL) license assigned to them that will permit access to the LIL system anywhere there is internet access. Temporary or leased Employees are not eligible to have a UHC-issued LIL license assigned to them. An Employee's license will be withdrawn when the Employee leaves UHC's employment.

Employees and Managers should collaborate regarding each Employee's professional development. It is an Employee's responsibility to seek new learning opportunities. It is a Manager's responsibility to coach his or her team and identify employee development needs. LIL offers a wide variety of online training courses, and can be a good tool to help with employee knowledge, skills and professional development.

Employees can access LIL training required by their Managers during their regular workday while on the clock. Employees should not access UHC-required LIL training outside of the regular workday or offsite without the express written consent of their Manager. All time spent on UHC-required LIL training must be reported on the Employee's timesheet as time worked. Employees are free to utilize LIL as they wish on their own time for personal training not required by UHC.

Following are a few scenarios and guidelines for Employees regarding online training/learning:

- You need to gain skills in your current role, you will be taking on new responsibilities, or you want to learn skills for a potential future position at UHC, and you and your Manager have established a development plan or agreed that using LIL will help to gain those skills. If your job allows flexibility to take the required course(s) during normal work hours, and your Manager agrees, you may take the course(s) and report the hours in Payroll software as "Work" and add a note stating "training time."
- Same as prior scenario, but your job does not have the flexibility to take a course during normal working hours. If approved by your Manager, you may take the course(s) outside of your normal working hours, which you should report in Payroll software the hours spent outside your normal workday as "Work" and add a note stating "LinkedIn training time" which time will be subject to overtime rules as outlined in Section 500.7 Overtime.
- You want to learn something for your own interest, it is not on your development plan, and not approved by your Manager. You may take the course(s) on your own time, outside normal working hours, which time will not be paid for by UHC.

300.4. Retirement Benefits

As a participating employer in the Utah Retirement Systems (URS) Plan, UHC Employees who are provided insurance, paid leave, and/or other benefits as specified by URS qualify for participation in retirement plans. There are different retirement plans and the Employee's individual eligibility within each plan is determined by URS as defined in Utah Code Title 49. There are differences for each plan in the UHC contribution amounts, employee plan vesting period, and potential required employee contributions. Tier 2 Employees (Employees hired after July 1, 2011 without previous service credit) also receive an additional 1.5% of retirement eligible salary in the URS 401(k) above the required URS contribution amounts.

In addition to the plans mentioned above, UHC offers 401(k) and 457B plans that Employees may individually contribute to. URS offers other investment opportunities through normal and Roth IRAs. For details see HR or find extensive information on the URS website at www.urs.org.

300.5. Holidays

UHC grants the following holidays with pay to all full-time and part-time Employees:

New Year's Day	Independence Day	Veterans Day*
MLK, Jr. Day	Pioneer Day	Thanksgiving Day
Presidents' Day	Labor Day	Christmas Day
Memorial Day	Columbus Day	

*Treated as a "floating holiday" that may be taken on or after Veterans Day by the end of the last full pay period of the fiscal year.

Holidays that fall on a Saturday are observed on the preceding Friday. Holidays that fall on a Sunday are observed on the following Monday.

- **Employees who work 30 or more hours a week:** Holiday pay (including the floating holiday) will be paid at 8 hours for the day or prorated for Employees who work between 30 and 40 hours per week. If Employee is scheduled to work more than 8 hours, the difference will need to come from vacation, comp, or administrative leave.
- **Employees on Unpaid Leave:** If any unpaid hours are taken during the pay period, the holiday pay will be prorated based on the hours reported. Exceptions to this policy must be preapproved by an Officer.

Working on a Holiday: If an Employee is required or elects, with the permission of the Manager, to work on a holiday, straight time in addition to holiday pay will be paid. See Section 500.7 Overtime for overtime qualifications.

300.6. Vacation Leave

UHC grants annual vacation with pay to eligible Employees.

- **Full-Time Employees:** Vacation accruals are based on years of service at UHC.
 - 4 hours per pay period/104 hours per year beginning hire date until end of 4-year anniversary

- 5 hours per pay period/130 hours per year beginning start of 5-year anniversary until end of 9-year anniversary
 - 6 hours per pay period/156 hours per year beginning start of 10-year anniversary until end of 14-year anniversary
 - 7 hours per pay period/182 hours per year beginning start of 15-year anniversary
- **Part-Time Employees:** Regular part-time Employees who work between 30 and 40 hours per week earn pro-rated vacation hours based on hours worked during the pay period.
 - **New Hires:** As a newly hired Employee with Manager's approval, vacation can be taken after two full pay periods.
 - **Vacation Accrual Forfeiture:** Accrued vacation time in excess of a maximum according to length of service (320 hours for service through 5 years, 360 hours for 6 through 10 years, 400 for 11 through 15 years, and 440 for 16 or more years) is forfeited at the end of each calendar year. If an Employee is going to exceed this level by the end of calendar year, it is essential that time off be taken before the end of the year with Manager approval or the excess hours will be forfeited.
 - **Payout of Vacation upon Termination:** Upon termination from UHC, Employees receive pay for unused earned vacation at their current rate of pay. Earned vacation time is defined as time earned through the termination date.
 - **Effect of Paid and Unpaid Leave:** If an Employee takes leave with pay, vacation continues to be earned as a prorated amount based on leave hours used. If an Employee takes leave without pay, no vacation hours are earned.
 - **Scheduling Vacation:** In scheduling vacations, UHC tries to accommodate Employee preferences. However, if an Employee requests vacation leave during busy periods or at times when co-workers have already requested vacation, alternate plans may need to be made. Managers are responsible for coordinating and approving in advance the vacation schedules of Employees to ensure that peak workload periods and staffing requirements are considered.
 - **Requesting Vacation:** Employees must give notice before taking vacation by requesting leave from Manager as they have outlined. All requests for vacation must be approved in advance by the Manager.
 - **Advances of Unearned Vacation:** UHC does not permit the advancing of unearned vacation time except for extraordinary circumstances with the permission of an Officer.
 - **Coordinating Vacation with Other Types of Leave:** If a holiday observed by UHC falls on a regularly scheduled workday during an Employee's vacation, the holiday will be paid for and not treated as a vacation day.

300.7. Sick Leave

Paid sick leave is provided to eligible Employees. Employees may use paid sick leave when unable to report for work due to the following reasons:

- Caring for his or her own contagious or incapacitating illness or injury
- Caring for an ill dependent child, spouse, or parent
- Visiting a doctor or dentist or other care provider

Full-time Employees (30 or more hours worked a week) earn 4 hours of sick time for each pay period. Part-time Employees (less than 30 hours worked a week) earn sick leave on a prorated basis based on hours worked.

- **Effect of Paid and Unpaid Leave:** If an Employee takes leave with pay, sick leave continues to be earned as a prorated amount based on leave hours used. If an Employee takes leave without pay or is using Emergency Leave Bank time, no sick leave hours are earned.
- **Work Performed at Home:** There may be situations when it is in UHC's interest to permit an Employee to perform work assignments at home as needed and approved by the Department Head. For extended periods of time or when Employees are on ADA or other leave, the involvement of the VP of Human Resources is required.
- **Notice of Absence:** Employees who have knowledge in advance that they will be absent for health reasons must give their Manager advance notice, including the probable start date and duration of the absence. If a sudden illness makes it impossible for an Employee to request sick leave before the workday begins, the Employee should notify the immediate Manager about the absence at the beginning or before the scheduled workday by telephone, leaving a voice mail if the Manager is not reached directly on the attempted call. If an Employee is too ill to place the call, a relative or other responsible individual may place the call. An unexcused absence is grounds for termination. During an illness, Employees must keep their Manager informed of progress and expected day of return. With the permission of Manager, notice of absences, progress, and expected day of return may be made by text message or email.
- **Recording of Sick Leave:** The total hours absent each day due to illness are recorded on the bi-weekly timesheet and approved by the Manager.
- **Return from Leave Following Work-related Injury/Illness:** If an Employee intends to return to work after any absence which resulted from an accident or illness sustained on the job, written permission from a physician certifying the Employee is fit to work before resuming work duties is required.
- **Return from Leave Following Medical/Maternity Leave:** When an Employee returns from a medical/maternity leave, reduced number of hours to be worked may be requested for up to three months. Such requests are subject to the approval of an Officer. At the end of the reduced work schedule, the Employee must return to the normally scheduled workweek. An Employee may request a permanent reduction in work hours that will require an Officer's approval. A permanent reduction in work hours may result in the Employee being categorized as a part-time

Employee. Leave accruals and other benefits are prorated or are not available on the basis of the reduced work schedule.

- **Leave During a Period of Long-term Disability:** After a waiting period of 90 days following a disabling event, Employees are eligible to receive Long-Term Disability (LTD) benefits for a disability due to an injury or sickness. LTD benefits, when applicable, may be used together with earned sick days to provide income up to a maximum of 100% of salary until such days are exhausted. LTD payments are based on 2/3 of the salary and extend to a maximum of two years. LTD benefits continue beyond two years in cases of permanent and total disability if caused solely by physical impairment. The monthly disability benefit is offset by other income, such as, Social Security Disability income. The plan includes a benefit for mental health disabilities and a benefit for partial disability. Some disabilities may not be covered under this plan. For details, contact PEHP. Service credit with URS accrues during the approved period of disability benefits.
- **Unused Sick Hours Disposition and Payout:** Employees who terminate employment with UHC before their fifth-year anniversary lose all their accrued unused sick leave hours. Any UHC Employee with 5 years of continuous service at UHC and with an accrued unused sick leave balance of more than 160 hours or more (see below) is considered an Eligible Employee for the Sick Leave Payout Program. Employees must cash out their unused sick leave once they are eligible during the regular annual disbursement process.

Each Eligible Employee is entitled to increase the Required Reserve from 160 to either 240 or 320 hours on an annual basis. Employees should give consideration to this increase if he or she believes a long period of sick leave might become necessary for circumstances such as, but not limited to, birth of a child, illness that may require a long recovery period, or care of an immediate family member for which normal sick leave is eligible.

Excess Hours will be converted to cash and paid to the all Eligible Employees annually based on Sick Leave ending balance after the last pay period ending in December has been processed. Unused sick hours in excess of the 160-hour reserve or more as described above will be cashed out at one-hundred percent (100%) of the Employee's current pay rate as of the payment of the Payout. An Eligible Employee's annual payment amount may be deposited into a tax deferred 401(k) or 457 retirement savings account (in accordance with IRS maximum thresholds) if requested in writing to the VP of Financial Services.

An Eligible Employee who retires or leaves UHC after their fifth-year anniversary is entitled to a payout of all unused sick leave hours, including the Required Reserve, as described above using the appropriate pay rate at time of separation.

- For payout to be eligible as compensation counting toward retirement, the payout must represent amounts of leave accrued in a single year.

300.8. Family and Medical Leave Act (FMLA)

Under FMLA, UHC provides up to 12 weeks of unpaid, job-protected leave in a rolling twelve-month period to eligible Employees for the following reasons:

- Incapacity due to pregnancy, prenatal medical care, or child birth.

- To care for the Employee’s child after birth, or placement for adoption or foster care.
- To care for the Employee’s spouse, son or daughter, or parent, who has a serious health condition.
- Serious health condition that makes the Employee unable to perform the Employee’s job.

Military FMLA includes a special leave entitlement that permits eligible Employees to take up to 26 weeks of leave to care for a covered service member, when the employee is the spouse, son, daughter, parent, or next of kin of the service member, during a single 12-month period, as well as qualifying exigencies which may include attending certain military events, arranging for alternative childcare, addressing certain financial and legal arrangements, attending certain counseling sessions, and attending post-deployment reintegration briefings. A covered service member is:

- (1) a current member of the Armed Forces, including a member of the National Guard or Reserves, who is undergoing medical treatment, recuperation or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness; or
- (2) a veteran who was discharged or released under conditions other than dishonorable at any time during the five-year period prior to the first date the eligible Employee takes FMLA leave to care for the covered veteran, and who is undergoing medical treatment, recuperation, or therapy for a serious injury or illness.

- **Benefits and Protections:** During FMLA leave, UHC maintains the Employee’s health coverage under any group health plan on the same terms as if the Employee had continued to work. Employees must continue to pay their portion of any insurance premium while on leave, details of which must be arranged with the VP or Assistant VP of Financial Services. If the Employee is able but does not return to work after the expiration of the leave, the Employee will be required to reimburse UHC for payment of insurance premiums UHC paid during leave.

Upon return from FMLA leave, most Employees are restored to their original or equivalent positions with equivalent pay, benefits, and other employment terms. A fitness-for-duty certification may be required in order to return from FMLA leave. Certain highly compensated Employees (Key Employees) may have limited reinstatement rights. Use of FMLA leave cannot result in the loss of any employment benefit that accrued prior to the start of an Employee’s leave.

- **Eligibility for FMLA Leave:** An Employee is eligible to seek leave under the terms of the FMLA (“FMLA Leave”) if the Employee has worked for UHC for at least 12 months and has worked for at least 1,250 hours during the 12 months before commencement of the leave.
- **Definition of Serious Health Condition:** A serious health condition is an illness, injury, impairment, or physical or mental condition that involves either an overnight stay (more than 8 hours) in a medical care facility, or continuing treatment by a health care provider for a condition that either prevents the Employee from performing the functions of the Employee’s job, or prevents a qualified family member from participating in school or other daily activities.

Subject to certain conditions, the continuing treatment requirement may be met by a period of incapacity of more than three consecutive full calendar days combined with at least two visits to a health care provider or one visit and a regimen of continuing treatment, or incapacity due to pregnancy, or incapacity due to a chronic condition. Other conditions may meet the definition of continuing treatment.

If an Employee is absent for 3 days or more due to a serious health condition, this is considered an FMLA qualifying event and the Employee will start the FMLA process.

- **Use of Leave:** The maximum time allowed for FMLA leave is 12 weeks in the 12-month period or 26 weeks as explained above.

An Employee does not need to use this leave entitlement in one block. Leave can be taken intermittently or on a reduced leave schedule when medically necessary. Employees must make reasonable efforts to schedule leave for planned medical treatment so as not to unduly disrupt UHC's operations. Leave due to qualifying exigencies may also be taken on an intermittent basis.

Employees taking intermittent or reduced schedule leave based on planned medical treatment and those taking intermittent or reduced schedule family leave with UHC's agreement may be required to temporarily transfer to another job with equivalent pay and benefits that better accommodates that type of leave.

- **Notice and Scheduling of FMLA Leave:** Employees must provide 30 days' advance notice of the need to take FMLA leave when the need is foreseeable. When 30 days' notice is not possible, the Employee must provide notice as soon as practicable.

Employees must provide sufficient information for UHC to determine if the leave may qualify for FMLA protection and the anticipated timing and duration of the leave. Sufficient information may include that the Employee is unable to perform job functions; the family member is unable to perform daily activities; the need for hospitalization or continuing treatment by a health care provider, or circumstances supporting the need for military family leave. Employees also must inform UHC if the requested leave is for a reason for which FMLA leave was previously taken or certified.

Employees also may be required to provide a physician's certification and periodic recertification supporting the need for leave. UHC may require second and third medical opinions at UHC's expense. Documentation confirming family relationship, adoption, or foster care may be required. If notification and appropriate certification are not provided in a timely manner, approval for leave may be denied. Continued absence after denial of leave may result in disciplinary action.

UHC will inform Employees requesting leave whether they are eligible under FMLA. If they are, the notice will specify any additional information required as well as the Employees' rights and responsibilities. If they are not eligible, UHC will provide a reason for the ineligibility.

Employees on FMLA leave must contact Human Resources at least two days before their first day of return.

- **Entitlement to Pay and Benefits During FMLA:** Where an Employee has accrued leave (sick, vacation, compensatory, administrative), the Employee can decide how this is to be used during FMLA Leave. For the duration of FMLA Leave, UHC maintains the Employee's health, dental, life insurance, and disability coverage provided the Employee pays the premium for such coverage on a timely basis while Employee is on unpaid leave. During FMLA Leave, the Employee's share of the premium is deducted from the Employee's pay if using any accrued leave. If the Employee chooses unpaid FMLA Leave, the Employee pays through billing arrangements with the VP or Assistant VP of Financial Services. If any payment due is more than 30 days late, UHC may cease providing the benefits.
- **Fraudulent Use of FMLA:** Fraudulent use of FMLA by an Employee is grounds for disciplinary action including termination.

300.9. Emergency Leave Bank (ELB)

UHC has established an Emergency Leave Bank (ELB) program for Employees who experience a catastrophic event (defined below) such as a natural disaster or an illness or accident that causes a severe impact resulting in a need for prolonged absence from work in excess of their available sick, vacation, or compensatory leave. UHC is the administrator and a contributor of resources to the ELB program.

- Money is set aside in the ELB from (1) Employees' forfeited excess accrued annual leave hours not used by the end of a calendar year (see Section 300.6 Vacation Leave) (2) from unused sick leave that Employees with less than 5 years employment at UHC lose at termination (see Section 300.8 Sick Leave), and (3) from voluntary non-refundable Employee contributions that may be made when Financial Services opens a contribution period.
- **Catastrophic Events:** An Employee desiring to make a request to utilize the ELB must have a situation that will require the extended absence of the Employee from work and result in a loss of income to the Employee due to the exhaustion of all Employee's available paid leave and that meets one of the following criteria:
 - Personal or Family Health Related Emergency - Critical or catastrophic illness or injury of the Employee or an immediate family member
 - Other Personal Crisis - A personal crisis of a severe nature that directly impacts the Employee, such as a house fire or earthquake impacting the Employee's primary residence
- **Contributions to ELB:** Eligible Employees may contribute hours, which will be converted into dollars at the contributor's current pay rate. For example, it has been determined that Employee A is eligible for the ELB. Employee B wishes to contribute 8 hours to the ELB. Employee A makes \$10 per hour. Employee B makes \$15 per hour. The calculation is as follows: Employee B contribution rate x hours {\$15 x 8 = \$120}. Employee A then receives value/hourly

rate of receiving Employee, or 12 hours of emergency leave {\$120/\$10 = 12 hours}. All amounts and hours will be calculated by the payroll administrator, thus ensuring confidentiality.

Employees who contribute leave from any unused sick, vacation, or compensatory leave balance must adhere to the following requirements:

- Employee contributions to the ELB will only be accepted within the timeframe announced to be “open for contributions” via email. Contributing Employees must notify, via email, the VP of Financial Services with the number of hours and which leave category from which the hours should be deducted.
- Contribution minimum: 4 hours
- Contribution maximum:
 - 40 hours
 - No more than 50 % of Employee’s current balance in either sick or vacation leave may be contributed.
 - 100% of compensatory leave may be contributed.
- Employees who contribute to the ELB must have a remaining minimum balance of 40 hours after the contribution is made in whichever category (sick or vacation) from which the contribution is made.
- Employees cannot borrow against future leave to contribute.
- Employees who are currently on an approved leave of absence, including FMLA, cannot contribute sick or vacation leave.

Contributing Employees’ names and amounts of their donations are confidential and will not be disclosed.

- **Eligibility:** Employees who request leave from the ELB must:
 - Be employed as a non-temporary Employee with UHC for a minimum of 6 months
 - Eligible to accrue sick, vacation, or compensatory leave
 - Contributed a minimum of 16 hours to the ELB within the past 36 months (an exception may be considered but must be approved by two Officers)
 - All of the requesting Employee’s sick, vacation, and compensatory leave has been exhausted or be anticipated to be imminently exhausted before a request may be approved
- **Employee Request for ELB Hours:** The Employee must submit a completed Request/Authorization to Participate in ELB (Form) along with other documentation (e.g. medical provider letter of recommendation, property damage assessment including a statement of habitability of the residence, etc.) to his or her immediate Manager to initiate the process. In situations where the Employee is physically unable to complete the Form, Employee’s immediate Manager may assist in completing and submitting the Form to VP of Human Resources or an Officer. Employee must identify in the Form, to the best of his or her knowledge, the expected duration for which the hours are needed. Department Head will recommend whether to approve the Employee’s request.

All medical information regarding an Employee is confidential and will not be disclosed to anyone not involved in the review and ELB approval process. All documents provided for approval of ELB request will be kept in the Employee's HR file.

Conditions associated with normal pregnancy, delivery (including C-sections), and bonding with the child are not eligible events for which ELB hours will be granted.

Employees may not be gainfully employed at another job while receiving ELB hours.

- **Approval of ELB Request:** The ELB is not an Employee right and each case must be reviewed by two Officers who may approve an ELB regardless of eligibility for FMLA leave. Factors that will be considered when reviewing an Employee application to use ELB hours include:
 - The Employee's leave usage history to determine if the Employee has used his or her leave in a judicious manner
 - Duration of employment
 - Anticipated duration of the emergency situation
 - Whether the situation meets the definition of catastrophic
 - Previous contribution of hours to ELB
 - Use of ELB in the past
 - Appropriate documentation (e.g. medical provider letter, etc.) has been provided
- **Extension of ELB:** If the situation continues beyond the initially identified duration stipulated in the Form, and ELB balance remains available, and Employee has not yet reached the ELB leave limit of 320 hours, the Employee (by teleconference if necessary), Department Head, and HR shall meet to review the status of the situation to determine whether or not the ELB should be extended beyond the initially approval duration. Intermittent use of the ELB may be considered for follow-up treatment(s) or directly-related recovery or reparation over a period of time.
- **Leave Accruals while Using ELB Hours:** Employee shall accrue at his or her normal rate, vacation and sick leave during the time Employee is receiving the benefit of an ELB. Any leave accrued must be used prior to using ELB hours.

300.10. Pregnancy Leave

If Employees are eligible for FMLA, pregnancy leave is taken as FMLA leave. Employees have 12 weeks for pregnancy leave, minus any previously used FMLA Leave taken during the prior 12 months (see Section 300.8 - Family and Medical Leave Act (FMLA), subsection "Tracking of FMLA Leave"). This leave can be taken using available time off or unpaid leave.

300.11. Unpaid Leave of Absences

Absences that occur when vacation, personal and sick leave are exhausted are treated as unpaid leave. Employees on Unpaid Leave will not accrue any vacation or sick leave. Employees should be aware that unpaid leave will affect retirement benefits by reducing the amount of compensation counted by URS as eligible earnings as a pension is calculated and is contingent upon an average of 20 hours worked or paid leave.

- **Eligibility:** With Department Head approval and at the discretion of an Officer, full-time and part-time Employees may be granted an unpaid leave of absence up to a maximum of three months depending on Department needs and other considerations.
- **Extended Absences from Office:** Unusual absences from UHC offices (“Extended Absences”) will generally be those non-routine, longer-termed, Employee-initiated absences other than absences associated with routine illnesses, routine vacation, routine compensatory time-off, or such other absences of a routine nature. The absences must be approved by an Officer. Examples would include, but are not limited to:
 - Absences related to the Family Medical Leave Act
 - Absences related to extended recuperation following illness or accident
 - Absences related to military service
 - Other absences authorized by an Officer
- **Requesting Approval for Extended Absence:** A written request for an extended absence must be submitted by the Manager to an Officer at least three weeks prior to the requested leave date using the Employee Extended Absence Notification form indicating if the Employee will be on a No-Work Leave or a Some-Work Leave.
 - **No-Work Leave:** When UHC has been advised by an independent professional that a given Employee is not able to (and therefore, should not) perform basic UHC-related functions while on Extended Absence. Employees with a No-Work Leave status will have no access to UHC working files to include email files, networking files, etc. All UHC equipment and property will be taken into possession by the Manager.
 - **Some-Work Leave:** Employees who have not been work-restricted by a professional while on Extended Absence may be able to perform a limited amount of UHC-related work. Generally, this limited amount of work would be performed from a remote location, utilizing remote-access technology or other methodologies, but due to conditions or situations surrounding their absence they cannot physically come to UHC’s office to perform such work. An Officer may restrict the number of hours worked that a Some-Work Employee can charge on their bi-weekly Payroll Time report.
- **Benefits Coverage:** During the period of unpaid leave of absence, vacation and sick leave is not earned and holiday pay is not granted. Insurance benefits (health, dental, long-term disability, and life insurance) can be maintained if the Employee pays their portion of the premiums directly to UHC for the duration of the leave. Payment arrangements should be made in advance through Financial Services.
- **Failure to Return to Work after an Extended Absence:** In the event that an Employee does not return to work prior to or at the end of this authorized period of absence, employment with UHC may be terminated.

300.12. Time Off Without Pay

For situations where Employees do not have enough paid leave of any type to cover a full paycheck and the Unpaid Leave of Absence (Section 300.11) and Family and Medical Leave Act (Section 300.8) policies do not apply, Department Heads are authorized to approve limited time off without pay

that is infrequent, and less than 20 hours per pay period. Officer approval is required if an Employee requests more than 20 hours of time off without pay in any calendar quarter. [Excessive absences without pay may result in disciplinary action as described in the Attendance Policy \(Section 500.5\)](#)

300.13. Administrative Leave

An Officer may award Administrative Leave to Employees at different times during the year. A use-by date will also be provided at the time the Administrative Leave is awarded, and if not used by this date, Administrative Leave will be forfeited. Administrative Leave is listed in the time sheet system and is to be chosen when taking this type of leave. Administrative Leave is not paid out upon termination or when more than the required hours worked are reported during a workweek or pay period.

300.14. Bereavement Leave

UHC recognizes the importance of family and the difficulties Employees may face following the loss of a loved one. For that reason, UHC grants Employees bereavement leave in accordance with the following provisions.

Following the death of an immediate family member, eligible Employees may take off up to 24 hours with pay. Bereavement Leave will be pro-rated based on hours worked for part-time Employees. Employees should work with their Manager on the details of taking this time. The immediate family means relatives of the Employee or spouse including in-laws, step relatives, legal ward/guardian, or equivalent relationship as follows:

- Spouse/Domestic Partner
- Parents
- Siblings
- Children
- Grandparents
- Grandchildren

Normally, it is expected that the time off would be taken during the week following the death. However, Employees with legal responsibility for settling a deceased an immediate family member's affairs can use part of the 24 hours for this purpose at a later time.

300.15. Military Leave

UHC grants leaves of absence required for Employees' military service in accordance with applicable laws.

300.16. Jury and Witness Duty Leave

UHC recognizes and respects its Employees' civic obligation to make them available for jury service or when summoned as a witness in a court proceeding.

- **Pay While on Duty:** Any witness fees and jury fees, up to the amount of regular compensation, must be turned over to UHC, and UHC will pay the Employee's regular rate for the time taken for jury duty. Employees may retain any court reimbursement for expenses.

- **Requesting Leave:** If an Employee is summoned for court duty, the summons or other evidence must be presented to the Manager in order to be granted leave with pay for time lost from the regular work schedule while on court duty. The summons or other evidence must be presented to the Manager as soon as possible following receipt. The Manager will notify HR and Financial Services.
- **Return from Court Duty:** A failure to make a timely return from court duty is treated as an unexcused absence.
- **Personal Litigation:** Court leave is not allowed for Employees engaged in personal litigation. In such cases, Employees must use available leave or take leave without pay.

300.17. Voting

We encourage Employees to exercise their voting rights in all municipal, state, and federal elections. Under most circumstances, it is possible for Employees to vote either before or after work. If it is necessary for Employees to arrive late or leave work early to vote in any election, Employees should arrange with their Manager no later than the day prior to Election Day. Up to 2 hours of paid time may be granted by the Manager.

400. Employment Classification, Records, and Status

400.1. Nature of Employment

The State of Utah created the Utah Housing Corporation (UHC) through legislation as an independent corporation. UHC is exempt from certain state laws that otherwise generally apply to state entities. UHC is exempt from the Utah State Personnel Management Act; therefore UHC Employees are not covered by career service or classified service provisions of state law. The Board of Trustees and the President of UHC have sole authority over all personnel matters.

400.2. Employee Types

The Fair Labor Standards Act ("FLSA") establishes two broad employment categories, exempt and non-exempt. All Employees, whether full-time, part-time, or temporary, are classified as exempt or non-exempt for overtime and minimum wage requirements. Employees are advised of their particular classification upon being appointed to a UHC position.

Exempt Employees: Exempt Employees are generally not subject to federal and state overtime requirements. An Employee is exempt if he or she generally works in an executive, administrative, professional or other capacity as defined by the Fair Labor Standards Act (FLSA). A UHC exempt Employee receives a salary and is a full-time employee. See Section 500.7 Overtime for further policy information.

Non-Exempt Employees: Non-exempt Employees are entitled to overtime pay of one-and-one-half times their regular rate for hours worked in excess of 40 in any workweek. Any Employee who is not classified as exempt is considered as non-exempt. Overtime of more than 15 minutes per day must be authorized in advance by Manager. See Section 500.7 Overtime for further policy information.

Part-Time Employees: Some positions at UHC have been structured as part-time. Part-time Employees who work a minimum of 30 hours per week are eligible for the full range of UHC benefits with leave benefits being prorated. Part-time Employees who work less than 30 hours per week are not eligible for benefits. See Section 300 Employee Benefits for further details.

Temporary Employees: There are two types of temporary Employees, those who are directly hired by UHC and those who are employed by an external service provider. Temporary Employees may work full time but are expected to be at UHC for a limited period of time only and are not eligible for any benefits.

400.3. Position Descriptions

Within each Department, Position Descriptions will be developed, maintained, and modified as needed for each position.

Each Position Description will contain:

- Job title
- Characteristics distinguishing the position
- Essential functions of the position
- Statements of qualifications for placement in the position
- Knowledge/experience and education level needed for the position
- Band and grade(s) for the position
- Exempt vs. non-exempt status
- Full time, part time or temporary
- A statement that the position description is not exhaustive and can be changed to meet UHC's needs

When substantial changes occur in the position, the Manager will modify the Position Description as needed and only after approval of the Department Head and a UHC Officer. If a Position Description is updated while the position is filled, Employee(s) in said position will be informed by the Manager and will sign indicating their understanding. A copy will be given to the Employee with the original given to HR. Department Heads will review the position descriptions for their staff annually. In all cases, an Employee's Manager shall make appropriate modifications to, or prepare a new Position Description, reflecting changes such as promotion, transfer, reclassification or demotion or within one-month of any change.

400.4. Recruitment

In all internal and external recruitment and selection efforts, UHC makes every effort to ensure equal employment opportunity for all persons.

When a new position is approved or when a vacancy exists, the Department Head will follow established procedures in requesting to hire someone for the position to be filled, identifying particular skills/requirements needed, and forwarding to HR the Position Description for this position. A posting is then developed by HR in cooperation with the hiring manager, and posting of the job is completed utilizing a third-party system. Hiring managers generally will be deeply involved in conducting the remaining recruitment tasks, such as, reviewing applications and resumes,

selecting appropriate candidates, testing, interviewing and selecting the successful candidate, though HR will assist as needed.

In order to inform existing UHC Employees of opportunities for advancement and/or change within UHC, HR will notify Employees of openings by email, including a link to view the posting and apply. Employees are encouraged to share the posting through social media. Job openings are also posted on the UHC website. If an Employee believes he or she is qualified for a posted position, the Employee should apply through HR.

Applicants for employment may be examined, where determined appropriate by the Department Head in consultation with the VP of Human Resources, by the use of position-related test instruments and procedures designed to measure or predict likely success in the position. Administration of examinations shall be performed by the HR Department and will typically provide for:

- Obtaining references
- Security of examinations and scores
- Timely notification of applicants in advance of the testing schedule
- Elimination from consideration of those applicants who abuse the process
- Unbiased evaluation and results
- Reasonable accommodation of persons with disabilities as needed and/or required by law

On occasion when specific technical talent is required, a recruiting service may be utilized for hiring a new Employee. Upon approval of one of the officers, a department head may work directly with a recruiter who will vet all potential candidates, arrange interviews, and coordinate the hiring process. The department head is still required to complete the necessary HR forms with associated approvals. These Employees do not require reference checks but must complete a job application and pass the mandatory background checks as other Employees.

400.5. Employee Eligibility to Work

All Employees hired on and after November 7, 1986, as a new hire or rehire must provide verifiable documentation of their identity and eligibility for employment in the United States as required under the Immigration Reform and Control Act of 1986. HR will be responsible for verifying the identity and employment eligibility of these Employees and completing all sections of the Employment Eligibility Certification Form I-9 in conformance with Immigration and Naturalization Service (INS) Regulations. The I-9 form shall be maintained in a file separate from the Employee's personnel file.

In addition, all Employees must be verified as eligible to work in the United States. This verification is done through E-Verify by HR. All new Employees must be verified within 3 days of hire date.

400.6. New Hire Orientation

UHC strongly believes in the importance of acclimating new Employees to the organization. With that goal in mind, all new hires participate in an orientation program that begins on their first day of work. An orientation program is designed to help new hires feel welcome and inform them of those things UHC offers its Employees, along with instruction on certain protocol, such as security matters, convenience locations, etc.

Orientation responsibilities are shared between HR and the new hire's Manager. HR serves as part of the official welcoming team and communicates policies, benefits information, insurance plans, and obtains signatures for waivers and consent forms. Managers are responsible for initially greeting new Employees and introducing them to co-workers and explaining specific job or department duties, procedures, and responsibilities. Managers are responsible to orient new Employees to location of toilet rooms, break rooms, employee entrance and use of the alarm system and entry cards. Managers should make every effort to introduce new Employees to other UHC staff and Officers.

On both the first and subsequent days of employment, newly hired Employees are required to complete and turn in a number of employment-related forms and official documents. All new hires are expected to promptly and accurately complete these forms and records. Throughout the orientation period, all new Employees are encouraged to ask questions and seek guidance on any procedures, subjects, or issues affecting their jobs or employment relationships.

Following the hire date, to enhance understanding of the specifics of the position, Managers shall review with the new Employee the Essential and Additional Functions assigned to the position as listed on the Position Description. This review provides an opportunity to answer questions that the new Employee may have as well as to establish mutually agreed-upon goals for the initial evaluation period and beyond.

400.7. Anniversary Date

The first day an Employee reports to work is the official anniversary date. The anniversary date is used to compute various benefits described in this Handbook. If an Employee has worked as a temporary Employee and then is hired by UHC as a non-temporary Employee, the latter date will be the official anniversary date.

400.8. Promotions and Transfers

UHC believes that its Employees are its most important asset. UHC is committed to training and career development to help Employees achieve excellence in their position or to prepare for advancement as opportunities present themselves at UHC.

Promotions and lateral transfers are based on job-related criteria that include a review of qualifications, skills, knowledge, abilities, experience, and educational backgrounds among other factors. Although UHC prefers to promote internal Employees, management reserves the right to hire from outside the organization when deemed appropriate.

An Officer may change an incumbent's salary to properly reflect an increase in responsibilities. This action may be the result of a title change of the incumbent's position, a change to the Employee's Band and Grade scale (see Section 600.4 Compensation Ranges) or may result from the Employee moving to another position.

If the promotion results in the Employee moving to another position, the new salary shall be increased to at least the minimum of the new range.

To be eligible for promotion, an Employee must meet the minimum qualifications specified in the position description for the position.

400.9. Reclassification

If a classification or compensation study changes any position to a lower Band/Grade scale (see Section 600.4 Compensation Ranges), any incumbent of the affected position shall retain his or her existing salary; however, increases in salary for either Cost of Living or Merit may not be forthcoming until the incumbent's newly assigned Band and Grade and related Utah Housing Pay Range match the existing salary.

When an individual Employee voluntarily accepts an appointment to a position that has a lower Band or Grade level than the position previously held, an Officer may reduce the incumbent's salary to reflect the reduction in responsibilities.

If a classification or compensation study changes the salary range allocation for a position to a higher Band/Grade scale, any incumbent of the affected position shall have his or her salary adjusted at least to the minimum of the new Pay Range. Such adjustments are given at an Officer's discretion based on specific case-by-case circumstances and consistent with the increase in responsibilities given to the Employee.

400.10. Demotions

An Employee whose position is changed for cause or disciplinary purposes may receive a reduction in Band/Grade scale (see Section 600.4 Compensation Ranges) and a corresponding reduction in the Pay Range and salary in an amount deemed appropriate by an Officer. The new salary rate, however, must be within the Pay Range of the position to which the Employee was demoted. The salary rate may be reduced in the case of demotion even if the Pay Range is not reduced.

400.11. Employee Records

UHC establishes and maintains personnel files (which may be in paper or digital form) to help manage its human resources and to comply with various federal and state legal requirements. Records maintained in personnel files include employment applications, tax withholding forms, benefit election and beneficiary designation forms, pay increase and promotion reports, and other personnel actions.

Keeping the personnel file up to date is important to Employees with regard to pay, deductions, and other matters. It is the Employee's responsibility to make sure HR receives any changes to the following information:

- Legal name
- Home address
- Home and mobile telephone numbers
- Personal email address
- Person to call in case of emergency
- Number of dependents (names and birth dates)
- Marital status
- Change of beneficiary
- A driving record or status of driver's license if operating a UHC vehicle

- Military status
- Exemptions on the W-4 tax form
- Completion of educational or training courses
- Position description
- Any other items UHC should know about

Mobile phone numbers and personal email are collected and entered into software designed to notify employees of building closures, late starting times for reasons such as heavy snowfall and other critical situations. In addition, the following are kept in separate, confidential files: I-9s; medical conditions relating to workers' compensation, disability accommodation, and Family and Medical Leave Act arrangements; as well as certain types of correspondence applicable to employment.

Access to Personnel Records: UHC's policy is to respect individual privacy and to maintain all personnel records as confidential. No private information or personal data about an Employee is shared inside or outside UHC without prior consent except for legitimate business needs of UHC or when it is required to by a court order. UHC exercises every reasonable safeguard to ensure that personnel information is protected from unauthorized accessibility or improper use. Unauthorized access to personnel files and misuse or improper disclosure of Employee information constitutes grounds for immediate discipline and/or discharge.

Employee Emergency Contact information entered in payroll software is used in case of a critical situation/emergency when an Employee cannot contact a family member or friend personally or when an Employee cannot be located. The contacting of the emergency contact will be conducted by the Department Head or a UHC Officer.

Employees may have access to review or obtain a copy of the contents of their own personnel file upon reasonable notice to HR. If an Employee disagrees with any information contained in the personnel file, a request may be made by Employee for its removal or correction and it may be removed or changed if mutually agreed upon between the Employee and an Officer. If such an agreement is not reached, the Employee may submit a written statement explaining the reason for his or her position, which will be placed in the personnel file.

UHC Officers and the VP of Human Resources will have unrestricted access to all contents of all personnel files. Compensation related contents, social security number, tax withholding information, benefit plans of all employees may be reviewed by the VP of Financial Services. Managers may review compensation contents of those Employees who are directly or indirectly under their supervision in the presence of HR.

If others request to review the contents of a personnel file, the request must be submitted in writing to the VP of Human Resources, specifying the individual items being requested and the purpose for which they are being requested. A request of this nature will generally occur when an existing Employee is applying for a position within a different UHC department. Before permitting access to the personnel file, a UHC Officer must approve the request and the Employee will be notified of the request. If approved by a UHC Officer, the VP of Human Resources will make copies

of the individual items requested within a reasonable period of time and provide them to the requesting party.

Use and Release of Information: HR is responsible for all Employee information that is physically maintained or electronically stored in the HR Information System. Release of Employee information is carefully controlled. HR will retain a record of any request or release of information remitted in the Employee's personnel file. Managers will not respond to requests for verification of employment or references from prospective employers or other entities or parties, but will refer any request they receive to HR.

- **Public Information:** UHC is required by Utah Code 63A-3-402(6)(a) to submit employee compensation detail information on a basis consistent with its fiscal year to the Utah Public Finance Website (UPFW) at least once per year and within three months after the end of the fiscal year (UT Admin Code R25-10-4). The required information includes employee compensation detail information with break out of the following fields for each Employee:
 - Name
 - Hourly rate
 - Gender
 - Job Title
 - Total wages or salary
 - Total benefits only
 - Incentive awards
 - Reimbursements
 - Paid leave if recorded separately from wages or salary
- **Prospective Employer Requests:** HR provides general references on a former or a current Employee to prospective employers to include:
 - Dates of employment
 - Position title with brief description
 - Salary range for the Employee's band/grade
 - Determination to end employment with UHC as either voluntary or involuntaryUHC does not disclose an Employee's salary or other personal information without Employee's written consent, except to an authorized entity such as a State or Federal agency or a court of law.
- **Verification of Employment for Outside Entities:** At times, financial institutions, governmental agencies, creditors, and residential property managers will contact UHC for information on a current or former Employee to include:
 - Employment status at UHC whether currently or past employed
 - Current or last job title
 - Dates of employment
 - Current, past, or final salary paid
 - Breakdown of pay (i.e., regular wages, overtime, etc.)

All such requests of this type must be referred to and handled by HR. Responses to written requests for verification of employment will be made only when accompanied with the current or former Employee's signed authorization to release such information. The written verification will be completed by HR or Financial Services and returned directly to the requesting party. Telephone requests for verification of employment will be limited to confirming information stated by the external party.

- **Court Orders:** UHC may be required under the provisions of the State of Utah's public records law or by legal process or court order to release some of the above information to outside parties. As such requests for personnel information are made, HR confers with a UHC Officer and makes a case-by-case determination that complies with UHC's legal obligations.

400.12. Letters of Recommendation

All letters of recommendation for Employees must be submitted to and approved by the VP of Human Resources before being provided to either an Employee or prospective employer.

400.13. Nepotism

No Trustee, Officer, or Employee of UHC may take part in any hiring or employment matter relating to a family member. If a hiring or employment matter arises relating to a family member, then the Trustee, Officer, or Employee of UHC must advise the UHC President of the relationship and must be recused from any and all discussions or decisions relating to the matter. This prohibition shall apply notwithstanding the exceptions contained in Utah Code Ann. Section 52-3-1.

No Trustee, Officer, or Employee of UHC may take part in any contracting decision relating to a family member or relating to any entity in which a family member is an officer, director, partner, or investor, or in which a family member owns or controls 10% or more of the stock or other ownership interests of such entity. If a contracting matter arises relating to a family member, then the Trustee, Officer, or Employee of UHC must advise the UHC President of the relationship and must be recused from any and all discussions or decisions relating to the matter. If a contracting matter arises relating to a family member of the UHC President, then the UHC President must advise the UHC Board of Trustees of the relationship, and the UHC President must be recused from any and all discussions or decisions relating to the matter.

Employees may not supervise or be supervised by a family member who is also employed at UHC. For the purposes of this policy, the term "family member" shall mean an Employee's spouse, siblings, step-siblings, siblings-in-law, parents, step-parents, parents-in-law, children, stepchildren, children-in-law, and any person living in the same household as the Trustee, Officer, or Employee of UHC. Any proposed variance from this policy must be discussed with the VP of Human Resources and approved by the UHC President in writing.

Employees must disclose relationships that may be covered by this policy.

400.14. Employee Liability

Under provisions of the Utah Governmental Immunity Act (GIA), Section 63G-7, except as provided otherwise, UHC and its employees are immune from suit for any claim that results from the exercise of a governmental function. An Employee who becomes aware of any occurrence that may give rise to a lawsuit, who receives notice of claim, or is sued related to an incident arising out of their employment, shall give immediate notice to his or her immediate Manager and the President. Defense and indemnification will be provided to an Employee for most claims not involving fraud, willful misconduct, malice or claims resulting from actions while an Employee is under the influence of alcohol or a controlled substance. If a lawsuit results against an Employee, the GIA requires that

the Employee must also make a written request to the President for defense within ten calendar days of receiving notification of the lawsuit.

500. Time and Attendance

500.1. Policy Statement

Utah Housing Corporation (UHC) is committed to helping Employees face the demands of work, family, and life-related issues by offering a variety of possible work schedules. These schedules provide Employees with increased flexibility with their work schedule while allowing UHC to maintain a progressive and productive work environment.

UHC Employees may request an alternative work schedule in order to accomplish both work and personal goals. Employees may also request authorization to work remotely. Requests will be granted when, at the discretion of the Department Head and the Manager (if applicable), the alternative work schedule or remote working provides sufficient coverage for individual departments and meets the needs of UHC's operations with no expense to productivity or quality output. Employees may also be required to work from a remote location for safety reasons or when emergency situations demand it. Employees may also be authorized to work remotely when engaged in personal or business travel.

500.2. Regular Business Hours

UHC's regular working hours are 40 hours from 8:00 a.m. to 5:00 p.m., Monday through Friday for non-exempt Employees. Exempt Employees are required to work 80 hours during the Pay Period. UHC's reception areas are staffed from 8:00 a.m. to 6:00 p.m., Monday through Friday. Employees are expected to be at their workstation and ready for work during scheduled work shift. An Employee wishing to opt for an Alternative Work Schedule must complete an *Alternative Work Schedule Request* form and submit to his or her Department Head and Manager (if applicable) for approval.

500.3. Pay Period vs. Work Week

Pay Period is the two-week period that begins on Saturday at 12:00:00 a.m. (midnight) and ends at 11:59:59 p.m. the second Friday afterward. The Pay Period is not flexible and is the same for all UHC Employees. If elected through an alternative work schedule, the Pay Period will not be the same as the Employee's Work Week.

Work Week refers to a 40-hour period that begins on Saturday at 12:00:00 a.m. (midnight) and ends at 11:59:59 p.m. the following Friday unless the Employee has opted for something different as specified on the Alternative Work Schedule Form (see Section 500.4).

Each full-time Employee should accurately reflect their scheduled work hours daily in the timesheet system. If an exempt Employee has elected for a compressed workweek, they should have 44 and 36 hours respectively for their workweeks. If an Employee is hired to work less than 40 hours per week, the Employee is considered part-time. Hours recorded may be work, vacation, sick, holiday, comp time, time off without pay, and so forth. Part-time Employees are required to account for their time in a similar manner so that the total hours equals the hours they are hired to work or more if the Manager authorizes the part-time Employee to work more hours from time to time.

The workday for full-time Employees includes an uncompensated 30-minute or 60-minute lunch break and two compensated 15-minute work break periods; one in the morning and one in the afternoon. Part-time Employees breaks will be determined by hours scheduled to work. These time periods may not be adjusted or accumulated to accommodate a shorter workday. However, a Manager may permit an Employee to take a longer lunch break provided the Employee begins a workday or ends work a workday to accommodate that longer lunch break. Employees may not work through their lunch break and charge overtime on their timesheet without prior approval from their Manager.

500.4. Available Alternative Work Schedules

Several alternative work schedule options are available to full-time Employees. In all cases, an Alternative Work Schedule is intended to require each full-time Employee to work a 40-hour Work Week for straight pay and is not intended to enable an Employee to work more than 40 hours or collect pay at a higher rate than straight time.

Compressed Work Week is a Work Week that contains alternative work schedules that include one extra day off (flex-day) in every two-week Pay Period. In order to offer a compressed Work Week option, the Work Week for all participating non-exempt Employees will run from beginning of chosen flex-day lunch start time to the following chosen flex-day lunch start time, both must be the same day of the week (i.e., Friday). UHC has two compressed Work Week options for an Employee to choose from with Manager approval.

- Option 1: An Employee works eight 9-hour days, one 8-hour day, and one flex-day off within that two-week Pay Period.
- Option 2: An Employee works five 8-hour days, four 10-hour days, and one flex-day off within that two-week Pay Period.

Flextime offers an Employee, whether full time or part time, flexibility in scheduled starting and ending times. Starting times may be no earlier than 6:00 a.m. Ending times may be no later than 7:00 p.m. All flextime schedules must have Department Head and Manager (if applicable) approval.

Employees are required to take a daily uncompensated lunch break of a minimum of 30 minutes as approved by the Manager.

The Manager is responsible for identifying if any of the aforementioned alternative work schedules are adequate to ensure that productivity and client service does not suffer. A Department Head may require an entire work group within a Department or an entire Department to convert to one or more of the above alternative scheduling options or conversely prohibiting a work group or Department from participating in any alternative work schedule. To determine whether an Employee's request for an individual alternative work schedule is appropriate, the Manager will assess the reason for the request, the impact on UHC and the outcome on productivity, work quality, client access, and absenteeism. Alternative work schedules are not appropriate for some positions and are not a universal Employee benefit. The nature of the Employee's work and responsibilities must be conducive to an alternative work schedule without causing undue disruption to performance and needs of UHC.

Employees may submit changes to working schedules (this does not include lunch breaks) no more often than every 3 months. All changes are subject to Manager approval and will require completing and submitting a new Alternative Work Schedule Request form.

Managers/Department Heads have the authority to restrict, delay, or temporarily revoke an alternative work schedule for any Employee as the needs of UHC require, if an Employee does not have a satisfactory attendance record, does not meet all performance expectations, or consistently fails to complete tasks and assignments on a timely basis. If an Employee is often late to work or leaves early or abuses the privilege of an alternative work schedule in any way, the Employee's Manager has the authority to terminate the alternative work schedule for that Employee at the end of any Pay Period.

If an Employee does not participate in an alternative work schedule, an Alternative Work Schedule Request form must be signed by the Employees and the Manager with the choice of opting out being marked.

If an entire work group or Department is not participating in an alternative work schedule, the Department Head can alert Financial Services and HR of this. Employees in that work group or Department will not be required to complete the Alternative Work Schedule Request form.

500.5. Attendance

Employees who will be absent from work during normal work hours for any reason, must notify (or request approval of) their immediate Manager with as much reasonable advance notification as possible. Absent Employees should contact his or her Manager directly by phone, email, or text, and not relay messages through third parties.

Employees who are absent without notification may be deemed absent without leave and will not be compensated. Absence without leave may result in disciplinary action including termination of employment.

If an Employee is absent, the appropriate time off (vacation, sick, etc.) must be reflected in the Employee's time sheet for the relevant Pay Period or the Employee may make up the time by working extra hours within the same Work Week with his or her Manager's approval. If the time cannot be made up and leave balances have been exhausted, this time will be considered as an unexcused absence and time off without pay unless the Employee is on approved FMLA leave. The accrual of three unexcused absences may result in disciplinary action including termination of employment.

An Employee may occasionally work through an authorized lunch break in order to take other time off the same workday when prior approval is granted by the Manager.

Absences under FMLA: If an Employee has a serious medical condition or needs time off to care for a family member with a serious medical condition or a newborn or newly adopted or foster child, he/she may be eligible to use paid leave or request unpaid leave in accordance with the Family and Medical Leave Act (FMLA). Absences or instances of lateness related to the FMLA-certified condition, while covered by the use of approved FMLA leave, are considered authorized. For

detailed information about FMLA requirements and procedures, see APPENDIX C at the end of this handbook.

500.6. Timesheets

All full-time Employees must account for 80 hours as either worked or taken as paid or unpaid leave for each workday on the biweekly timesheet. Please see Section 300.1 Unpaid Leave of Absences.

An accurately completed timesheet is required for payroll purposes. On the Monday following the last day of the Pay Period, timesheets must be submitted by each Employee for Manager approval no later than 10:00 a.m. If an Employee will not be available on that day, the timesheet must be completed and submitted in advance for Manager approval. Managers are required to approve timesheets by 11:00 a.m. on the Monday following the end of the Pay Period. Managers are authorized to complete an absent Employee's time sheet and submit it on the Employee's behalf, with later corrections being made as necessary. If said Monday is a UHC holiday, the Employee must submit their timesheet the last working day before the end of the Pay Period by the end of business day. The Manager must approve the timesheets on this day, as well.

For full-time Employees, holidays are paid as 8-hour days. Therefore, Employees participating in a Compressed Work Week schedule will need to use vacation or compensatory leave for the other 1 or 2 hours or make up this time in the same workweek with Manager approval.

All vacation, sick, or other time off must be entered on the timesheet. If an Employee fails to list time off, the Manager is authorized to enter the hours from the Employee's accrued sick or vacation leave, if specific reason for time off is known. If unknown, leave will be used from whichever is applicable and available.

Falsifying timesheet reports or consistently erring in reporting time on a timesheet may result in disciplinary action including termination of employment. Both the Employee and Manager are responsible to accurately track and report hours on timesheets. Discovery of inaccuracies or false reporting of hours on previously-approved timesheet, regardless of time passed, renders prior approval of these hours void.

500.7. Overtime

Overtime work may be necessary when workloads are so great that Employees cannot perform all necessary work during normal working hours. Overtime is considered to be earned when a non-exempt Employee works over 40 hours in one workweek or as elected by an Alternative Work Schedule. Holidays and time off are not included in these 40 hours because the Employee is not working during that time off. For example, Memorial Day is a paid holiday occurring on the last Monday of the month of May. If an Employee who is not on a compressed work schedule takes the day off on Memorial Day and works 36 more hours during the next 4 days, the extra 4 hours worked above the expected 32 hours will be paid at straight time.

Time off (Sick, Vacation, Administrative, Comp, Bereavement etc.) is not paid if it results in a non-exempt Employee receiving more than the 40 hours a workweek or 80 hours in a pay period for an exempt Employee unless otherwise preapproved by the Manager. Employees should reduce the non-holiday time off recorded on their timesheets accordingly. For example, if a non-exempt

Employee who is not on a compressed workweek takes 8 hours of time off but still works 36 hours during the same workweek, only 4 hours of time off should be recorded. For example, if an exempt Employee takes 8 hours of time off but still works 76 hours during a pay period, only 4 hours of time off should be recorded.

As the payroll software accommodates exact time-clocking, non-exempt Employees who have more than 15 minutes of overtime a day must have prior authorization from his or her Manager.

A non-exempt Employee who works in excess of 40 hours in one Work Week will be compensated at time-and-a-half for the hours worked over 40 or may elect to receive compensatory time off at time-and-a-half for overtime worked with Manager approval. The VP of Financial Services of UHC must be notified by email at the same time a timesheet is submitted for any overtime an Employee wishes to take as compensatory time; otherwise, it will be paid as overtime pay.

An exempt Employee is compensated at straight time and will accrue straight compensatory time for hours worked.

The maximum compensatory time that any Employee may accrue is 160 hours. Any compensatory time accruing in excess of 160 hours will be paid down to 160 at the Employee's current pay rate in the Pay Period in which the excessive hours are earned. Exempt Employees can request a payout of compensatory time at any time for straight-time pay by submitting this request to Financial Services through email. For payout to be eligible as compensation counting toward retirement, the payout must represent amounts of leave accrued in a single year.

Non-exempt Employees who are required to work or attend a meeting through lunch, even if lunch is served, and who do not take the lunch break before or after the meeting will be compensated. The non-exempt Employee should record on the time sheet the additional time worked during the meeting to be compensated (or have compensatory time accrued) at the applicable rate.

For events, which Employees attend, but are not required to attend, held during normal work hours such as departmental team building, company-wide picnics, holiday parties, periodic celebrations, etc., will receive credit for their normal hours worked (8 hours, 9 hours, etc.), but will not be credited overtime for the lunch break even if lunch is served. Employees who for any reason do not attend the event will receive no additional benefit including compensation, administrative or compensatory leave, etc.

500.8. Pay for Travel

Travel is defined as being a passenger or driver in an automobile, airplane, train or bus and includes unavoidable waiting time, such as, checking in and security clearance, flight layovers or delays, waiting for shuttles and taxis, and attendance at conferences, events and meetings for which the travel is scheduled. Normal commuting time to the UHC building or the airport from home and back does not count toward hours worked. Normal meal period (such as, one-hour lunch) and travel to and from the airport are not counted toward hours worked while traveling.

When travel involves commercial airlines as the mode of transportation, travel time begins up to 2 hours before the scheduled flight departure time (The Transportation Security Administration

recommends that the Employee arrive at the airport two hours prior to the departure time for domestic and three hours prior to international flights) and, when returning to Utah, ends up to 1 hour after actual landing, less normal meal periods.

The following conditions are considered for receiving pay for both exempt and non-exempt Employees while traveling on company business:

- An Employee will be paid as work hours for the greatest of all time spent traveling or their normal work hours for that day.
- For travel in-state (i.e., site visits, audits, etc.) when the company vehicle needs to be returned to UHC, the total time traveled is paid as work hours; however commuting time to and from home is not counted as work time.
- When an Employee is required to travel out-of-state for work-related purposes, or must travel in-state on a trip that will require an overnight stay, payable work time will be the Employee's normal workday. Additional travel time on these days may increase the payable work time.
- Actual hours spent attending conference sessions or other business meetings on Saturday, Sunday, or UHC-recognized holidays, should also be reported as payable work time. However, during in-state or out-of-state travel, time is not counted toward payable work time when an Employee chooses to attend a dinner, reception, or networking event that is optional.
- Employees should report any actual time spent working which exceeds his or her regular workday time. If an Employee is expected or required to attend a dinner, reception, or networking event, time spent in such activities should also be counted as payable work time, and appropriate notes entered into the time sheet entry on that date. The requirement or expectation to attend such events must have been clearly conveyed to the Employee by his or her Manager or an Officer.
- Employees with questions regarding travel pay should contact their Manager or HR.

500.9. Remote Working Policy

Utah Housing Corporation (UHC) considers remote working to be a viable work option when both the Employee and his or her position responsibilities are suited to such an arrangement. Remote working may be appropriate for some Employees and positions but not for others. The ability to work remotely is not meant to be a companywide benefit nor an employee entitlement, and it in no way changes the employment responsibilities of UHC. Employee's job performance and adherence to attendance policies are criteria that will be considered in determining eligibility to work remotely.

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This Policy establishes the rules and requirements for remote working and for secure remote access to UHC information technology systems. The Policy applies to and is for all Employees operating and accessing UHC resources when they work remotely. Remote work must allow UHC to maintain a productive work environment.

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UHC Employees approved for remote working must agree to a Remote Working Agreement indicating their primary and alternative (if applicable) remote work address that must be approved by the Department Head and an Officer with the primary address required to be within the state of Utah. An emergency situation where a different remote work address is necessitated must be approved by the Department Head. Exceptions to this policy can be authorized by an Officer.

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Remote Working Framework and Eligibility: All Employees will be required to work in the office a minimum of two days each week as determined by the Department Head. In an addition to the minimum of two days in the office, Department Heads may require additional workdays in the office as they determine. Employees will be required to be in the office on days when corporate events require even if this falls on a remote working day. Remote working will be a schedule of working away from the office as approved by the Department Head. Eligibility will be determined by: 1) assessing the needs of UHC; 2) the demonstrated work habits of the Employee, compared with traits customarily recognized as appropriate for successful remote working situations; and 3) having a suitable remote workspace as discussed below.

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Eligibility to work remotely may be revoked at any time based on performance or other departmental needs. Officers, Department Heads and Managers have the right to call an Employee into the office as needed even when the Employee is scheduled to be working remotely.

Employees who are successful at working remotely generally possess traits such as self-motivation, minimal supervision, high degree of job knowledge and skill, strong time-management and communication skills, highly organized, and open to new ideas. UHC will evaluate the suitability of a remote work arrangement by consideration of individual job responsibilities, along with the physical workspace and equipment needs for an appropriate remote working situation.

- **Remote Working Equipment:** UHC will provide computer and phone equipment as deemed necessary by management and approved by IT and an Officer for remote access to UHC information technology systems, network, applications, programs, and software (collectively, "IT Systems") in the most efficient and secure method possible. Remote access is defined as connecting to UHC's IT Systems while in a location other than UHC's offices. Employees may not use personal emails or personal computer equipment for remote working.

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Equipment that UHC provides is company property. Employees must keep it safe and avoid any misuse. Specifically, employees must:

- Keep their equipment password protected.
- Store equipment in a safe and clean space when not in use.
- Follow all data encryption, protection standards and settings.
- Refrain from downloading suspicious, unauthorized, or illegal software.

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Access to UHC network and other systems is monitored for security purposes. Device settings are centrally managed by UHC. UHC uses Mobile Device Management (MDM) software to set-up, configure, monitor, deactivate, and report on remote device use and activity.

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In the event of an unauthorized access event, or loss or theft of the remote device, the Employee shall immediately notify UHC's IT Department, for appropriate actions to be taken. UHC has the right to protect UHC data. In the event of a lost or stolen device, UHC may remotely wipe the device to reset the device back to factory defaults, which will delete all data on the device, including personal data.

No device (computer, server client, laptop, phone, etc.) that has been compromised in any way shall be allowed to directly access UHC resources due to elevated risk.

UHC does not have responsibility to maintain or support a non-UHC issued device or network(s) used to connect to UHC, including personal home internet connections. UHC does not accept responsibility for any non-UHC networks and personal devices, including loss of the device and / or loss of data on the device(s). It is the responsibility of the owner of the device to ensure proper back-ups of data on the device.

Should an employee use their personal device to access the IT Systems, the Employee accepts the risk that this device may be subject to search and seizure if the Employee is suspected of violating UHC's policies, state or federal laws, and/ or due to discovery proceedings in legal actions, open records request, or internal investigations.

- **Remote Workspace:** A functional permanent workspace where all equipment provided can be set up properly with ample space to work comfortably is required to work remotely. An Employee's remote workspace needs to be secure and free from excessive distraction and noise (pets, children, family member, roommates, etc.). Interruptions must be kept to a minimum. Due to the extensive work involving NPI, and the importance of keeping it secure, it must be kept from view of others. If someone comes into your workspace for some reason, you must minimize or lock your screen until they are out of the screen's view. Employees are expected to maintain their remote workspace in a safe manner, free from safety hazards. Employees are responsible for notifying UHC of any issue with safety or injuries sustained at the remote work site as soon as practicable. Employees' remote workspace can be inspected at any time by a Manager, Department Head, or Officer.
- **Remote Working Guidelines:** Employees may not provide consistent ongoing primary care, including day care, childcare, elder care, etc. while remote working during scheduled work hours for any person that would otherwise require a provider's care. Any deviations from this must be approved by the Manager in advance.

It is the responsibility of the Employee to have reliable working conditions in their remote working environment, including reliable high-speed internet connection. Employees accessing UHC IT Systems remotely must follow UHC standard security practices on the device being used including, but not limited to, firewalls, anti-virus and anti-malware software, use of complex passwords to access the device and remote networks such as private wireless (WiFi). All remote access connections must be closed when not in immediate use and the workstation must be locked when the Employee is away from the computer for any period of time. Remote access user ID and passwords must not be shared.

While working remotely, the Employee must not remove non-public private information (NPI) from the building. If an Employee must print any sensitive and confidential information from a remote workspace, including NPI, these documents must be destroyed when they are no longer needed by either a cross-cut shredder in the remote workspace provided by the Employee or must be disposed of in a shred bin located at UHC.

Employees working remotely are expected to comply with UHC policies regarding workplace conduct, including without limitation: (a) policies prohibiting harassment, discrimination, and retaliation; (b) policies protecting trade secrets/confidential information; and (c) policies detailing UHC’s expectations regarding ethics and employee conduct.

- **Regular Remote Working Hours:** Employees will accurately record time worked daily in the payroll system. All time worked remotely must conform to the work hours in the Alternative Work Schedule Request form as approved by the Employee’s Manager. See the Employee Handbook, section 500 – Time and Attendance. All time and attendance policies will be followed for all hours worked remotely including obtaining Manager’s approval prior to engaging in any additional work that would result in overtime.

According to UHC policy and the U.S. Department of Labor laws, Employees must not perform “off the clock” work. All time worked must be recorded. Managers will work to ensure proper time reporting of hours worked if an Employee is accessing or responding to emails outside the Employee’s scheduled work hours. Time-clocking Employees must be clocking in and out when they are either working in the office or working from home. Employees must be clocking out when taking required lunch break, unpaid breaks, or personal time such as any time normally taken as paid leave (sick, vacation, etc.) Essentially, any time punched must be for direct UHC work. Non-time-clocking Employees must be accounting for their hours as discussed above using the Hours Worked pay code.

Use of a mobile device for remote-work clocking in the payroll system must have the location services turned on in the mobile device version of the payroll system.

Any commute travel to and from the UHC building in relation to the remote work address will be done off the clock consistent with commute travel for in-office work. Time is not recorded for commute travel.

- **Remote Work as a Reasonable Accommodation:** UHC complies with all applicable laws regarding reasonable accommodation of employees regarding disability, pregnancy, religion, and other relevant protected classes. This policy will be used to guide such accommodation decisions, but UHC will supplement it or deviate from it as necessary to comply with applicable law. An Employee who feels they need remote work as an accommodation will contact Human Resources who will coordinate discussions and potential accommodations with the Employee, Employee’s Manager and/or Department Head remembering that not all jobs at UHC may not be able to accommodate remote working.

- **Internet and Power Outages During Remote Working:** If Employee experiences internet or power outages in their remote working environments, they must confer with their Manager to determine which of the following options must be taken regarding hours to be worked:

- Go to office and continue working.
- Utilize approved secondary remote site with secure Wi-Fi (no public Wi-Fi).
- Use hot spot utilizing a UHC mobile device.
- Make up time within the same work week.
- Use vacation or comp leave for time missed due to outage.

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- For extenuating or unusual circumstances, an Officer may approve the use of Other Admin Leave.

Utah Housing Corporation (UHC) is committed to its Employees, their safety and assisting them with the work related challenges they face. The purpose of this Policy is to outline expectations and accountability while adhering to industry best practices for secure remote access of UHC systems and resources. UHC Employees may be requested or required to work from home in order to comply with certain safety and emergency measures ordered by public health officials or other time of need or opportunity. Allowing or requiring remote work in such situations does not mean UHC believes or agrees that remote work is appropriate in non-emergency situations. During these periods, the critical focus is to accomplish the work and objectives of UHC's operations. Remote working must assure there will be sufficient coverage for each department and meet the required needs of UHC's operations with no reduction in productivity or quality output.

Remote working opportunities allow Employees to work at a personal residence, on the road or in other locations for all or part of their workweek. UHC considers remote working, because of technology capabilities, to be a viable work option when both the Employee and his or her job responsibilities are suited to such an arrangement. Remote working may be appropriate for some Employees and positions but not for others. Remote working is not an entitlement, it is not a companywide benefit, and it in no way changes the employment responsibilities with UHC. Employee's job performance and adherence to attendance policies are criteria that will be considered in determining eligibility to work remotely.

This Policy establishes the rules and requirements for secure remote access to Utah Housing Corporation (UHC) information technology systems. The Policy applies to and is for all Employees operating and accessing UHC resources when they work remotely. Remote work must allow UHC to maintain a progressive and productive work environment.

UHC Employees approved for remote working must agree to a Remote Working Agreement when requested by the Employee's Department Head and approved by an Officer.

- **Remote Working Framework and Eligibility:** Remote working can be informal, such as working from home for a short term project or on the road during business travel, or a formal, set schedule of working away from the office. Remote working arrangements may be made on a trial basis for a period established by the Department Head and an Officer, and may be discontinued at the will of UHC at any time, except when required otherwise by applicable law. Eligibility will be determined by assessing the needs of UHC and work habits of the Employee, compared with traits customarily recognized as appropriate for successful remote working situations. Employees who are successful at working remotely generally possess traits such as: self-motivation; require minimal supervision; command a high degree of job knowledge and skill; retain strong time management skills; demonstrate strong communication skills; are well-organized; and are open to new ideas. In addition, UHC will evaluate the suitability of such an arrangement by consideration of individual job responsibilities, along with the physical workspace and equipment needs for an appropriate remote working situation.
- **Remote Working Guidelines:** UHC will provide equipment as deemed necessary by management and approved by IT and an Officer for remote access to UHC information

technology systems, network, applications, programs, and software (collectively, "IT Systems") in the most efficient and secure method possible. Remote access is defined as connecting to UHC's IT Systems while in a location other than UHC's offices.

Employees are expected to maintain their remote workspace in a safe manner, free from safety hazards. Employees are responsible for notifying UHC of any issue with safety or injuries sustained at the remote work site as soon as practicable. Employees are expected to maintain a working space that is private, and free from home life or other disturbances as possible.

It is the responsibility of the Employee to have reliable working conditions in their remote working environment to include high-speed internet with a minimum of 50 mbps for downloads and 10 mbps for uploads. Employees accessing UHC IT Systems remotely must follow UHC standard security practices on the device being used including, but not limited to, firewalls, anti-virus and anti-malware software, use of complex passwords to access the device and remote networks such as private wireless (WiFi). All remote access connections must be closed when not in immediate use and the workstation must be locked when the Employee is away from the computer for any period of time. Remote access user ID and passwords must not be shared.

While working remotely, the Employee must protect sensitive and confidential information, including non-public private information (NPI), following the best practices performed at the office. Employee shall ensure that all sensitive and confidential documents and non-public information at the remote working location are secure and not left unattended where anyone else may access them.

All physical documents must be returned to the UHC offices. When they are no longer needed the documents must be disposed of in a shred bin located at UHC.

Employees working remotely are expected to comply with UHC policies regarding workplace conduct, including without limitation: (a) policies prohibiting harassment, discrimination, and retaliation; (b) policies protecting trade secrets/confidential information; and (c) policies detailing UHC's expectations regarding ethics and employee conduct.

- **Equipment:** Access to UHC network and other systems is monitored for security purposes. Device settings are centrally managed by UHC. UHC uses Mobile Device Management (MDM) software to set up, configure, monitor, deactivate, and report on remote device use and activity.

In the event of an unauthorized access event, or loss or theft of the remote device occurs, the Employee shall immediately notify UHC's IT Department, for appropriate actions to be taken. UHC has the right to protect UHC data. In the event of a loss or stolen device, UHC may remotely wipe the device to reset the device back to factory defaults, which will delete all data on the device, including personal data.

No device (computer, server client, laptop, phone, etc.) that has been compromised in any way shall be allowed to directly access UHC resources due to elevated risk.

UHC does not have responsibility to maintain or support a non-UHC issued device or network(s) used to connect to UHC, including personal home internet connections. UHC does not accept responsibility for any non-UHC networks and personal devices, including loss of the device and/or loss of data on the device(s). It is the responsibility of the owner of the device to ensure proper back-ups of data on the device.

Should an employee use their personal device to access the IT Systems, the Employee accepts the risk that this device may be subject to search and seizure if the Employee is suspected of violating UHC's policies, state or federal laws, and/or due to discovery proceedings in legal actions, open records request, or internal investigations.

- **Regular Remote Working Hours:** Employees should accurately record time worked daily in the payroll system. All time worked remotely must conform to the work hours in the Alternative Work Schedule Request form as approved by the Employee's Manager. See the Employee Handbook, section 500—Time and Attendance. All time and attendance policies will be followed for all hours worked remotely including obtaining Manager's approval prior to engaging in any additional work that would result in overtime.

Employees must not perform "off the clock" work. All time worked must be recorded. Managers must ensure proper time reporting of hours worked if an Employee is accessing or responding to emails outside the Employee's scheduled work hours.

- **Remote Work as a Reasonable Accommodation:** UHC complies with all applicable laws regarding reasonable accommodation of employees regarding disability, pregnancy, religion, and other relevant protected classes. This policy will be used to guide such accommodation decisions, but UHC will supplement it or deviate from it as necessary to comply with applicable law. An employee who needs remote work as an accommodation for a disability, pregnancy, religion, or other related conditions should contact UHC Human Resources.
- **Internet and Power Outages During Remote Working:** If Employee experiences internet or power outages in their remote working environments they must confer with their Manager to determine which of the following options should be taken regarding hours to be worked:
 - Go to office and continue working.
 - Utilize approved secondary remote site with secure Wi-Fi (no public Wi-Fi).
 - Use hot spot utilizing a UHC mobile device.
 - Make up time within the same work week.
 - Use vacation or comp leave for time missed due to outage.
 - For extenuating or unusual circumstances, an Officer may approve the use of Other Admin Leave.

500.10 Compensation During Building Closure

Employees will be paid their regular hourly rate for hours that the building is closed based on the decision of the President. Employees who for any reason travel to the building, arrive or depart at their normal working times during or after a notification is made of building closure, will receive no additional benefit including compensation, administrative or compensatory leave, overtime etc. Managers may authorize up to two hours of discretionary administrative leave for late arrivals or early departures of their individual employees due to severe weather.

Managers may, with approval of an Officer, make determinations whether individual Employees should come to work based on any immediate or emergency issues with which they are dealing. If an Employee is out on leave, the Employee will account for this time as the type of leave being used and may not change leave hours to emergency closing hours or "Administrative Leave."

600. Employee Compensation

600.1 Policy Statement

Utah Housing performs an annual compensation review in conjunction with the yearly budgetary process.

600.2 Essential Functions

Essential Functions are tasks and responsibilities established for each position at UHC. These functions define the most important and essential aspects of the job. Essential Functions are communicated to new Employees during the onboarding process. Essential Functions may change as the needs of the organization evolve and all substantive changes require updating the written Essential Functions of the applicable job description and a written acknowledgement of the revised Essential Functions by both the Employee and the Employee's Manager.

If an Employee transfers to a new Manager, in the same or a different Department, a new set of Essential Functions are established and annual compensation reviews will be completed by the new Manager.

600.3 Annual Compensation Survey

In conjunction with UHC's annual budgetary process, an annual compensation survey is completed to determine changes to compensation. This review will include elements related to:

- Execution of essential functions
- Demonstration of core values (see page 9 of Employee Handbook)
- Engagement in the Catalytic Coaching process
- Teamwork

Employee compensation is based on the Board-approved budget, the Employee's band and grade, and the annual compensation review.

Compensation changes are effective the first full pay period of the new fiscal year.

600.4 Compensation Ranges

The President annually adopts a compensation plan designed to compensate each position. A UHC Officer designates the pay range for each UHC position based on the position description, Essential Functions, and relevant market data. Compensation determinations are informed by independent sources, comprehensive labor market surveys, and comparable State of Utah classifications. Other factors considered are analysis of turnover, vacancy rates, recruitment indicators or other means. Other criteria may be applied for unique situations. The President may adjust the pay range as appropriate for the business needs of UHC.

UHC has established five broad compensation bands and pay grades within each. Within each compensation band are compensation ranges that reflect a minimum pay rate, a midpoint pay rate

and a maximum pay rate. An Employee's specific Band/Grade is determined at hire, promotion, or transfer within UHC.

The compensation bands correspond as follows:

Band	Grade	Organizational Title
A	1, 2, 3	Generalist Assistant
B	1, 2, 3, 4, 5	Specialist Technician Accountant Project/Function Manager
C	1, 2, 3, 4, 5	Assistant VP Manager Sr. Technician
D	1, 2, 3, 4, 5	Vice President Director

600.5 Longevity Increases

Employees who have reached the maximum pay rate within their assigned band/grade may receive a pay range adjustment each year if all required elements of the annual compensation review are met.

An Employee with 7 years or more of employment who has reached the maximum pay rate within their assigned band/grade may also receive a longevity-based increase of 2.75% every three years, starting three years after reaching the maximum pay rate, if the Employee has satisfied all required elements of the annual compensation review for the past three consecutive years.

600.6 Education Compensation Program

UHC's Education Compensation Program objective is to enable Employees to reach their personal goals, while also creating well-rounded qualified staff to contribute to UHC's mission and business needs. In the event an Employee completes a business-related degree and did not receive tuition reimbursement or other compensating consideration from UHC, the organization will make a one-time adjustment to the Employee's annual compensation. A copy of an Employee's diploma, from an accredited institution, must be submitted for consideration. Department heads, working with HR to determine eligibility, will submit an approval request for the one-time adjustment (not to exceed 4%) to an Officer.

700. Workplace Etiquette

700.1. Conference Room Reservations

Having enough conference/meeting room space is important to UHC operations. The following rules for reserving UHC Conference Rooms (including Presentation Room and Board Room) for meeting needs are to be adhered to:

- **Book your conference room early:** This will help avoid last minute conflicts and inconvenience to all Employees as waiting until the day of a meeting could result in not finding available space. If a meeting is cancelled, the reservation must be canceled immediately. Reservations for

Conference Rooms and Presentation Room should be made by using the HR Hotline.

Reservations for the Board Room should be made by contacting the Executive Assistant.

- **Conference Rooms cannot be double-booked:** To avoid this, refer to the Conference Room calendar on OurNet to make sure the date/time is available.
- **Be accommodating and/or diplomatic:** If a meeting is being held for a smaller number of people in the Presentation Room, be willing to move to another Conference Room if a meeting requiring the space needs the Presentation Room.
- **Reserve enough time for meetings:** Schedule enough Conference Room time for meetings to avoid running long and causing start time delays for the next scheduled meeting. If a meeting does run long, be prepared to leave the Conference Room if another scheduled group arrives for their meeting.
- **Empty Conference Rooms:** Just because a conference room is empty does not mean it is available, check the calendar on OurNet or with the receptionist for availability.
- **Do not use a Conference Room as a personal office:** While it may sometimes be nice to spread work out over a large conference room table, Conference Rooms intended for client and staff related needs such as audits, meetings, etc.
- **Leave the conference room cleaner than it was found:** Employees should clean up after themselves and guests. The Presentation Room should be left in classroom style.

700.2. Breakroom Etiquette

UHC provides breakrooms on each floor and includes amenities such as refrigerators, microwaves, filtered water, ice, coffee makers, etc. The breakrooms are a space to unwind and take a break, whether enjoying lunch or leisurely reading the newspaper. Adherence to the following rules offers the opportunity for Employees to enjoy their time in the breakrooms:

- **Keep it clean:** Remember that many Employees use the breakrooms, so take an extra step or two and put trash in the garbage can, wipe up any spills, rinse the sink of what you pour or dump, and put items back where they belong. Dirty dishes should be rinsed and placed in the dishwasher. Dirty dishes should never be left in the sink, not even to soak.
- **Respect refrigerator space:** Refrigerate only what needs to be kept cold.
- **Label food and drink:** All items should be labeled with the Employees' names in bold letters to make sure there is no doubt who food or drink belongs to. Please only eat or drink what belongs to you.
- **Remove food before it spoils:** Ideally, the refrigerator should be used for what is needed for the day. However, there may be times when there is a need to keep food and drink there for a few days. This does not make it okay to leave it there indefinitely. Take it out before it starts to smell or grows mold.
- **Keep appliances clean:** When an Employee uses a breakroom appliance such as a toaster or microwave, clean up crumbs, splatters, spills, etc.
- **Let someone know when the kitchen staples and supplies run low:** If an Employee sees that the cups, plastic ware, paper towels, etc. are almost empty, either fill it or contact the Receptionist to replenish it.
- **Brew more coffee:** If any Employee pours the last cup of coffee, please prepare more for the next person or turn off to avoid burning coffee pot.
- **Be respectful of strong odors:** Avoid bringing food with smells that can leach and linger.

- **Avoid a floor hazard:** Promptly clean up any spills and remove any sticky or slimy residues.
- **Clean as you see the need:** When an Employee sees something out of place in the breakroom or the trashcan is overflowing, do something about it such as wiping up spills, putting items back where they belong, or contacting Admin Services for direction and/or help.
- **Filtered water:** Faucets for the water filters are available at each breakroom sink. Please use the filtered water and not the filtered bottled water that UHC has purchased for use in business meetings. Employees should fill their own container with the filtered water. Bottled water creates unnecessary expense and waste.

700.3. Restroom Etiquette

Soap, towels, and hand sanitizer are available in all UHC restrooms. Employees should show respect and consideration of others by cleaning up after themselves as needed. UHC's cleaning people come in after the building has closed for the day, so it is up to Employees to ensure we are keeping the restrooms tidy by making sure the paper towels are placed in the trash and wiping down counters if there is excess water guaranteeing the restroom is ready for the next person.

700.4. Recycling

UHC is committed to protecting and improving the environment by recycling commonly used materials such as paper, cardboard, plastic containers, aluminum cans, etc. Recycle bins are placed throughout the building including copy rooms, breakrooms, near cubicles, and offices. Non-public information (NPI) should not be placed in recycle bins.

The following items should be placed in recycle bins and be free of any food or liquid:

- Clean paper and cardboard
- Empty plastic bottles and jugs
- Empty aluminum and steel cans

The following items should not be placed in recycle bins:

- Coated paper containers
- Plastic bags
- Styrofoam
- Glass
- Food Waste

700.5. Parking Rules

UHC provides parking for all Employees. The following rules include:

- Parking spots are first come, first serve. There are no reserved parking spots for Employees.
- Employees should not block the front entrance.
- Employees should not occupy spaces reserved for company cars or visitors.
- Vehicles should not be left in the parking lot overnight unless an Overnight Parking form has been completed with the Receptionist.
- No littering is allowed in the parking lot. Employees are required to pick up anything that may fall out of their vehicles.
- Employees should not speed, turn carelessly or drive irresponsibly in the parking lot.

- Employees should respect the property of others.
- Employees should not conduct maintenance or repair jobs to their cars while they are parked in UHC parking lot, except if they cannot be started, have a flat tire, or require windshield repairs.

700.6. Returned Mail

UHC outgoing mail falls into two major categories:

1. Mail related to customers for whom a loan is serviced, possibly containing non-public information
2. Mail sent to trustees, vendors, clients, consultants, business partners, governmental entities, or other entity conducting business with Utah Housing

UHC shall make a reasonable attempt to send all mail to the most recently known address of the recipient. In the event that UHC receives returned mail with a forwarding address provided by U.S. Postal Service, UHC will correct the address and re-send the mail to the addressee. The correct address should be updated in UHC's database. All critical customer mail that is returned with no new address available is scanned into a computer system, and a note regarding the returned mail is entered into the customer's file within the system. Additional attempts are made to find a current address.

If returned mail contains a check payable to the addressee and cannot be successfully forwarded to a new address of the payee, the check is returned to the sender for handling.

Non-critical mail is resent if a new address is available and destroyed if no new address is available.

Customers and other addressees may notify UHC of a change of their respective mailing addresses verbally, submitting a written notice, or by providing proof of address change to UHC at its offices.

700.7. Use of UHC Vehicles

The primary use of UHC vehicles, like any other UHC property, is intended to enhance an Employee's efficiency in performing UHC official business. Other incidental uses such as driving to a restaurant, a social function in connection with the business travel or to overnight lodging while on UHC business is permissible.

Reserving a UHC vehicle should be done at least 24 hours prior to need by creating a request through Outlook. Vehicle keys will be picked up from and returned to the receptionist at the beginning and ending of each trip. A mileage sheet is located at the reception desk where the following must be recorded: Driver name, the date of the trip, beginning mileage, ending mileage, and the purpose/destination of the trip. This must be recorded at the end of the trip when returning the keys of the vehicle to the reception desk. If a vehicle has less than half a tank of fuel prior to its return, the Employee will fill the vehicle's fuel tank using the fuel card and associated DIN located in the glove compartment. The receipt for fuel does not need to be submitted to financial services if the fleet fuel card is used. If another credit card is accidentally used, the receipt must be attached to a check request for reimbursement as appropriate or if a UHC credit card is used, this should be reported on the Employee's credit card log. On return, park the vehicles in designated UHC parking stalls.

UHC vehicles must not be taken to an Employee's home, except when the Employee is leaving on UHC business before 8:00 a.m. the next morning or returning after normal business hours. A UHC vehicle kept at an Employee's home overnight must be maintained safely and after completion of travel be returned to UHC by the beginning of the next workday. Regular or frequent after-hours use between an Employee's home and the UHC office constitutes commuting, and is not an authorized use of a UHC vehicle.

UHC-owned vehicles should not be driven by anyone other than authorized UHC Employees who have requested and been granted authorization. Family or friends may accompany an Employee if prior written approval is given by an Officer and the Employee's Manager. This approval can be obtained by completing the Form entitled Request to Travel with Family or Friends in a Company Vehicle for Company Business (found on OurNet>Employee Support>Documents and Forms>Travel>Travel with Family).

UHC vehicles must not be used by anyone for any purpose that could be considered a crime, such as, the illegal transportation of persons, drugs or contraband.

Smoking/vaping inside a UHC-owned vehicle are prohibited.

Driver and passengers must use seat belts, avoid driving an overloaded vehicle, avoid driving a vehicle on unpaved roads or on roads which are not regularly maintained, leaving the car and failing to remove the keys, or failing to close and lock all doors, car windows or the trunk.

Driving any vehicle on UHC business, or driving a UHC vehicle for personal business, while legally intoxicated or under the influence of alcohol, drugs or other substances that may impair a person's ability to drive safely is prohibited.

All traffic and parking laws and ordinances and rules of common sense and good judgment must be observed. Any citation issued, whether for parking or moving violations, will be the responsibility of the Employee. UHC will not pay for fines that result from any violation. Any damage, collision or issuance of a citation should be reported to the Employee's Manager and that Manager will immediately notify a Company Officer at the first opportunity after the incident.

UHC cars should be left clean when returned. All personal belongings need to be removed.

Text messaging or using electronic mail (reading or composing) while driving on UHC business, whether using an Employee-owned vehicle or a UHC-owned vehicle or while using a UHC phone or a personal phone, is prohibited. Texting while driving a vehicle is against the law in the State of Utah. Anyone caught texting and driving faces up to three months in jail and up to a \$750 fine. If an individual causes an accident while texting and driving which results in injury or death, the punishment can grow to a felony and up to a \$10,000 fine and 15 years in prison. Pull over and do your messaging safely.

UHC-owned vehicles are covered by insurance provided by UHC's insurance provider; therefore, Employees who have been authorized to operate a UHC vehicle need not obtain additional coverage through their own personal insurance policy.

When an Employee-owned vehicle is driven for UHC business, any events involving that vehicle resulting in bodily damage, damage to the Employee-owned vehicle, other vehicle(s), personal property, and any other property is the responsibility of the Employee or his or her own personal automobile insurance coverage. UHC's mileage reimbursement rate includes increments relating to the Employee's cost of insurance, fuel, maintenance and depreciation. Any use of an Employee-owned vehicle for UHC business, instead of a UHC vehicle is done voluntarily and at the choice of the Employee. When an Employee voluntarily uses his or her personal vehicle for UHC business, UHC's insurance policy doesn't offer insurance coverage to protect the Employee's personal property.

700.8. Fragrance Policy

UHC strives to maintain a workplace environment that is conducive to efficiency and productivity and free from unnecessary distractions and annoyances. As part of that effort, UHC requires Employees to maintain a neat and clean appearance that is appropriate for the workplace setting and for the work being performed. Recognizing that Employees and visitors have different levels of sensitivity to scents, Employees should wear minimal amounts of perfume, cologne, and body spray, and minimize use of other scented items in the office. Heavily scented makeup, soap, shampoo and laundry detergent may also cause problems. The burning of scented candles or anything else with a flame is not allowed.

If an Employee is sensitive to scents and a coworker is wearing or using a scent that they are sensitive to, please make the coworker aware in a professional manner referring to this UHC policy. If an Employee is asked by a coworker, Manager, or HR to reduce or refrain from the use of scented item(s), the Employee should comply. There may be times when, due to an Employee's extreme scent sensitivities, workplace areas or departments may be deemed no-scent zones as an ADA accommodation. Any Employee with a concern about scents or odors should contact their Manager or HR.

Employees required by medical necessity to use medicinal lotions or skin creams that contain odors perceptible to others may request a reasonable accommodation from their Manager or HR.

700.9. Use of UHC Building

There may be times when Employees need to work hours that are different than their regularly scheduled hours and during non-business hours; this must be approved by their Manager. If the Manager cannot be available during these hours, the Manager should arrange for another Manager, Team Lead, or other trusted staff member to be available during this time to ensure accurate awareness of hours worked and to ensure safety of the Employee. Employees should never be in the building alone.

With prior approval, the UHC Atrium is available for personal use after hours for events such as immediate family weddings and receptions. Forms entitled "Employee Request to hold Event at UHC" and "Event Release of Liability" must be acquired from HR, completed, and returned to HR at least two weeks prior to the event. Raucous, noisy, uncontrolled behavior is not permitted. No alcoholic beverages, smoking, vaping or use of controlled substances are permitted. In every respect, an Employee that is granted permission to use the UHC facility, is responsible for set-up,

clean-up, damage and restoration to its previous state including any and all interior and exterior facilities used for such events.

700.10. Bullying Policy

UHC will not in any instance tolerate bullying behavior. Employees found in violation of this policy will be disciplined, up to and including termination. Bullying is defined as repeated inappropriate behavior, either direct or indirect, whether verbal, physical or other types of abuse, conducted by one or more Employees against another or others or conducted by persons who are not Employees, in or around the workplace and/or in the course of employment. Bullying is conduct that is threatening, humiliating, or intimidating or work interference, including sabotage, which prevents work from getting done. Such behavior violates UHC's Code of Personal Conduct, which clearly states that all Employees will be treated with dignity and respect.

Bullying may be intentional or unintentional. However, it must be noted that when an allegation of bullying is made, the intention of the alleged bully is irrelevant, and there will be zero tolerance until an investigation of the matter is completed and discipline is recommended. UHC considers the following types of behavior examples of bullying:

- **Verbal bullying:** Slandering, ridiculing or maligning a person or his or her family; persistent or infrequent but repeated name calling that is hurtful, insulting or humiliating; using a person as butt of jokes; abusive and offensive remarks.
- **Physical bullying:** Pushing, shoving, kicking, poking, tripping, assault or threat of physical assault, damage to a person's work area or property
- **Gesture bullying:** Nonverbal threatening gestures; glances that can convey threatening messages.
- **Exclusion:** Socially or physically excluding or disregarding a person in work-related activities.

800. Discipline

800.1. Policy Statement

To maintain an orderly, safe, productive, and efficient work environment, it may be necessary to discipline an Employee who has exhibited behavior, has performance issues, or taken an action that is in conflict with UHC's standards. Any Employee who violates UHC policies, standards of conduct, or whose performance requires improvement is subject to discipline as outlined herein. Employees are responsible to perform their duties as set forth in their job descriptions or as otherwise established. Employees are encouraged to take advantage of all learning opportunities available and to request additional instruction when needed.

The objective of discipline is to:

- Assist the Employee to successfully perform their job functions
- Clearly identify any unacceptable conduct
- Clearly describe specific improvements to be made by the Employee
- Define timeline(s) for demonstrated improvements
- Specify how the Employee's conduct will be monitored
- Specify how and when the Manager and Employee will meet to encourage successful outcomes

Depending on the severity of the violation or substandard performance, any of the following disciplinary action(s) may be taken:

- Verbal direction
- Job Threatening Message
- Demotion/pay reduction/pay freeze
- Probation
- Suspension
- Termination

UHC's goal for disciplinary action is to practice fairness and consistency with sufficient communication that the Employee understands the violation or substandard performance, and what the Employee must do to correct it. UHC reserves the right and discretion to determine which form of discipline will be used in any particular situation.

- UHC reserves the right to combine, skip or repeat any aspect(s) of disciplinary action depending upon the facts of each situation and the nature of the violation or substandard performance
- When determining appropriate action, UHC will consider factors such as a repeated violation despite coaching and/or training, the Employee's work record, the amount of time since a prior violation, and the negative impact the conduct and/or performance issue(s) have on the department, organization, coworkers, and/or business partners

Nothing in this policy provides any contractual rights regarding discipline or corrective action plans, nor should anything in this policy be read or construed as modifying or altering the at-will employment relationship.

800.2. Rules of Conduct

Listed below are examples of violations considered serious enough to result in disciplinary action, up to or including employment termination, for a single violation. This list is not intended to be a complete list.

- Committing sexual or other harassment in the workplace, or while representing UHC at an outside event, conference, meeting, etc.
- Physical or verbal assault on UHC Employee, client, vendor, business partner, or wherever others are present when an Employee is attending an event related to UHC employment, and/or representing UHC
- Discrimination on the basis of age, race, sex (including pregnancy, childbirth, pregnancy-related conditions, breastfeeding, or medical conditions related to breastfeeding), color, religion, national origin, disability, military status, genetic information, sexual orientation, gender identity, or any other class or expression protected by applicable state or local law
- Misappropriation of funds
- Falsifying any UHC record or report, including such things as a resume and/or application for employment, timesheet, travel form(s), or a client's account information
- Theft or misuse of UHC property or another Employee's property
- Insubordination
- Excessive use of profanity or abusive language

- Use of alcoholic beverages while on UHC premises or being impaired or intoxicated while on UHC premises or while attending an event related to UHC employment, and/or representing UHC
- Use, possession, or distribution of an illegal drug or substance while in the workplace or while attending an event related to UHC employment, except that which is specifically prescribed to the Employee by a medical professional
- Willful or repeated neglect of safety practices and/or policies
- Actions or behaviors at the workplace that are illegal
- Repeated unexcused absences or tardies from work
- Absences from work due to incarceration
- Refusal to complete required job functions in accordance with job expectations

800.3. Disciplinary Procedures

The Manager will discuss the substandard performance or unacceptable behavior with the Employee in a timely manner in an attempt to discover the cause and set forth an appropriate plan for corrective action.

Generally, UHC's policy is to practice discipline as described in the following Disciplinary Action, but there may be instances in which a violation would merit immediate employment termination (see Termination of Employment, Section 900, for more information) or other disciplinary action. In other words, disciplinary action is prescribed in accordance with the circumstances of each violation, behavior, or substandard performance. Disciplinary documentation will be subject to inclusion in the Employee's personnel file.

800.4. Disciplinary Action

- **Verbal Direction**

In initial instances of minor violations or unacceptable behavior, a Manager will discuss the problem in detail with the Employee and counsel the Employee concerning corrective action, and warn the Employee that failure to correct the problem within a specific time period may result in further disciplinary action. The Manager will provide clear expectations and follow up along with outlining steps to improve performance or resolve the problem as summarized in written form provided to the Employee by the Manager. All follow-up discussions will be documented.

- **Performance Improvement Coaching Process**

The goal of the Performance Improvement Coaching process is for Employees to work with their Manager to successfully implement a plan to address job-related concerns identified by the Manager. This is a last chance warning from UHC to the Employee requiring sustainable improvement of performance, conduct, and/or attendance. The Employee will be informed in a Performance Improvement Coaching session that his or her job is at risk, and failure to meet the requirements set forth during this coaching session normally results in employment termination. This information will be detailed in a Performance Improvement Coaching worksheet.

Before an Employee is notified of the Performance Improvement Coaching session, the Manager must have the support of their direct Manager (whether a Department Head or an Officer (preferably the direct-report Officer)), by using the following process:

- Review with the Manager's Manager the reason(s) for engaging in the Performance Improvement Coaching process.
- If Manager agrees with the Manager's reason(s) and recommendation(s) to begin this process, the Manager will then consult with the VP of Human Resources to help proceed with the process.
- Manager will set up time to report to the Manager the outcome of the Employee meeting.

The Performance Improvement Coaching process will utilize current coaching forms that will summarize the job-related concerns and related expectations and requirements to correct the identified concerns. Additionally, follow-up meetings (as frequent as weekly) between the Employee and his or her Manager to monitor and manage Employee's progress will be scheduled at this time. The coaching worksheet will be provided to the Employee in a meeting with the Manager and will be signed by the Employee and Manager. The manager has the option to invite the VP of Human Resources, HR Designee, or an Officer to this meeting.

Following this meeting, the Employee will be required to prepare and timely submit a development plan that specifically addresses how the Employee will achieve the expectations detailed by the Manager in the coaching worksheet. The Employee may reach out to a Coach2 or HR for guidance and help in developing this plan. If the Employee fails to create a development plan that adequately addresses these expectations, it may lead to further disciplinary action up to and including termination.

At the discretion of UHC, outcomes of the Performance Improvement Coaching process may include a return to the normal-cycle coaching process for the Employee, suspension without pay, demotion, no annual compensation increase, reduction in pay, or termination of Employee.

- **Suspension**

There may be instances in which the gravity of a violation, issue, or allegations of misconduct are serious enough to justify placing an Employee on suspension for the remainder of that day, for multiple days, or for weeks. In such instances, the Department Head, Manager and VP of Human Resources (or an Officer of UHC in absence of VP of Human Resources) will determine whether a suspension is warranted, and the specific or estimated length of time of the suspension. Suspension variations and Notice of Suspension may include, but are not limited to, the following:

- If in UHC's judgment, an Employee poses a threat to themselves or others, or is causing or involved in disruption of the workplace, the Employee(s) may be required to leave the building immediately, without advance written notice. This "remainder of day" suspension may be communicated verbally to Employee by the Manager, and summarized by the Manager in a Memo of Understanding and placed in the Employee's personnel file afterward.
- If suspension is expected to last more than the "remainder of day," is accompanied by a Job Threatening Notice, or is related to a pending investigation, Notice of Suspension will be communicated verbally, and a written Notice of Suspension will be prepared by the

Manager(s), including specific reason(s) for the suspension, beginning and ending dates, and what is expected of the Employee upon return from suspension. The Employee and Manager are required to sign the Notice of Suspension. A copy of the Notice will be provided to the Employee and the original placed in the Employee's personnel file.

Employee's signature on a Notice of Suspension is solely an acknowledgement of his or her having been provided with the notice and not concurrence with the findings. A Suspended Employee will not be permitted to enter UHC's place of business, nor engage in any UHC work, including working from home. During a suspension UHC-issued equipment such as cell phone, laptop, tablet, credit card, building access card, etc. may be retained by UHC. Employee will not be permitted to have contact with any coworkers or customers during work hours while on suspension without express permission. The Department Head, in consultation with the Manager and VP of Human Resources, will determine on a case-by-case basis whether the suspension is with or without pay, and if without pay, whether Employee may use available vacation, compensatory, or administrative leave, or as part of the discipline will take the suspension period as time off without pay. If determined to be without pay, Manager will alert Financial Services as soon as possible. UHC will comply with the Fair Labor Standards Act (FLSA) when determining withholding compensation from a suspended Employee.

800.5. Appeals, Termination Grievance and Review Procedure

Appeals to any disciplinary action or terminations made by UHC are subject to review by a UHC Officer. Any Employee seeking to use this grievance procedure must notify a UHC Officer in writing within five (5) business days of the disciplinary action notice or termination. The Employee must state the grievance and the requested relief. The UHC Officer shall use fair and appropriate standards to review and respond to the grievance. At a minimum, the Employee will be given an opportunity to be heard, i.e., to express concerns verbally or in writing, as part of this process. The UHC Officer will work with the VP of Human Resources to investigate any grievance. Any decisions made regarding the grievance will be provided in writing to the Employee and will typically be responded to within five (5) business days from receipt of Employee's grievance.

800.6. Disciplinary Documentation

When requested by the Employee, additional copies of all disciplinary documentation will be provided. UHC reserves the right to withhold confidential investigative documentation.

900. Termination of Employment

900.1. Involuntary Termination

UHC reserves the right to treat disciplinary or job performance situations on a case-by-case basis. There may be situations, for example, in which an Employee does not fulfill job requirements; engages in acts of misconduct, insubordination, dishonesty or violence; or is excessively absent or tardy without an acceptable excuse, where UHC may terminate the employment of the Employee. Involuntary Termination may also include reduction in force.

900.2. Voluntary Termination

Employees who choose to resign from UHC are requested to submit a notice of resignation by email or hard copy, including the planned final day of employment with UHC, to their Manager,

Department Head, or HR. There may be instances where, for business reasons, UHC will choose a different final workday than the Employee's preferred final day.

900.3. Retirement

An Employee who retires may be eligible to receive retirement benefits as provided by the Utah Retirement Systems procedures. It is recommended that an Employee contact Utah Retirement Systems no later than three months prior to the expected retirement date; URS recommends an Employee contact them 12 months prior.

900.4. Abandonment of Position

An Employee who is absent from work for three consecutive days and is capable of providing proper notification to his or her Manager but does not do so shall be deemed to have abandoned his or her position and shall be dismissed for cause.

900.5. Exit Interview

In the event of either a voluntary or involuntary termination of employment, UHC will treat the Employee fairly and courteously. For Employees who are terminating voluntarily, the VP of Human Resources or other HR representative will attempt to conduct a confidential personal exit interview. While each exit interview is unique, it will typically include details such as the final payment of wages, and what vacation and sick benefit payouts for which the Employee is eligible. During the exit interview Employees are encouraged to discuss their job experience at UHC, including working conditions, adequacy of training, job satisfaction and effectiveness of management. At that time, Employees will surrender their building access card, any UHC keys and/or equipment that Employee has at that time.

900.6. References after Termination

HR provides general references (including job title, dates of employment, departments worked) on its former Employees to prospective employers. A record of these transactions is stored in the Employee's personnel file.

1000. Financial Services

1000.1. UHC President

By Utah law, the UHC Board of Trustees appoints the President of UHC. The President also serves as CEO and Secretary/Treasurer. In the role of Secretary/Treasurer, the President has the following responsibilities:

- Establish bank accounts and other monetary investments in the name of UHC
- Administer, manage, and direct the affairs and activities of UHC in accordance with the policies, control, and direction of the Trustees
- Approve all accounts for salaries, allowable expenses of the corporation, or of UHC Employee or consultant, and expenses incidental to the operation of the corporation.
- Perform any other duties as may be directed by the Trustees in carrying out the necessary responsibilities

1000.2. Authority to Disburse Funds

UHC has three categories of accounts: Accounts for the Operating Fund, accounts for the Servicing Department, and accounts for the Housing Development Fund. All operating costs and

expenditures of UHC, as well as most of the Housing Development expenditures are disbursed through the operating account. The Servicing accounts are all fiduciary accounts to facilitate UHC's servicing activities. The Housing Development accounts, as categorized, are owned by separate legal entities with UHC acting as an agent or minority member.

- **Authorized Check Signers:** All UHC checks require two authorized Signatures, which may be any two of the UHC Officers. In addition, the VP of Financial Services and the VP of Financial Analysis are authorized to be one of the two required signatures on two of the Servicing Department accounts, the "Escrow Disbursement Clearing Account" and "Remittance Clearing Account."
- **Disbursement Procedures:** Funds may be disbursed by physical check from UHC bank accounts or disbursements may be made by wire transfer or ACH transfer or intra-bank transfer from one account to another. Intra-bank transfers are defined, for purposes of this policy statement, to be funds transferred between two pre-authorized linked accounts. This type of transfer is very common in the Servicing Department.

The payment for goods and services, whether accomplished by check or bank transfer, should be organized to ensure that no unauthorized payments are made, that complete and accurate records are made of each payment, and that payments are recorded in the appropriate period.

Checks and bank transfers will be prepared following the determination the transaction is valid and is in accordance with the following UHC procedures:

A determination that the transaction is valid should be accomplished by reviewing the following supporting documents;

Invoices (together with receiving reports and packing slips)

- Purchase Orders
- Payroll records
- Petty cash vouchers
- Remittance advices
- Check requisitions

Check requests should be signed by a responsible official (Department Head, Assistant VP, or approved Manager) indicating proper authorization. Check requests will be prepared by persons other than those who initiate or approve documents for payment. Checks and bank transfers will be designed or completed in such a way to make subsequent unauthorized alteration difficult through use of protective paper, check imprint, etc. The following procedures are prohibited:

- Checks payable to "bearer" or "cash"
 - Checks signed in blank
 - Altered checks and bank transfers
- **Check Procedures:** Each signatory will examine the supporting documentation to ensure each item has been checked and approved in accordance with UHC's procedures. There will be

adequate control over the custody and use of the signer and signature plates when a mechanical check signer is used. Servicing checks of \$10,000 or over print with one electronic signature and requires an authorized signer for the second signature. Servicing checks under \$10,000 print with one electronic signature only. All checks created outside of the Servicing check system require signatures from two authorized signers.

UHC checks may be from traditional check stock, which are preprinted by a financial printer or computer generated checks (i.e. laser check) using specialized software and blank security paper. Facsimile signatures are only authorized for computer generated checks. Checks are printed on 8.5x11 check stock with stub on top. Servicing checks are printed on 8.5x11 check stock with stub on bottom. The original check and stub are sent to the vendor.

- **EFT Procedures:** All supporting documentation should be signed by a responsible official (Department Head, Assistant VP, or approved Manager) indicating proper authorization. After approval by a Department Head, Assistant VP, or approved Manager, an EFT Transfer request is then reviewed and signed by an Officer. If the transaction is non-recurring (not occurring at least quarterly, unusual, or purchases of land, etc.), this requires two Officers to review and sign the EFT form. An Officer review or signature is not required if the transaction is between UHC managed bank accounts, typically referred to as “book transfers.”

1000.3. Use of UHC Credit Cards

The purpose of the UHC Credit Card program is to establish a simple, easy to use, more efficient, cost-effective method of purchasing and payment for small dollar transactions (less than \$1500). Cardholders are expected to comply with these policies and procedures, as well as UHC purchasing policies. This program is designed to supplement a variety of processes, including petty cash, check payments, and purchase orders. It can also reduce the need for cash advances for travel, make payment of travel costs more convenient for travelers, and simplify accounting for travel reimbursements.

- **General Credit Card Policies:** Credit cards are the property of UHC. They are to be used for allowable UHC purchases only, not for personal non-UHC expenses. A Cardholder’s failure to comply with this and procurement policies may result in severe consequences, including termination of employment.

Each credit card is issued to a specific Employee, who is the only person authorized to use it. The Cardholder can authorize their direct reports to perform online purchases using their credit card. UHC carries liability for the credit cards. Credit card use will not affect an Employee’s personal credit rating in any way.

The Cardholder is responsible for the security of his/her credit card as well as for accounting for the transactions that are made with the card. If the credit card is lost or stolen, the Cardholder must notify the VP of Financial Services immediately, so further transactions will be blocked and the card canceled. Prompt action in these circumstances can reduce UHC’s liability for fraudulent charges.

Because UHC funds are committed each time a credit card is used, the Cardholder must understand and comply with applicable UHC Purchasing policies.

Examples of appropriate uses include the following: lodging, meals (not reimbursed with a per diem), airlines tickets, car rentals, parking charges, among others. Other permitted uses include, but are not limited to, business meals, meeting expenses, and direct mail, catalogue or internet order purchases that result in saving UHC time and/or money.

- **Requesting a Credit Card:** When a Department Head determines it is within the scope of an Employee's job duties to make small dollar purchases on behalf of the department and/or engage in frequent travel, they will direct the Employee to apply for a UHC credit card using the UHC Credit Card Application. The Employee's direct Manager must approve the application for a credit card by signing the application. Employees must carefully read, understand and sign the Cardholder Agreement and submit it with the UHC Credit Card Application to the VP of Financial Services.

The VP of Financial Services will review the application for completeness and then direct the CFO to review, sign and date it. The CFO will then submit the application to the Credit Card Company.

Before beginning to use the Credit Card, the new Cardholder will attend a training conducted by Financial Services. This course is designed to educate the Cardholder on UHC credit card and purchasing policies to ensure the Cardholder understands his/her responsibilities and knows how to use the card appropriately. All Cardholders are also required to attend this training on an annual basis.

- **Restrictions on Credit Card Use:** There are several small dollar items that require careful discretion and consideration of the business purpose BEFORE making the purchase, or are prohibited because it is inappropriate to purchase with UHC funds. **All items purchased by UHC must have a clear business purpose** that is in support of conducting UHC business and/or advancing the mission of UHC. If a Cardholder purchases a small dollar item that does not have a clear and direct business purpose, or is otherwise inappropriate to be purchased with UHC funds, the Cardholder will receive written notification; reiteration of the requirement regarding business purpose and notification the Cardholder is placed on notice. A second occurrence may result in credit card deactivation and revocation of credit card privileges.

Each credit card is assigned a monthly limit, which is based on Department's needs. If these limits have to be adjusted, the Cardholder's Manager must contact the VP of Financial Services to request a change.

Some supplier Merchant Category Codes have been "blocked" from use in the credit card program because they are considered high risk and are generally not used by UHC in the normal course of business. Examples include casinos and adult entertainment merchants.

In general, most UHC purchases are exempt from Utah State Sales Tax; however, an Employee may pay sales tax on meals, transportation, and/or incidental costs of less than \$100 charged on

the credit card. Lodging-related taxes may also be paid by an Employee traveling on official UHC business. There may be a small number of cases where sales tax is charged unnecessarily. In these situations, present a sales tax exemption certificate to the vendor, verifying that the purchase is exempt. For additional information or assistance, contact the VP of Financial Services.

Examples of when the credit card may not be used:

- Purchase of items for personal use or consumption
 - Purchasing in violation of UHC procurement policies
 - Splitting a purchase to remain under procurement policy limits
 - Gas for any UHC-owned vehicles (there is a separate Gas Card), except for extenuating circumstances
 - Services that would be considered either Payroll or Independent Contractor Payments
 - Charitable Donations
 - Alcoholic Beverages (except when these charges will be reimbursed by another party and approved by an Officer)
 - Cash Advances
 - Utah State Sales Tax (except for lodging, restaurants, and small incidentals under \$100.00)
- **Travel Related Credit Card Purchases:** Meals while traveling should not be charged to a UHC credit card, unless they are for a group gathering and done in lieu of per diem.

The cardholder is responsible for submitting all itemized receipts for credit card charges promptly upon returning from a business trip. However, do NOT claim reimbursement for any items that are charged on the credit card.

When traveling on UHC business, the Cardholder may use his/her credit card to pay the official UHC business travel expenses of fellow UHC Employees. However, all travelers must identify their expenses on their own travel reimbursement forms and reference who paid for their expenses by inputting the last 4 digits of the card used in the travel reimbursement's designated field.

The Cardholder may include the expenses of a non-UHC-Employee fellow traveler in cases where separation of the payment is difficult and UHC is not reimbursing the non-UHC-Employee traveler for travel expenses, excluding nominal transportation costs (i.e. less than \$10). For example, a non-UHC-Employee traveler who is staying in a double room with the Cardholder is not billed separately by the hotel. The Cardholder may use his/her credit card to pay the total bill. However, only the single rate is the allowed business expense, and the difference must be paid back to UHC by the Cardholder.

- **Itemized Receipts must be Maintained:** Cardholders must keep itemized receipts for all goods and services, including meals, purchased with a credit card. Itemized receipts are the only documentation identifying what was purchased and specifying whether or not sales tax was paid on the purchase. They will also be used for auditing purposes.

If no itemized receipt is submitted for a credit card charge, a Credit Card Missing Receipt Form must be completed, signed and dated by the Cardholder and their Manager. For travel-related exceptions, see Section 1100 Travel Policy. In addition, the Cardholder's Department Head must write a memo to an Officer, requesting an exception to this policy. Excessive requests for exceptions may result in the loss of credit card privilege.

- **Cardholder Activity Log:** Monthly transaction statements are received directly from the bank and delivered to Financial Services. Cardholders will be emailed a copy of the statement and must prepare a Cardholder Activity Log. This document, along with the itemized receipts, serves as a record of information about the purchase transactions the Cardholder makes on the credit card. **Use of this log is a mandatory requirement and must be submitted with every monthly credit card statement.** Each individual Cardholder is also responsible for logging the "Business Purpose" on each transaction identified on the Cardholder Activity Log. For any and all business meal or food purchases, the individuals hosted should also be listed for each occurrence.
- **Cardholder Review/Reconciliation/Signature:** Individual Cardholders must review their monthly credit card statement emailed to them by Financial Services, reconcile and verify each purchase transaction receipt against the monthly statement and the purchase transactions listed on their Cardholder Activity Log for that month.

Individual Cardholders must sign and date their Cardholder Activity Log. The Cardholder Activity Log and itemized receipts are securely bundled together and submitted to the Manager for review and signature/approval.

- **Manager Review/Approval/Signature:** Each month, the Cardholder's Manager must review and reconcile the Cardholder Activity Log to the itemized receipts and to the monthly credit card statement. The original monthly credit card statement will be provided to the Manager by Financial Services and NOT from the Cardholder. The Manager is responsible to ensure there is a legitimate business purpose for all transactions. The Manager's review and reconciliation must be documented by a signature and date. The President's use of the UHC credit card will be reviewed and signed monthly by another Officer of UHC and then provided quarterly to members of the Audit Committee for review.

Cardholder Activity logs, itemized receipts, credit card statements, and other documentation must be retained in accordance with UHC record retention policy, consistent with other financial documents.

Credit card transactions may be audited by Financial Services and outside auditors.

After the Cardholder and Manager signatures have been completed, the entire credit card packet, inclusive of the original credit card statement, Cardholder Activity Log and itemized receipts must be forwarded to Financial Services, by the 10th of each month. Cardholders that habitually miss this deadline will be placed on Credit Cardholder Notice; continued lateness may result in credit card deactivation and revocation of credit card privileges.

- **Payment to Credit Card Provider is made by Financial Services:** The collective monthly credit card purchase transactions made by all UHC Cardholders are paid in one lump sum directly to the bank by Financial Services. Cardholder's purchase transactions are reallocated from the clearing account to the appropriate accounting codes as determined by Financial Services based on the business purpose indicated on the Cardholder Activity Log.
- **Termination of Employment or of Credit Card Privilege:** Upon termination of UHC employment or termination of Credit Card privilege, the cardholder must return his/her Credit Card to the CFO, VP of Financial Services, or Assistant VP of Financial Services who will destroy the card and notify the bank to cancel the credit card. The credit card must be canceled within two business days of the termination date.

Reviews: The VP of Financial Services will review the Cardholder Activity Logs, credit card statements, and supporting receipts for all Cardholders at least quarterly. Credit card information is subject to review by an Officer as requested.

1000.4. Petty Cash

This policy establishes the proper uses and administration of petty cash funds. Petty cash funds provide a convenient way to pay for small expenses. Wherever possible, Employees should use other disbursement methods (i.e., Credit Card, Check Request) instead of petty cash.

When other disbursement methods cannot be used, petty cash funds can provide cash to cover minor expenses, such as reimbursement of staff members for small expenses such as meal reimbursements, parking, etc. Reimbursements larger than \$50 should be done through a Check Request.

To receive reimbursement from the petty cash fund, Employees must fill out a "Received of Petty Cash" form documenting the date of the expense, amount, and business purpose. The Employee should then attach the original itemized receipt and then have their direct Manager sign the form prior to giving the documents to the VP of Financial Services or Assistant VP of Financial Services for reimbursement. When the Employee receives the funds, they should sign the form indicating they have received the cash.

1000.5. Procurement Policy

This Procurement Policy is intended to ensure that goods and services purchased for the ongoing operations of UHC are obtained in a cost-effective manner and in compliance with best practices to safeguard corporate resources, to substantiate proper oversight of expenditures, and establish purchasing thresholds.

As a fraud detection tool, UHC utilizes Positive Pay on its three main disbursement accounts: the Operating Fund, Escrow Disbursement, and the Principal Clearing Account. UHC uploads to the bank a file with the check number, payee, and dollar amount of each check issued. The bank compares the items submitted for payment against those authorized and issued by the company before transferring liability to UHC.

- **Authorized Individuals:** Only the Officers, Department Heads, and Employees designated by Officers or Department Heads will make small purchases as defined in this policy. Employees should disclose Conflicts of Interest (see Section 100.3) and refrain from participation in the procurement process if Conflicts of Interest exist. Any Computer Equipment (including Hardware, Software, etc.) purchased must be approved in advance by the VP of IT.
- **Use of Contracts:** Purchases made utilizing pricing established by the State of Utah Purchasing Division or UHC contracts that have already undergone the bidding process are exempt from additional bidding procedures. If an item is on an existing UHC contract, Employees should utilize that method first, and only with Officer approval, assuming a valid business purpose, can they purchase items from competing suppliers. Officers are the only staff members legally authorized to sign contracts for UHC.
- **Sole Source:** When a supply or service is available from only one source in the marketplace, the product or service may be purchased as a sole source. If a department believes a product or service is a sole source, the department may submit a Sole Source Request Memo with supporting documentation to the CFO or VP of Financial Services. The CFO or VP of Financial Services will review the memo to determine whether the purchase is justified as a sole source. Sole source requests with insufficient justification and rationale in support of the sole source assertion may not be approved. In cases of reasonable doubt or insufficient sole source justification, the department should conduct a competitive solicitation.
- **Highly Specialized Professional Services:**
Highly Specialized Services are those provided to UHC by companies or professionals (Specialized Services Providers) that are mission critical to the successful implementation of UHC's policies on financing of affordable housing in the State of Utah, including without limitation financial advisors and underwriters for bond issues, bond trustees, accountants, and law firms serving as bond counsel, tax counsel and general counsel for UHC, as determined by the President from time to time.

For each type of Specialized Service, every three to five years UHC will issue an RFP to seek an appropriate Specialized Services Provider (which can be a new provider but may be the incumbent provider) in accordance with the requirements contained herein with regard to RFPs, unless the Board, at the recommendation of the President, concludes the retention of the incumbent Specialized Services Provider is in the best interest of UHC following the satisfactory completion of the Required Due Diligence.

Required Due Diligence means that the President determines that not engaging in a standard procurement process is in the best interest of UHC because an incumbent Specialized Services Provider (1) has been providing its Specialized Services in accordance with the highest level of competence, professionalism, experience and responsiveness that can be expected under the circumstances, and (2) has developed extensive knowledge of UHC's programs, policies and procedures which substantially reduces the need to train the Specialized Services Provider in such matters in connection with providing its Specialized Services, and (3) the results of an analysis demonstrates that the benefits of a transition to a new Specialized Services Provider are limited in value or may be cost-prohibitive, and (4) an

incumbent Specialized Services Provider has agreed to provide its services at a cost reasonably comparable to what is charged by other providers with similar reputation and experience offering their services in Utah.

- **Sales Tax Exemption:** UHC is a sales tax-exempt organization. All purchases for goods used by UHC should be made without the charge of Utah State Sales Tax by using our Sales Tax Exemption Form when requested. Any Employee found to be using the UHC tax-exempt status for non-UHC purchases will be subject to immediate termination of employment.
- **Procurement Thresholds:** The thresholds outlined below apply to the full cost of procurement, including shipping and other charges. It is prohibited to split or divide procurement into smaller procurements with the intent to circumvent any established threshold.

These thresholds apply to all procurements and competitive bidding will be employed in the procurement of any goods or services as described below; all exceptions require approval of an Officer (apart from Contract, Sole Source and Highly Specialized Services described above).

Small Dollar Purchases: \$1499.99 or less

Small Dollar Bid: \$1,500.00-\$4,999.99

Large Dollar Bid: \$5,000.00 or more

Small Dollar Purchase: For purchases where the extended unit/service cost is reasonably expected to be less than \$1,500, select the best source without seeking competitive bids. The \$1,500 threshold is for a single line item with a maximum of \$4,999.99 annual cumulative threshold that may be expended to obtain procurement items from the same vendor/source.

Small Dollar Bid: For purchases where the extended unit/service cost is reasonably expected to be greater than \$1,500 but less than \$5,000, two documented telephone or written quotes, or three internet or three catalog prices will be obtained. Evidence of bidding must be maintained and submitted upon request for payment. Small Dollar Bid items require approval from the VP of Financial Services or Assistant VP of Financial Services if not previously budgeted.

Large Dollar Bid: For purchases where the extended unit/service cost is reasonably expected to exceed \$5,000, three written proposals will be required. Large Dollar Items require approval from the VP of Financial Services, Assistant VP of Financial Services, or CFO if not previously budgeted. Whether or not item is budgeted, an Officer must review the procurement documentation before execution of the purchasing of goods/services.

An invitation for bids can be conducted through email or a bidding website and will:

- State the period of time during which bids will be accepted
- Describe the manner in which a bid will be submitted
- State the place where a bid will be submitted

And include or incorporate by reference to the extent practicable

- A full description of the procurement items sought
- The full scope of work

- The objective criteria that will be used to evaluate the bids
- The required contractual terms and conditions
- **Board of Trustees Required Approval:** Capital funding for the financing of affordable housing properties for Single Family, Multifamily, or Housing Development funds are presented to the Board for authorization as needed. The following purchase transactions, which have not already been taken to the board as outlined above, require prior approval by the Board of Trustees.
 - Contracts for professional services requiring payment by UHC in one fiscal year: \$500,000 or more
 - Purchases of supplies, equipment, and non-professional services requiring payment by UHC in one fiscal year: \$500,000 or more
 - Construction or Capital Project related contracts requiring payment by UHC: \$1,000,000 or more
- **Required Documentation:** Evidence of competitive bidding and evidence of any exceptions granted will be maintained in UHC records. Documentation supporting procurement will be provided to Financial Services typically through a Bidding Documentation Sheet and retained for seven years, which is the retention policy, to demonstrate compliance with these Procurement policies.
- **Office Supplies/Equipment:** Office supplies are those expendable items that are normally consumed in the performance of day-to-day administrative tasks across UHC. The Administrative Services staff is responsible for and is authorized by delegated authority of the VP of Administrative Services, to procure office supplies and minor capital items as deemed necessary to reasonably meet the office demands for such items, and to establish and maintain reasonable levels of inventory on hand of such item, as deemed necessary. These items typically fall under the Small Dollar Purchase Threshold (under \$1,500) where no bidding is required. The Administrative Services staff will exercise prudent measures in ensuring that only reasonably priced items, of reasonable quality, in reasonable quantities be procured to permit staff to perform their administrative duties in a reasonably efficient and effective manner, or in the case of services, to ensure a safe, secure, functional office. The Administrative Services staff will generally make purchases for supplies and minor equipment from those vendors with pricing established by the State of Utah Purchasing Division or those deemed to be competitively priced and reliable through established accounts whenever possible.
- **Confidentiality of Terms:** If a Department Head believes that the Supplier Terms must be kept confidential for any reason, this must be first approved by an Officer and the terms will only be disclosed to necessary parties to execute the terms of the contract or provide payment to the vendor.

Compliance Reviews: At least monthly an Employee of Financial Services will review compliance with procurement procedures for all or select a sample of payments made of UHC resources. Payment methods reviewed for compliance are not limited to checks but also include credit cards, EFTs, and petty cash.

1000.6. Subscriptions, Memberships, and Local Training

UHC pays approved subscriptions, memberships, and local training incurred by UHC Employees in furtherance of UHC's mission and purpose. In evaluating these requests, Managers must consider the "value added" to UHC operations or reputation as a result of the proposed membership, subscription, and local training. Prior to the expenditure, Employees must complete the Subscriptions/Memberships form or Local Training Form to obtain approval from the Employee's Manager (when applicable) and Department Head. An Officer approval is required on the Subscriptions/Memberships form.

1000.7. Recognition Allowances

UHC values the hard work and dedication of its Employees and wants each Employee to feel valued, recognized, and appreciated. This policy provides a framework for individuals and teams to be recognized for their outstanding work and contributions in the following areas:

Anniversary/Years of Service: Employees who work 30 hours or more per week become eligible for a service award/gift and lunch with Manager and Department Head or Department Head and an Officer in the year in which they complete 5, 10, 15, 20, 25, 30, 35 and 40 years of service. A semi-annual event is held to acknowledge and celebrate Employees who reach these major anniversaries UHC wide to include light refreshments.

Celebrations: Traditions are important at UHC and these traditions include the following events/holidays:

- UHC Annual Golf Tournament
- End-of-Summer Event
- Halloween
- Holiday Event (usually held in December)
- Occasional companywide activities (i.e. Dogs & Denim, Rootbeer Float Day, etc.) as approved by the President

Retirement/Voluntary Departure: Retirement recognition and an award/gift is given upon retirement or departure after completion of 10 years or more of employment at UHC without a break in service. A company-wide celebration is held for retirement of greater than 10 years. A Departmental open house is held upon retirement of less than 10 years or when departing UHC after 10 years.

Life Event Recognitions: Employees are acknowledged for certain life events including:

- Wedding of Employee
- Birth of Employee's baby or Employee's adoption of a child.
- Death of Employee's spouse/partner, child, parent, sister, or brother and spouse/partner's parent, sister or brother.
- Major surgery or illness of Employee or spouse/partner
- Employee higher education graduation and earning of a degree

Team Building: Team building is an ongoing process that helps a department evolve into a cohesive unit. Employees' shared expectations for accomplishing group tasks while developing trust and

support for one another and respecting one another's individual differences is the goal. Effective team building can lead to:

- Unification and motivation around a common goal
- Better communications
- Increased department productivity and creativity
- A climate of cooperation and collaborative problem-solving
- Higher levels of job satisfaction and commitment
- Higher levels of trust and support
- Diverse Employees working well together
- Better operating policies and procedures

Budgetary guidelines for the above recognition events can be found on Our Net or by contacting the VP of Financial Services. Passing of envelopes around UHC for donations for life events is prohibited.

1000.8. Gift Cards

UHC purchases gift cards for recognition awards, team building, individual incentives, and outside business partners. The use of gift cards will be left to the discretion of Managers and Department Heads. When a gift card is purchased using UHC funds, a Gift Card Log is required to be used. The Gift Card Log must be updated each time a gift card is given to an Employee, Outside Party, or transferred to another Manager. Gift Card Logs must be submitted to Financial Services at time of initial purchase and within the pay period(s) of distribution. Per IRS guidelines, UHC will record the gift card amount as an Employee's earnings and will withhold federal, state and FICA taxes as required.

1100. Travel Policy

1100.1. Policy Statement

UHC pays for certain approved business travel and related expenses incurred by UHC Employees in furtherance of UHC's mission and purpose. The majority of out-of-state travel and expenses are incurred in relation to housing seminars, technical training or other training, and educational events. Employees are actively encouraged to participate in educational presentations as panel members. In evaluating travel requests, Managers should consider the "value added" to UHC operations or reputation as a result of the proposed travel.

In order to provide reasonable standards for assessing business travel and expense approvals, UHC has instituted this travel and expense reimbursement policy. UHC Employees engaging in business-related travel may incur travel-related expenses (airfare, accommodations, meals, ground transportation, etc.) in a manner that recognizes and is consistent with UHC's status as an independent state entity with an affordable housing mission. It is the responsibility of individual Employees to incur only those expenses that are necessary, reasonable and consistent with that status.

For training that does not require an overnight stay or travel-related expenses, see Section 1000.6 Subscriptions, Memberships, and Local Training.

1100.2. Travel Approval/Advance, Expenses, and Reimbursement

- **Travel Approval and Advance:** Prior to any travel, Employees must complete the Travel Authorization Form. Authorization of travel and certification of available budget for all travel must be approved by an Employee's Manager (when applicable) and Department Head. Department Heads do not require an Officer's approval for travel if budget has been approved for said travel unless a travel advance is requested. If budget money is not available, approval must be received from the CFO. When all approvals have been obtained, the original Travel Authorization Form must be submitted to Financial Services, with the Employee retaining a copy.

Following approval of the authorization, an Employee may receive a travel advance for up to 90% of the anticipated qualifying travel expenses. Employees should use travel advances only for those costs expected to be incurred and paid as out-of-pocket expenses, i.e. meals, ground transportation, incidentals, etc. Any expenses that will be directly paid by UHC either through direct billing or through use of a UHC corporate credit card i.e. registration fees, lodging, airline tickets, etc., will not be considered in determining the amount of the advance. The Employee will sign and date the appropriate space on the Travel Authorization Form when the travel advance moneys are received.

All out-of-state travel is budgeted in advance and must be approved in advance by a Department Head. Employees must not commit to any expenditures or travel plans without obtaining this authorization and checking that funds are available within the budget.

Managers should make travel recommendations for the minimum number of UHC Employees required to effectively implement ideas and concepts that may be garnered in a seminar setting. All out-of-state requests within a particular department for a particular event should be made simultaneously in order to allow a Department Head to assess the appropriate number of attendees at any given event. In instances where family travels with the Employee, only the exact cost of travel and accommodations for the Employee is reimbursed by UHC. Personal entertainment expenses are not reimbursable.

Program travel must be preauthorized by Department Head.

- **Travel Expenses:** All travel bookings should be made in a manner designed to minimize the expense incurred by UHC for travel-related reimbursement. Employees may book their own travel; however, they remain responsible for meeting the "expense minimization" standard. Employees are permitted to arrive before a travel event begins or to extend the stay beyond the official close of a travel event; however, all expenses beyond the days of the approved event are the Employee's sole responsibility. This requirement may be waived by a Department Head if an overnight stay reduces overall expenses and is prudent given the circumstances of the travel event.
 - **Air Transportation:** Air transportation is limited to Economy class with seat selection availability. All reservations should be the least expensive air fare available at the time reservations are made. Only one change fee per trip will be reimbursed with the explanation for the change documented and Department Head approval received.

- **Lodging:** Employees should coordinate with others attending the same event when reserving and confirming all lodging arrangements. Reasonableness of cost, convenience, availability, geographic proximity and other pertinent considerations will be employed in selecting an appropriate lodging facility. Employees attending conferences are encouraged to make lodging arrangements at the hotel suggested by the conference, as doing so may help preserve a conference's viability. The amount of lodging expense allowed by UHC will be actual costs, including related taxes, and should reasonably approximate the amounts approved on the Travel Authorization Form.
 - **Lodging Receipt:** A proper receipt for lodging accommodations must accompany each Travel Summary/Settlement Form. A proper receipt is the original motel or hotel statement of charges and generally would include the following information:
 - Name of motel/hotel
 - Street address of motel/hotel
 - Town and state of motel/hotel
 - Telephone number of motel/hotel
 - Date of statement
 - Name of person or persons staying at the motel/hotel
 - Date or dates of occupancy
 - Detailed breakout of all charges appropriately described i.e. room charge, taxes, phone, meals in room or affiliated restaurant, etc.
 - Amounts, method and date paid
 - **Lodging at Other Than Hotel/Motel:** In those instances where Employees elect to stay with friends or relatives rather than a motel/hotel or use their personal campers or trailer homes for travel, the Employee will be reimbursed at a Per Diem Lodging rate of \$25.00 per night with no receipts required. An Employee staying at a campground or trailer park must provide a receipt from such facility and the actual cost will be reimbursed.
- **Meals:** The Per Diem Meal Allowance method is utilized in order to more effectively control levels of anticipated and actual meal costs, to standardize these costs at reasonable levels and to facilitate the authorization and subsequent approval of costs incurred by the Employee. For each qualifying day or portion of a day, the Employee will be reimbursed on the Per Diem Meal Allowance Rate basis in lieu of actual expenditures incurred. Employees will report allowances for meals only at the Per Diem Meal Allowance rates described below. The Per Diem Meal Allowance rates will be modified when those rates used by the State of Utah are modified, typically once per Fiscal Year. The meals for which an Employee will report Per Diem Meal Allowances on both the Travel Authorization and the Travel Summary/Settlement is dependent upon the times of travel commencement and termination as described Section 500.8 Pay for Travel.
 - **Per Diem Meal Allowance Rates:** The UHC Per Diem Meal Allowance rates are the same as those established by the State of Utah Finance Department. The Per Diem Meal Allowance includes tax, tips and other expenses associated with a meal. Alcoholic beverages are not reimbursable. Complimentary meals of a hotel, conference, and/or association should be deducted from the allowance based on the meal provided; however, continental breakfasts (no hot food items) will not reduce the allowance. Per

Diem Meal Allowances can be found on the Travel Settlements for in-state, out-of-state, and premium travel locations.

- **Per Diem Meal Allowance Computation:** In computing the allowance for meals the beginning and ending days of travel will be broken into four quarters as follows.

- **Travel Commencing:** The qualifying meals for which Per Diem Meal Allowance is reportable for the first day of travel is calculated based on the quarter the travel commences, as follows:

<u>1st Quarter</u>	<u>2nd Quarter</u>	<u>3rd Quarter</u>	<u>4th Quarter</u>
a.m.	a.m.	p.m.	p.m.
12:01-6:00	6:01-noon	12:01-6:00	6:01-midnight
B, L, D	L, D	D	None

- **Travel Ending:** The qualifying meals for which Per Diem Meal Allowance is reportable for the last day of travel is calculated based on the quarter the travel ends, as follows:

<u>1st Quarter</u>	<u>2nd Quarter</u>	<u>3rd Quarter</u>	<u>4th Quarter</u>
a.m.	a.m.	p.m.	p.m.
12:01-6:00	6:01-noon	12:01-6:00	6:01-midnight
None	B	B, L	B, L, D

- **Allowances for Non-overnight Trips:** An Employee may request an allowance for meals only when officially approved travel is in excess of 200 miles round-trip and when travel from the office or home base and return to the office or home base is for a period of 8 hours or longer. The Per Diem Meal Allowance Rates and conditions of reimbursement will be the same as above. The Per Diem Meal Allowance is taxable as required by IRS regulations for travel without overnight lodging and will be paid directly to the Employee through payroll.
- **Meals for Trustees:** The actual cost (including gratuities and taxes) of meals for Trustees and their spouses/partners may be charged as a UHC expense when the Trustees conduct business activities during such mealtime period or are in attendance at meetings such as a conference, workshop or retreat. When UHC Employees and their spouses/partners or other advisors or consultants attend those meetings, the meals of those Employee, spouse/partners, advisors, or consultants may also be paid. Meal expenses for spouses/partners of Trustees and necessary Employees attending such events may also be charged as a UHC expense. Trustees traveling on UHC business will be reimbursed at Per Diem Meal rates as above, but not for meals otherwise paid for by UHC or its business contacts.

- **Incidentals:** The Per Diem Allowances stipulated are all inclusive. Additional expenses such as sales tax and tips are considered part of the allowances shown for those types of reimbursements. However, Employees will be reimbursed for reasonable, actual costs for incidental items as follows:

- **General:** Baggage fees, skycap, maid, parking valet, bell cap, and doorman tips, parking fees (see Airport Parking below), toll fees, taxi, ride hailing services (including tips approximating 20%), metro and bus fares, fuel for UHC or rental cars, certain mileage, telephone and other. Generally, no other gratuities will be reimbursed. Receipts should be obtained when possible.

- **Airport Parking Charges:** Generally, Employees will have adequate time to park their vehicle in the Salt Lake City Airport’s Long Term parking lot and take the free shuttle to the terminal or walking from the parking lot to the terminal if flying from the Provo Airport. In this context, the daily airport parking reimbursement will be limited to the Long Term parking rate only. If extenuating circumstances (such as extremely inclement weather conditions, unexpected traffic delays, etc.) force the Employee to park in other than the Long Term lots, reimbursement in excess of the Long Term daily rate may be approved by an Officer. Late departure for the airport is not an extenuating circumstance. Parking expense exceeding \$20.00 will not be reimbursed without a receipt issued by the parking vendor or other proof of payment.
 - **Ground Transportation Charges:** Reasonable efforts should be made to use the most economical method of transportation that is readily available and practical. Reasonable efforts should be made to obtain a receipt for taxi, subway, online ride hailing services and shuttle services, however, whether a receipt is obtained or not, the amount of the charges including any tip, date of the transportation, and the beginning and end points must be provided.
 - **Telephone Charges:** Employees provided with a UHC mobile phone account should use the mobile phone for all calls when possible. If a mobile phone is not available, telephone calls for reasonable periods of duration of a personal nature while out of town on authorized business will be reimbursed for overnight trips. All telephone charges for business related calls while traveling for authorized business will be reimbursed. The telephone charges may be reflected within the lodging bill and reported as part of the lodging expense on the Travel Summary/Settlement, or if paid out-of-pocket may be reflected as incidental expenses.
- **Travel Reimbursement:** Employees will complete the Travel Summary/ Settlement, obtain all required approvals and submit it with all required attachments to Accounts Payable no later than 10 calendar days following the end of the travel.
 - **Use of UHC Credit Cards:** UHC has authorized certain Employees to use credit cards issued in the name of UHC and the Employee for authorized travel and business expenses. UHC’s Financial Services Department retains a generic credit card that is not issued to an individual Employee. This generic card may be checked out and used for business travel purposes. Cards issued to Employees or the generic card are referred to as a “UHC Card.” This may prevent Employees without a UHC Card from having to absorb the costs of UHC business lodging and to minimize the need to draw larger travel advances. The Employee must follow all policies for UHC Credit Cards as outlined in Section 1000.3 when checking out this card.
- **Advance vs. Actual Expenses:** After completion of travel, the Employee must submit the approved Travel Authorization if not already submitted, showing any advance travel payment received, attached to a final settlement claim, Travel Summary/Settlement, in which actual travel times and expenses incurred will be identified. If actual net reimbursable expenses are less than the Employee received in the advance travel payment, settlement by the Employee, in the form of personal check or cash, will be made along with the submission of the approved Travel Summary/Settlement. If the actual net reimbursable expenses are greater than the Employee received in the travel advance, then the Employee will receive reimbursement from

UHC within 10 calendar days of the submission of the accurately completed Travel Summary/Settlement form accompanied by all required documentation. The Employee's Department Head and Manager (if applicable) are required to carefully review all expenses detailed in the Employee's Travel Summary/Settlement and compare the expenses to receipts, invoices and conference agendas to assure the Employee is properly reimbursed, and at the same time watching for any inexplicable variances between information initially reported on the Travel Authorization and the information reported on the final Travel Summary/Settlement. The Manager (if applicable), Department Head and an Officer signatures on the Travel Summary/Settlement indicates that required careful review has taken place. The travel forms of the President will be reviewed and signed by another Officer of UHC and then provided quarterly to members of the Audit Committee for review.

The Travel Summary/Settlement form will generally have the following items, among others, attached to it:

- Request for Travel Authorization
 - Lodging statement of charges
 - Airfare receipt
 - Parking receipts
 - Details for individual ground transportation charges, receipts if available
 - Registration receipt and brochure/agenda of conference activities, if applicable
 - Other receipts for incidental expenses, if available
- **Reimbursement by a Third Party:** An Employee on UHC business, the costs of which will be reimbursed by a third party, must receive approval by an Officer and then, may request a travel advance. Third party reimbursements for travel expenses for UHC business must be used to offset any advances made by the UHC, when the Employee receives such reimbursement. No circumstances would ever warrant an Employee to be reimbursed by the UHC and also a third party for the same expense.

1100.3. Transportation

- **UHC-Owned Vehicles**

- **Usage:** UHC-owned vehicles may be used by authorized persons on official UHC business. Other persons on official business may accompany the UHC Employee driver. Family or friends may accompany the Employee driver when approved in writing in advance by an Officer. The Employee must complete the form "Request to Travel with Family or Friends" and have his or her Manager approve it before obtaining an Officer's approval.
- **Violations of the Law:** The driver is expected to obey all applicable motor vehicle laws. Posted speed limits and all motor vehicle laws shall be adhered to. Any Employee who is cited for or found guilty of violating motor vehicle laws will personally pay the required fines.
- **Safety Belts and Restraints:** Safety belts (seat belts, shoulder belts, safety harnesses) must be used by all occupants of the vehicle. Utah law must be followed with respect to child restraints and booster seats when children are occupants of a UHC owned vehicle. Use of UHC vehicle to transport a child must only be done with prior approval using a "Request to Travel with Family or Friends" form.

- **Driver:** No UHC-owned vehicle shall be driven by any individual other than an approved Employee. The individual must have a current drivers' license, a photocopy of which has been submitted to and on file with HR.
- **Accidents:** UHC's insurance agent, Universal Business Insurance, should be contacted immediately in the event of any accident or damage with a UHC owned vehicle (or a Rental Vehicle):

Universal Business Insurance

Sandy Office: 801-984-6100 Sandy Fax: 801-984-6060

St. George Office: 435-656-7777 St. George Fax: 435-628-0379

If an Employee is driving a personal vehicle, contact the personal insurance agent and UHC. In the event of an accident or damage, the Employee should also contact the Manager or Department Head; if unable to do so, contact one of UHC's Officers or the Risk Manager. If anyone in the UHC vehicle is injured, medical attention should be obtained as quickly as possible. In no case should the safety or well-being of an occupant be risked or sacrificed for economic or any sense of embarrassment or shame.

- **Unauthorized Personal Use:** UHC-owned vehicles are used exclusively for UHC business purposes. UHC's insurance carrier does not provide insurance for unauthorized personal use of UHC vehicles. Employees are responsible to pay UHC or other parties for any damages resulting from the unauthorized personal use.
- **Fuel Card:** Each UHC vehicle is issued a Driver Identification Number (DIN) to be used with the UHC's fuel cards. All fuel purchases for UHC vehicles are required to use a fuel card and associated DIN. Each Employee is required to sign and fill out a Driver Fuel/Fleet Gas Card Form prior to use of any UHC vehicle. Fuel cards may not be used for personal vehicles or non-business purposes. Using the fuel card for any purpose other than official business use will be considered theft of the Corporation's property, and could be grounds for termination of employment. Each fuel card is assigned to a specific UHC-owned vehicle; however the DIN will work with any fuel card. Swapping or sharing of Fleet cards between vehicles or to use any card for other than the intended purpose is not allowed. Each time an Employee uses a fuel card they are required to completely fill the vehicle's fuel tank and enter an accurate odometer reading at the pump. This will allow UHC to monitor fuel usage and track required maintenance intervals.

- **Private Vehicles**

- **Reimbursement Procedures:** If a UHC-owned vehicle is available, Employees should first use a UHC-owned vehicle whenever it is available and practical for in-state travel. With prior Manager approval, Employees may use a private vehicle in the conduct of authorized UHC business and receive reimbursement based on mileage.
- **Reimbursement Rate:** Authorized use of a private vehicle on official business will be reimbursed at the Mileage Reimbursement rate established by the Internal Revenue Service. The current rate is included on the reimbursement form and updated annually. The mileage rate is all inclusive and includes amounts for the cost of automobile operation, insurance, fuel, maintenance costs, and depreciation. Additional expenses such as parking, storage, tolls, etc. may be allowable reimbursable expenses. Damage to an Employee's personal vehicle, damage to another vehicle or other property damage resulting from a collision and liability for bodily harm or death for passengers traveling in an Employee's private vehicle or another involved in a collision is the responsibility of that individual or his

or her insurance company. The Employee is expected to obey all applicable motor vehicle laws.

- **Mileage Computation:** Mileage must be computed from the odometer reading and should be limited to the most direct, economical, usually traveled routes. Mileage charts and online mapping programs such as Google Maps or MapQuest may be used by the Employee or Manager in determining the reasonableness of mileage traveled and may be used for authentication purposes.
- **Documentation:** An approved Mileage Reimbursement form will be submitted reporting miles driven on UHC business during the indicated period. Documentation may also be obtained from online mapping services. Mileage reimbursement may also be requested on the form used for Program Travel if other costs associated with the trip, such as meals and lodging, are to be documented at the same time. Mileage for personal travel in conjunction with Program Travel is not reimbursable.
- **Driving Instead of Flying**
 - **Approval:** An Employee may choose to drive UHC-owned or a privately-owned vehicle instead of flying to distant destinations subject to approval of an Officer.
 - **Driving a UHC-Owned Vehicle:** Employees and their Managers should evaluate the probable cost differential between driving and flying. For example, if UHC business must be conducted in a single city such as St. George, Utah, or Denver, Colorado, an Employee can fly there and back in the same day. The cost of the flight, airport parking plus a rental car and its fuel may be more cost effective than the cost of driving a UHC-owned vehicle (measured using the Mileage Reimbursement Rate) or a privately-owned vehicle along with expenses for meal per diems and overnight lodging, notwithstanding the possible inefficiency of the Employee's time. This evaluation should be performed and evaluated by the Employee's Manager before requesting approval of travel for UHC business.
 - **Driving a Privately-Owned Vehicle:** If an Employee drives a privately-owned vehicle, reimbursement will be at the lower of the Mileage Reimbursement rate described above plus additional out-of-pocket expenses such as parking, toll fees, etc. or a quoted airplane fare plus estimate of transportation costs, unless otherwise approved by an Officer. In addition, allowances for meals will be paid for the same period of time that would have reasonably been incurred had the Employee flown.
 - **Travel Time:** If the primary purpose of driving a privately-owned vehicle is for the purpose of having family or friends accompany the UHC Employee or for the purpose of combining personal experiences (such as family visits or sightseeing) and elected travel time for driving an automobile was incurred during the Employee's normal workday and was greater than that which would have been incurred had the Employee flown, the excess travel time should not be recorded, and an Employee may need to record leave on the timesheet to ensure appropriate work/leave hours are recorded.
- **Rental Vehicles**
 - **Approval:** Whenever possible, use of rental vehicles must be approved in advance by an Officer, generally on the Travel Authorization form. The cost of a rental car will be reimbursed at the actual rate charged by the rental contract. If advanced approval is not received, any exception to advance approval of the use of rental vehicles must be fully

explained in writing and submitted with the Travel Summary / Reimbursement Request and approved by an Officer.

- **Rent in UHC and Employee's Name:** UHC has a preferred relationship with Hertz Car Rental offering discounted rates. Employees may use Hertz whenever possible in making reservations. UHC suggests the use of mid-size vehicles unless a larger vehicle is necessary and justifiable for business purposes. The car rental needs to be made in both the name of UHC and the name of the Employee to be covered by the Company's insurance policy. The Hertz Business Account Program Number to use when renting a car from **Hertz (CDP#)** is as follows: **1329658**. Use of that number will enable Hertz to list UHC and the Employee's name on the contract. Employees may also sign up for a Hertz Gold Account associated with that Business Program Number, and receive more favorable services when picking up the rental vehicle. First-time renters should discuss these opportunities with one of the UHC Officers.
- **Insurance Coverage:** Collision and liability insurance coverage should not be purchased when renting a car for domestic business purposes. Employees on UHC business are covered by UHC's commercial insurance policy. Therefore, Employees should waive the option to purchase Collision Damage Waiver (CDW) coverage. UHC's Hertz account will automatically waive CDW coverage. Liability and physical damage coverage is for UHC business and necessary associated use including traveling to a restaurant for a meal. Coverage may not extend to side trips (for example to a nearby National Park) or other personal use by the Employee. Employees are liable for any additional charges (mileage, extra days, etc.) that are incurred during personal use/reasons which do not represent a legitimate business purpose. The Employee is expected to obey all applicable motor vehicle laws.
- **Personal Use:** If an Employee wishes to use a rental vehicle for personal use either before or after official UHC business is conducted, prior approval must be obtained as follows:
 - The Employee must provide a copy of his or her personal automobile insurance coverage card, demonstrating a current policy of insurance as required by Utah law is in force during the period of the car rental.
 - The Employee must sign the form "Acknowledgement of Financial Responsibility UHC Rental Vehicle for Personal Use" and attach it with the Travel Authorization form to be submitted before travel commences, and approved by the Manager and Department Head.
 - The Employee is responsible to pay for these additional days on a personal credit/debit card.
- **Commercial Airlines**
 - **General Rules:** Air transportation is generally limited to economy or coach class. Where reduced fares are available, they should be requested. Requesting the least expensive flights available at the time reservation is made is generally sound, but if the least expensive flights (e.g. Delta and United Airlines "Basic Economy") require extra expense to UHC such as non-reimbursable cancellation or exchange fees, baggage fees otherwise waived for the next higher class or the traveler airline status, overtime pay, lodging and meals, costly ground transportation, etc. that cost more than the next higher class; or if arrival or departure times interfere with the business purposes of the travel, then the least costly flight may not be the best choice. In exceptional circumstances, if an

Employee cannot obtain suitable economy or coach class seating and “comfort”, first-class or business class seating is the only reasonable option available to the Employee, then the Employee is permitted to travel in the other available class seating. Exceptional circumstances must be documented in writing, approved by an Officer in advance and affixed to the Travel Summary/Settlement. Employees with chronic physical pain aggravated by long periods of sitting may request seating for the trip other than economy coach, if scheduled single flight duration is 2.5 hours or more, and the related travel requires one or more nights of lodging. Such documentation requires the inclusion of a physician’s diagnosis regarding the condition. For long-term chronic pain, such documentation will be retained in the Employee’s personnel records.

- **Documentation:** A copy of the Employee’s itinerary and airline receipt showing all pertinent information, including the cost of the ticket(s) must be attached to the Travel Summary/Settlement.
- **Credits for Unused or Exchanged Airline Tickets**
 - **Credits:** If a nonrefundable airline ticket is purchased for UHC travel and the Employee does not take the flight for any reason, airlines will typically credit the flyer with a portion of the price of the ticket that may be used on another flight within a specified period of time, but the airline may charge a fee for the cancelled flight. A Travel Summary/Settlement must be submitted with the amount of the credit accounted for (for the flight not taken) and subsequently another Travel Summary/Settlement must be submitted on a subsequent flight where the credit is used. For assistance in making these calculations, request assistance from the VP of Financial Services or the Assistant Controller.
 - **Property of Employee:** Airline frequent flyer programs, hotel preferred status programs, or equivalent, and any other personal charge card programs which give the Employee credit for flights, dollars spent, or nights of lodging for UHC business travel are considered the property of the Employee.
 - **No Compensation for Use of Credits:** Credits earned and upgrades for airline travel or while staying in certain hotels or through other programs by an Employee may be used by the Employee while traveling on UHC business. However, the Employee will not be compensated for the credits or upgrades.

1200. Communication Systems

1200.1. Policy Statement

UHC’s computer network, access to Internet, e-mail and voice mail systems are business tools intended for Employees to use in performing their job duties. Therefore, all documents and files are the property of UHC. All information regarding access to UHC’s computer resources, such as user identifications, modem phone numbers, access codes, and passwords are confidential UHC information and may not be disclosed to non-UHC personnel.

All computer files, documents, and software created or stored on UHC’s computer systems are subject to review and inspection at any time. This includes web-based email Employees may access through UHC systems, whether password protected or not. Employees should not assume that any such information is confidential, including e-mail either sent or received.

Computer equipment should not be removed from UHC premises without written approval from a Department Head. Upon separation of employment, all communication tools should be returned to UHC.

1200.2. Personal Use of the Internet

Some Employees need to access information through the Internet in order to do their job. Use of the Internet is for business purposes during the time Employees are working. Personal use of the Internet should not be on business time, but rather before or after work or during breaks or lunch period. Regardless, UHC prohibits the display, transmittal, or downloading of material that is in violation of UHC guidelines or otherwise is offensive, pornographic, obscene, profane, discriminatory, harassing, insulting, derogatory, or otherwise unlawful at any time.

1200.3. Software and Copyright

UHC fully supports copyright laws. Employees may not copy or use any software, images, music, or other intellectual property (such as books or videos) unless the Employee has the legal right to do so. Employees must comply with all licenses regulating the use of any software and may not disseminate or copy any such software without authorization. Employees may not use unauthorized copies of software on personal computers housed in UHC facilities.

1200.4. Unauthorized Use

Employees may not attempt to gain access to another Employee's personal file of e-mail messages or send a message under someone else's name without the latter's express permission. Employees are strictly prohibited from using UHC communication systems in ways that management deems to be inappropriate. If you have any question whether your behavior would constitute unauthorized use, contact your Manager before engaging in such conduct.

1200.5. E-mail

E-mail is to be used for business purposes during working times. While personal e-mail is permitted, it is to be kept to a minimum. Personal e-mail should be brief and sent or received as seldom as possible. No one may solicit, promote, or advertise any outside organization, product, or service through the use of e-mail or anywhere else on UHC premises during working times. Working time does not include breaks or meal periods. Management may monitor e-mail from time to time.

Employees are prohibited from unauthorized use of encryption keys or the passwords of other Employees to gain access to another Employee's e-mail messages.

1200.6. Voice Mail

UHC's voice mail system is intended for transmitting business-related information. Although UHC does not monitor voice messages as a routine matter, UHC reserves the right to access and disclose all messages sent over the voice mail system for any purpose. Employees must use judgment and discretion in their personal use of voice mail and must keep such use to a minimum.

1200.7. Telephones/Cell Phones/Mobile Devices

Employees should normally conduct personal business and use personal communication devices during authorized break and meal periods. Any use of such devices should not interfere with assigned work duties or be disruptive to coworkers. Talk to your Manager if you have an urgent or

emergency situation. While at work, we expect Employees to exercise the same discretion when using personal communication devices as when using UHC electronic communication systems.

Phones and mobile devices with cameras should not be used in a way that violates other UHC guidelines such as, but not limited to, EEO/Sexual Harassment and Confidential Information. Employees' use of a cell phone or mobile device to access company systems is prohibited without prior authorization. Such access, once authorized, may subject the Employee's personal device to discovery requests or Company action. Employees authorized to access UHC systems and information using a personal device must immediately inform the IT Department if the device is lost or stolen.

For safety reasons, Employees should avoid the use of cell phones and mobile devices to make calls while driving. Employees must park whenever they need to use a cell phone. Generally, stopping on the shoulder of the road is not acceptable. Employees are prohibited from using a cell phone or other device to text while operating a motor vehicle. Texting is permitted only where the vehicle is at rest and lawfully parked.

The Company telephone lines should not be used for personal long distance calls.

1300. Social Media Guidelines

Employees should refrain from using social media (Facebook, Community, Instagram, etc.) while on work time or on equipment we provide, unless it is work-related as authorized by your Manager and consistent with our Communication Systems Policy, Section 1200. Do not use UHC's e-mail address to register on social networks, blogs or other online tools utilized for personal use. At all times, Employees who use social media such as blogs, wikis, and social networking sites that may contain postings related to UHC, or its Employees or affiliates, must comply with the following guidelines, regardless of where or when the use of social media takes place:

- **Use a Disclaimer:** Employees may not speak on behalf of UHC, unless permission is specifically granted by the President. Information shared via social media is the opinion of the Employee only – not UHC – and this should be communicated to recipients of the information. Never represent yourself as a spokesperson for UHC.
- **Abide by standards set forth in the Code of Ethics, Section 100.2.**
- **Comply with UHC's Equal Employment Opportunity/Unlawful Harassment Standard:** Ensure your postings are consistent with these policies. Inappropriate postings that include discriminatory remarks, harassment, and threats of violence that are based on an individual's membership in a protected class or similar inappropriate or unlawful conduct will not be tolerated and may subject you to disciplinary action up to and including termination.
- **Use Good Judgment:** Be fair and courteous to fellow associates, customers, suppliers or people who work on behalf of UHC. Keep in mind that you are more likely to resolve work-related conflicts by speaking directly with your co-workers or utilizing our problem solving process than by posting complaints to a social media outlet. Nevertheless, if you decide to post complaints or criticism, avoid using statements, photographs, video or audio that reasonably could be seen as malicious, obscene, or threatening, or that might constitute harassment or bullying. Examples of such conduct might include offensive posts meant to defame someone, or posts that create a hostile work environment as described in the Equal Employment Opportunity/Unlawful Harassment/Other Accommodation policy.

- **Be Honest and Accurate:** Make sure you are always honest when posting information or news, and if you make a mistake, correct it quickly. Never post any information or rumors that you know to be false about UHC, fellow associates, members, customers, suppliers, people working on behalf of UHC, or competitors. Blogs and other forms of social media communications are individual interactions, not UHC communications. Information shared via social media is generally public and may easily be viewed by UHC Managers, Employees, and customers. Ultimately, you are solely responsible for what you post online. Before creating online content, consider some of the risks that are involved. Keep in mind that any of your conduct that adversely affects your job performance, the performance of fellow associates, or otherwise adversely affects members, customers, suppliers, people who work on behalf of UHC or UHC's legitimate business interests may result in disciplinary action up to and including termination.
- **Report Concerns:** Your personal (or anyone else's) blog, wiki, or social networking site is not the most appropriate place to make a complaint regarding discrimination, harassment, or safety issues. To ensure your concerns are appropriately brought to the attention of UHC, we encourage Employees to report such issues directly to their manager, but any Employee who is concerned or apprehensive about reporting to his/her manager may instead report such issue to the Department Head or VP of Human Resources.

1400. Workplace Safety

1400.1. Policy Statement

UHC's goal is to ensure a safe, healthful workplace for all Employees. Injury and illness losses from incidents are costly and preventable. UHC employs an effective accident and illness prevention program that involves all Employees in the effort to enhance workplace safety. Employees have the responsibility to help keep everyone as safe as possible, act quickly and appropriately in any type of emergency, and resume normal working conditions as soon as may be. Employees shall offer assistance (within his or her abilities) to others to help preserve the safety of others. Employees' actions should not jeopardize the safety of any person. Employees should take note of where the fire extinguishers, first-aid kits, and emergency exits are located.

1400.2. Severe Weather/Seismic Events

UHC will make every effort to maintain normal work hours even during severe weather (storms, tornados, earthquakes, etc.). Radios, flashlights, and batteries are located in each copy room when needed. During severe weather, Employees should remain calm and wait for further instructions from Managers. For building closure procedure, see Section 1400.3 Building Closure and Notification Procedure.

If an earthquake does occur, Employees should drop to the floor and take cover under a sturdy desk or table, and hold on to it firmly until the shaking stops. If you are not near a desk or table, drop to the floor against an interior wall and protect your head and neck with your arms. Avoid exterior walls, windows, hanging objects, mirrors, tall furniture, large appliances, and cabinets filled with heavy objects. Employees should remain inside the building until all shaking stops. Employees who are injured will be attended to immediately.

1400.3. Building Closure and Notification Procedure

The President or another Officer, when severe weather, earth quakes, power outages, pandemics, etc. occur, will determine whether to close the building (including late openings and early closings), authorize late arrivals of all staff and will determine when the building will be open for business.

Notification Procedure: Employees are to follow the instructions given in a communication from an Officer. If the decision to close UHC offices is made during regular working hours, Employees will be notified and should leave the building accordingly. Building closings also include the closing of UHC’s switchboard and reception areas. Notification outside of normal working hours is handled by an Officer through the MyAgility Portal with text messages and/or email sent to Employees from an Officer. Employees should check their text/email frequently for messages/updates on extreme weather days or when other circumstances might cause a closure. Employees may also check for messages on the central main line, 801-902-8200, and on the UHC Website during any building closure.

Compensation during Building Closure: See section 500.10.

1400.4. Remote Working Due to Air Quality

In May 2021, the Utah Legislature passed a bill regarding air quality and remote working. In the bill is described a “mandatory action day” (MAD) where it behooves us as a corporate citizen and part of state government to do our part for better air quality. The MAD must be announced by the Governor’s Office of Management and Budget (GOMB) at least 48 hours in advance so the Officers will have adequate time to provide notice to the staff.

When a MAD is announced, the following will apply:

- A message will be posted to Community and/or sent out through MyAgility by an Officer, indicating that because of poor air quality, it is strongly encourage that those who are able to work remotely stay home and do so.
- UHC office will not close, will remain fully operational, but will operate with minimal staff.
- Individual Department Heads and Managers will have the final say on whether or not any of their employees may work remotely on a MAD to ensure sufficient business coverage, regardless of whether or not the employee “can” work remotely.
- Other Admin Leave may not be used by any employee on a MAD.
- If a MAD falls on a day when the employee is scheduled to be in the office for one of the 2 mandatory days in the office, the employee will not be required to make up the “in office” day that was missed due to the MAD

1400.4.1400.5. Employee(s) Exposed to or Diagnosed with Pandemic/Epidemic Disease

UHC is committed to its employees’ well-being and care. If an employee tests positive for a Pandemic/Epidemic Disease (PED) or experiences known symptoms, the employee must not return to the office, and must alert his or her manager as soon as possible. If an employee experiences known symptoms of a PED while at the UHC office, employee must immediately alert his or her manager and leave UHC. Managers will immediately alert Human Resources when they become aware of such affected employees. During a pandemic, employers may ask employees who show symptoms of an illness or who call in sick, if they are experiencing symptoms of the PED or

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symptoms of any communicable disease identified by public health officials, according to Equal Employment Opportunity Commission (EEOC) guidance.

High Risk Employees are those who have been exposed to someone diagnosed with a (PED), traveled to a CDC designated Level 3 area, or returned from a high risk method of transport (cruise ships of any size).

The High Risk Employee will need to be isolated away from the UHC office for not less than 14 calendar days following his or her exposure or after returning home. Generally, isolation means being sent home for a period of quarantine, where the person should remain home and apart from other people during the entire period. During this time, UHC has two options:

- Require the employee to work remotely (if the job allows for remotely working) ***, or
- Place the employee on paid Other Admin Leave as described below. The employee may be assigned certain mandatory duties during a period of Other Admin Leave.

If an employee plans to voluntarily knowingly be exposed to someone diagnosed with a PED (such as caring for a household member), travel to a CDC designated Level 3 area, or embark on a high risk method of transport, he or she will need to notify his or her Manager, isolate himself or herself for 14 calendar days following his or her exposure or after returning home. During this time, management has two options:

- Require the employee to work remotely (if the job allows for remotely working) ***, or
- Place the employee on Other Admin Leave as described below. The employee may be assigned certain mandatory duties during the period of administrative leave.

***If management determines remotely working is a viable option for an employee but the employee refuses, the employee will still need to isolate and use his or her own leave time (vacation, sick, comp, etc. or go on leave without pay for the 14-day period. Management cannot mandate that an employee cancel his or her planned travel; however, the Manager must inform the employee that per Local and State Health Department direction, the employee will be held to the 14-calendar day isolation period upon his or her return.

If an employee who has no risk factors for a PED (i.e., no exposure to someone who has been diagnosed with a PED, no travel to a Level 3 area, and no high risk transport) chooses to voluntarily isolate himself or herself away from the workplace, management will allow the employee to work remotely if that is an option. If remotely working is not an option, management will require the employee to use his or her own leave (vacation, sick, comp, etc.) or go on leave without pay.

If an employee is diagnosed with a PED during the period of isolation, the employee will contact his or her Manager who will evaluate the use of Other Admin Leave/FMLA as appropriate. The employee should then follow instructions from his or her physician or the public health agency monitoring his or her care for the remainder of treatment.

UHC has the right to ask employees if they have symptoms or have been diagnosed with the PED without violating the Americans with Disabilities Act (ADA), according to the EEOC. UHC will not divulge the name of an infected employee to others at the workplace beyond those conducting or involved in contact tracing or those who otherwise have a legitimate need to know, unless the

infected employee clearly and voluntarily consents or discloses the information themselves. UHC will not be held responsible if employees make assumptions of who any infected employees is.

When UHC becomes aware that an employee has been exposed to or diagnosed with a PED, action will be taken to isolate the employee according to State and Local Health Department direction. UHC intends to do all it can to enable its employees to remain employed and paid. This may involve, when possible, working remotely to the extent that an employee's job can be done remotely. If an employee who has been exposed to or diagnosed with the PED is unable to perform all or a portion of their work remotely because they are too sick or their job must be done onsite, that time must be entered on the employee's timesheet as "Other Admin Leave." Returning to the work place will be based on guidelines of State and Local Health Departments.

Every UHC employee should be able to receive a full paycheck, unless he or she is taking leave without pay, such as those who have no sick or vacation leave but are taking personal time off not covered by Other Admin Leave described below. Please follow these instructions:

- **Continue Time-clocking as Usual:** Time-clocking Employees should be clocking in and out when they are either working in the office or working from home. Employees should be clocking out when taking required lunch break, unpaid breaks, or personal time such as any time normally taken as paid leave (sick, vacation, etc.) Essentially, any time punched should be for direct UHC work. Non-time-clocking Employees should be accounting for their hours as discussed above using the Hours Worked pay code.
- **Other Admin Leave:** Other Admin Leave, never counted as overtime, must be used to fill any time gaps that qualify under the following situations related to a PED:
 - Any hours you are unable to work remotely and you must remain home to care for one or more children because their day care facility, pre-school or school is closed or classes dismissed for purposes of slowing the PED spread.
 - Employees directed by the Manager to not to work in the building. This includes the time where IT is working to set up the Employee to work remotely and Employee is unable to work, as well as any hours the Employee is not able to work remotely because the work cannot be done outside the office.
 - Employee has been diagnosed with a PED and is sick and unable to work remotely.
 - Employee is a quarantined High Risk Employee
 - Employee is unable to work remotely and an Officer has declared a **Building Closure (see 1400.3)**
- **Voluntary Isolation:** If an Employee is unable to work remotely and is not a High Risk Employee described above, the Employee is required to use available leave (vacation, sick, comp, etc.) or go on leave without pay. Leave without pay is only allowed if an Employee does not have any accumulated paid leave time available.
- **Other Leave Types:** Scheduled or non-scheduled time off for situations that are not PED related should be recorded using the appropriate time off type as found in existing policies (Sick, Admin, Vacation, Floating Holiday, etc.). This includes FMLA related time off, when an Employee chooses to shorten your workday for personal reasons, has taken time off for personal reasons, and all other time off situations not described above.

Contact Tracing Process: If UHC is made aware of an employee testing positive for a PED (unless alerted by public health officials already doing contact tracing), contact tracing may be started by HR

as a supplement to public health officials' contact tracing as described below, to help contain the spread of the PED. Care will be taken to reduce or stop the spread of the PED through the workplace by notifying all members of the UHC staff of the fact that a UHC employee has been infected and is likely contagious. Prompt notification and follow-up reduces the risk that other employees will be exposed to the PED.

UHC's contact tracing process for responding to a case of a PED in the workplace may include:

- Asking said employee to provide the following:
 - A signed waiver enabling the disclosure of that employee having contracted a PED in order for UHC to be more effective in performing contact tracing and reducing the spread of the disease.
 - The name(s) of anyone within UHC with whom he or she has had close contact, i.e. exposure to an infected employee according to guidance established by public health officials, after he or she believes the contraction of the disease occurred.
- Managers will assist with quick identification of contacts, such as providing seating charts, meeting logs, and names of employees known to have interacted within their department.
- UHC will inform employees who may have had exposure that he or she may have been exposed to the PED, but will not disclose the identity of the employee who is infected unless that employee has signed a waiver as described above or provided verbal authorization to do so.
- Any such co-employees who have been in close contact with the infected employee or are showing symptoms of the PED will be sent home for a quarantine period..

Cooperation with State and Local Health Departments: State and Local Health Departments are the experts at contact tracing, and have greater legal authority to find people who may have been infected, especially beyond the workplace. If UHC first learns about an employee's case from a public health official, it will cooperate by providing schedules, contact information, and a walk-through of the facility, if requested.

Cleaning and Disinfection When Employee Diagnosed with the PED: To minimize potential for exposure to the PED, UHC will restrict access to areas used by the infected person(s) and begin cleaning and disinfecting within the timeline and in the manner suggested by health experts, in order that those areas may be utilized without undue delay.

Typically, UHC Administrative staff will be utilized to perform the cleaning and disinfection. Alternatively, third-party cleaning personnel, if available in short order, will clean and disinfect all areas (e.g., offices, restrooms, and common areas) used by the infected person(s) during the preceding 48 to 72 hours, focusing especially on frequently touched surfaces.

Follow-Up with Quarantined Employees: UHC will maintain contact with employees who have been quarantined, and expects such employees to fully cooperate. If any of them show symptoms or are diagnosed with the PED, UHC will emphasize its contact-tracing investigation to identify those he or she might have exposed.

Returning to Work Post Isolation or Quarantine: Employees who have tested positive for the PED are required to follow State and Local Health Department steps to prevent the spread of the PED.

An Employee may not return to the place of work until he or she meets the State Health Department's criteria to discontinue home quarantine. UHC will not generally require a sick employee to provide a negative PED test result or healthcare provider's note to return to the place of work.

1400.5-1400.6. Rules for Working in the Building Under COVID-19 Threat

The transmission or spread of COVID-19 is through an infected person's exhalations and normal speech, usually when people are in close contact with one another (within about 6 feet). Spread happens when an infected person talks, coughs, sneezes, or otherwise transmits virus particles from his or her mouth or nose that enter mouths or noses or are inhaled by people nearby. People who are infected but do not have symptoms can also spread COVID-19. Social distancing helps limit opportunities to come in contact with infected people outside the home.

~~Smaller virus particles may remain airborne as aerosols for longer periods. COVID-19 has been shown to persist in aerosols for hours, and on some surfaces for days. UHC is taking steps to increase the amount of fresh and filtered air into the building to reduce the concentration of aerosols. COVID-19 can live for hours or days, so it may be possible that a person can get COVID-19 by touching a surface that has the virus on it and then touching their own mouth, nose, or eyes. UHC is also taking steps to sanitize surfaces to reduce that form of transmission.~~

Although the risk of severe illness may be different for everyone, anyone can get and spread COVID-19. Everyone has a role to play in slowing the spread and protecting themselves, their family, their co-workers, and their community.

There are four major principals that will help to keep us all safer:

1. Hygiene

- Wash hands with soap and water for 20 seconds (or use 60% + alcohol hand sanitizer when the use of soap and water is not practical) as follows:
 - When you arrive at the building from home, lunch, any travel outside building and after you've dropped off your belongings, and before you leave the building
 - Before and after touching refrigerator handles, vending machines, microwaves, coffee pots, Paylocity kiosks, copy machines, door knobs, handrails, etc.
 - After handling items given to you by others (files, documents, etc.)
- Avoid touching your face
- Sneeze and cough into a disposable tissue, or into the inside of elbow or sleeve if necessary. Wash hands.
- No physical contact with any other person including shaking hands, hugging, air-kissing, etc.

2. Distancing: The virus's ability to spread so easily from one person to the next is why people are being asked to physically distance themselves from one another.

- Distancing according to current local/state/CDC guidelines is required to avoid spreading or contracting COVID-19 via virus particles from the mouth or nose. Remain 6 feet apart from others to avoid spreading or contracting COVID-19 via virus particles from the mouth or nose. Remember an infected person may show no symptoms but still be contagious.

- Sneezing, coughing, singing, cheering, shouting, and heavier breathing from exercise can all cause virus particles to be expelled further than 6 feet. [Refer to current local/state/CDC guidelines on distancing.](#) ~~Stay further away under these circumstances.~~

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- Don't gather in groups and avoid crowded places. [This includes lunchrooms, meeting rooms, etc.](#)

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- ~~Only one person per table in breakrooms~~

3. **Masks:** The primary function of a mask is to prevent the spread of your own exhalations, which therefore limits the spread of COVID-19 to others. Remember an infected person may show no symptoms but still be contagious. We cannot predict when we will come within 6 feet of another person, or spread virus particles on surfaces to be touched by others, so masks must be worn based on current local/state/CDC guidelines:

- When you enter or leave the building
- When you leave your own desk or work station and when you approach another employee's work station
- When you go to the copy room, break room, conference room, restroom, or any other areas where more than one person may convene
- No mask is required when you are at your workstation, unless a visitor cannot maintain 6 feet of distance
- No mask is required when you are stationary, can distance yourself 6 feet or be separated by a divider
- [During gym use, all employees must wear a mask](#)

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4. **Screening:** [UHC will utilize current local/state/CDC guidelines to determine whether it is necessary for an employee to isolate after an exposure with an individual known to have COVID-19.](#) ~~UHC encourages any employee experiencing symptoms of COVID-19 to avoid working in the building. Please communicate and consult with your manager. If you, a co-worker, or anyone else with whom you come in contact, has any of the symptoms of COVID-19, that person should contact a medical provider, leave the UHC building immediately, and should isolate themselves until a test clears them of the COVID-19 virus. Clean and disinfect areas the sick person visited. Following are presently known symptoms of COVID-19:~~

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- ~~Constant chest pain or pressure~~
- ~~Shortness of breath or difficulty breathing~~
- ~~Severe, constant dizziness or lightheadedness~~
- ~~Slurred speech~~
- ~~Fever, chills, or sweating~~
- ~~New or worsening cough~~
- ~~Sore throat~~
- ~~Muscle or whole body aches~~
- ~~Nausea, vomiting or diarrhea~~
- ~~Fatigue~~
- ~~Headache~~
- ~~New loss of taste or smell~~
- ~~Congestion or runny nose~~
- ~~Extreme difficulty waking up~~

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5.4. Vaccination: At UHC, we are committed to the safety of our employees, customers, and all others who enter our workplace. While COVID-19 poses a threat to the health and well-being of all individuals,

vaccinations can significantly reduce that threat and help protect our workplace as well as our community. While a COVID-19 vaccination is not required to work in the building, we urge all employees to take this important step to protect themselves from COVID-19 and contribute to the safety of our workplace and our community. We do not want employees to have to choose between receiving a vaccine or coming to work, thus all Employees will be paid up to 2 hours of Other Admin Leave for time spent receiving the COVID-19 vaccine. Every employee must notify their Manager before taking time off during a workday to be vaccinated and provide proof of vaccination in accordance with this policy. Employees will also be granted up to 8 hours of Other Admin Leave if time is needed to deal with side-effects of the vaccination.

1400.6-1400.7. Emergency Medical Procedures

UHC has several Employees on each floor who are currently trained to use Automated External Defibrillators (AEDs), which are located on each floor. AEDs are used on unresponsive people who appear to have no heartbeat.

First Aid kits are available to you for minor cuts and abrasions and are located in the break rooms on each floor.

In case of a medical emergency or injury, Employees should call for help by dialing 9 – 911 and give the dispatcher a description of what happened and the location, including floor number, of the injured or ill Employee or visitor. Do not hang up the phone unless instructed to do so by the dispatcher.

You should inform the Receptionist that 911 was called and the location of the person needing help. Reception is to alert HR of the existing medical emergency and direct the emergency medical personnel to the correct location.

Unless the injured Employee is in imminent danger, he or she should not be moved before trained emergency medical personnel arrive. In most circumstances, only designated (trained) individuals are to provide first aid/emergency assistance while waiting for emergency medical personnel to arrive. Others may offer assistance if the situation is life-threatening or determined to be serious, such as choking or severe cuts.

The President is responsible for contacting the Employee’s immediate family to notify them of the workplace incident.

1400.7-1400.8. Workplace Stress

UHC recognizes that workplace stress is a health and safety issue and acknowledges the importance of identifying and reducing workplace stressors. Employees have a level of responsibility to take in maintaining their own health and well-being and have a duty to inform their Managers when workplace pressure is excessive so that reasonable steps can be taken to reduce this wherever possible.

1400.8-1400.9. Safety Hazards

Accidents on UHC premises can be caused by safety hazards. Employees should be aware of potential safety hazards including, but not limited to the following:

- Stairs, use extra care when using the stairs
- Ladders and step stools
- Exposed wiring
- Lifting heavy objects improperly
- Reaching for objects in overhead cabinets or closets
- Improper use of paper cutters
- Using exercise equipment incorrectly
- Reduced lighting
- Wet floors

Employees should report any unsafe situation or potential safety hazard immediately to a Manager or HR.

Other types of injuries can occur just from sitting at a desk all day operating a computer. These injuries can include carpal tunnel syndrome, tendonitis, back pain, poor circulation, etc. To prevent these types of injuries, the following suggestions are recommended:

- Avoid slouching in your chair
- Place monitor directly in front of you approximately 18 to 24 inches away from your eyes with the top of the monitor at eye level to avoid fatigue, neck problems, and backaches
- Get up and walk around, shake out your hands, and stretch if possible at least once per hour if your main job duties require sitting for most of the day
- Do exercises and stretching in the exercise room regularly
- Adjust the chair to appropriately support your back

A Manager should be alerted when an Employee is feeling uncomfortable or in pain while working. More ergonomic or adaptable equipment may be made available as needed.

1400.9-1400.10. Hazardous Waste Disposal

UHC cares for the environment in which we live, which includes properly disposing of hazardous wastes. Hazardous wastes include many items that we use on a daily basis.

The following procedures have been developed and must be followed by UHC Employees in order to stay within the law and to avoid damaging the environment. Each of the categories and items within those categories listed below must be segregated from other waste and trash and be held in a secure area pending disposal in an approved manner.

Category and Examples	Approved Disposal
Materials containing mercury: - Fluorescent lights - Thermostats	Store on-site (segregated in original containers) until quantity requires removal. Contact State Approved Vender to remove.
Corrosive solid waste	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.

Corrosive liquid waste - Drain cleaners (Liquid Plumber)	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Paint related Waste – - Left over liquid paint - Painter thinner or turpentine - Saturated (wet) rollers and brushes	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Ignitable wastes and petroleum products - Cleaning fluids - Polishes - Waste oil and gasoline	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Fertilizers, pesticides and herbicides	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.
Waste containing PCBs - Fluorescent light ballasts	Store on-site (segregated) until quantity requires removal. Deliver to Salt Lake County Hazardous Waste Recycling Center.

1400.10.1400.11. Security

UHC is committed to keeping the building, Employees, and customers' information secure. Employees are responsible to assist in achieving workplace security.

- **Building Access:** Employees are issued a building access card that includes their name, title, and picture. Access cards are used to enter the building and to open the door behind the reception desk. They must be worn visibly every day. Lost access cards need to be reported immediately to the IT department and replacement will be provided. Access cards should not be shared as they for personal use only.
 - **Visitors:** If a visitor is expected, Employees must notify Reception and provide the visitor's name, approximate time of arrival, and the purpose of visit if the person is to perform work on the building, electrical, heating/air conditioning, security system, etc. All contractors signing in must be able to provide valid picture identification (e.g. driver's license). All visitors must sign in at the reception desk where they receive a temporary building pass and sign out when they leave.
 - **Deliveries:** Vendors delivering packages or food must enter the building at the front door where they receive a temporary pass by Reception. Delivery people must also provide identification and sign in/out.
 - **Parking:** UHC's parking lot is used by Employees, delivery vendors, contractors, and visitors. Reserved spaces should not be used by Employees.
- **Removal of UHC Equipment:** Employees are prohibited from removing office equipment or furniture from UHC's premises.
- **Personal Items:** UHC is committed to maintaining a secure workplace. To minimize office theft, all valuables, such as purses, wallets, jewelry, and money, should be locked up at all times, whether offices are occupied or unoccupied. You should be alert to situations of a suspicious

nature. Report all thefts, property losses, and suspicious persons immediately to a Manager or the VP of Human Resources.

- **Customer Information:** All customer information should be kept safe and secure and away from areas where the public may be. Any customers' documents that are no longer needed should not be placed in wastebaskets, but need to be placed in the shred bins.

1400.11-1400.12. Worker's Compensation

UHC is committed to meeting its obligation under the Workers' Compensation regulations administered by the State Of Utah - Labor Commission Division of Industrial Accidents to provide medical, rehabilitation, and wage-replacement benefits to Employees who sustain work-related injuries or illnesses. For more information go to the Labor Commission website and click on Workers' Compensation. <http://laborcommission.utah.gov/>

Employees must immediately report all work-related injuries or illnesses, regardless of their severity, to their Manager. Managers are responsible for ensuring that injured Employees receive necessary medical attention and for referring the Employee to HR to complete any paperwork that must be filed with the Workers' Compensation insurer (Utah Housing's insurer is Workers Compensation Fund in Sandy at 800-446-2667). Employees must report an injury or illness within 180 days or they may not qualify for Workers' Compensation. If you visit a doctor for a work-related injury or illness, UHC is required to file the initial Workers' Compensation form with the Labor Commission.

UHC counts an Employee's leave due to a work-related injury or illness toward the Employee's 12-week entitlement under the Family and Medical Leave Act (FMLA). See Section 300.8 Family and Medical Leave Act (FMLA) for more information.

1400.12-1400.13. Fire Safety

Employees are responsible to understand the fire safety procedures of UHC. The CFO is the Fire Safety Director with the Director of IT being the Deputy Fire Safety Director. Each floor has an evacuation plan posted by each exit. Each floor is assigned a Floor Warden to help in case of fire or other need to evacuate the building. Floor Warden assignments are maintained and distributed by HR. Safety area is designated as the southwest corner of the parking lot. The safety area map is maintained and distributed by HR.

Fire safety includes four components – Prevent, Prepare, Respond, and Recover and are described as the following:

- **Prevent**
 - Use caution when using cooking appliances
 - Do not use frayed cords or wires
 - Use power strips that are in good condition
 - Watch for overheating of machines such as copiers, printers, fax machines, coffee makers, and small kitchen appliances
 - Absolutely no smoking or vaping inside or outside of building except in designated areas
 - Under no condition are space heaters to be used
- **Prepare**
 - Know where alarms are and how to use them

- Know where fire extinguishers are and how to use them
- Know evacuation routes
- Know location of safety area
- Attend fire prevention and safety training
- **Respond**
 - Employees who see a fire should pull Fire Alarm and call 9-911 or 911 immediately.
 - For small fires, use fire extinguisher at the base of the fire
 - Only use fire extinguisher if you feel confident you can extinguish the fire without risking injury to yourself or others
 - Close all doors to confine smoke and fire
 - Don't use elevator
 - If you are in the elevator and it stops moving, make a call from within the elevator by pushing the phone button within the elevator and alert the elevator company to your situation
 - Exit without delay in an orderly fashion using evacuation routes
 - Assist those who cannot help themselves
 - Meet in Safety Area
- **Recover**
 - Wait for all-clear alarm
 - Follow instructions of Fire Safety Director and Floor Wardens
 - Re-enter building

1400.13-1400.14. Active Shooter or Assailant

An active shooter or assailant is an individual with one or more weapons actively engaged in killing or attempting to kill people in a populated area. Detecting danger is the first step to identifying a potential problem. Be aware of a person or people who enter UHC premises and think about how they are holding themselves; are they wearing long rain coats or heavy outerwear when the weather would not require them; do they keep brushing the outerwear or other parts of their clothing; what are their facial expressions telling you? Another thing to be aware of are people, excluding delivery people, arriving with packages or bags and leaving without them.

In order to stay as safe as possible, Employees and customers must follow the RUN-HIDE-FIGHT procedure if an active shooter were to enter UHC premises:

1. RUN when an active shooter is in the vicinity:
 - If there is an escape path, attempt to evacuate
 - Evacuate whether others agree to or not
 - Leave all belongings behind
 - Help others escape if possible
 - Prevent others from entering the area
 - Call 911 when you are safe
2. HIDE if evacuation is not possible:
 - Lock and/or block the door
 - Silence your cell phone – both ringer and vibration mode
 - Hide behind large objects

- Remain very quiet
3. FIGHT as a last resort and only if your life is in danger:
 - Attempt to incapacitate the shooter
 - Act with physical aggression
 - Improvise weapons
 - Commit to your actions
 4. When law enforcement arrives:
 - Remain calm and follow instructions
 - Keep hands visible at all times
 - Avoid pointing or yelling
 - Know that help for the injured is on its way

1400.14-1400.15. Bomb Threats

Bomb threats are most commonly received via phone, but are also made in person, via email, written note, or other means. Every bomb threat is unique and should be considered potentially dangerous. The following steps should be completed in an Employee receives a telephone threat:

- Remain calm
- Don't interrupt the caller
- Stay focused
- If possible, record call on the telephone
- Take notes for future recall to authorities
- If possible, use the Bomb Threat Report Form while on the phone
- Pull fire alarm
- Notify a Manager immediately.
- Manager to call 9-911 or 911 to report the threat
- Manager call an alert to all Employees (dial Feature 41 on your phone) – After the two beeps, say “Attention, all employees, please evacuate the building immediately.” Employees should not return to the building until stated by official authorities
- DO NOT HANG UP even if the caller does

If a package is delivered to UHC that looks suspicious such as irregularly shaped, visible wires, peculiar odors or sounds, this package should be considered a potential threat and the following steps should be completed:

- Remain calm
- DO NOT touch, temper with, or move the package
- Report it immediately to a Manager
- Manager to call 9-911 or 911 to report the threat
- Manager call an alert to all Employees (dial Feature 41 on your phone) – After the two beeps, say “Attention, all employees, please evacuate the building immediately.”
- Employees should not return to the building until stated by official authorities

1400.15-1400.16. Power Outages

Whether it is caused by natural disaster, man-made error, unforeseen events, or planned maintenance, there may be times in the course of business when power may be disrupted. This can have an impact on the way business is conducted at UHC. If a power outage occurs, turn off all computer equipment to avoid any power surges when the power is restored and wait for instructions from a Manager. Wall mounted flashlights are located in the hallway plug outlets. Flashlights and batteries are located in each copy room. Based on the predicted length of the outage, it may be determined to close the building (see Section 1400.3 Building Closure and Notification Procedure).

1400.16-1400.17. Elevator Malfunction

If an Employee is in the elevator and it stops moving, the following steps should be completed:

- Push the call button and make a call in the elevator. A light signals that the call has been made. The elevator company will ask if you need assistance. Speak loudly to tell them that you do need assistance. They have our address and will send help.
- Push the button next to the symbol of a bell. This will sound an alarm within the building.

If an Employee hears the elevator alarm, this needs to be reported to a Manager or Admin Services immediately.

If an Employee is in an elevator and the elevator doors open but the fire door is closed, push hard against it outward, and the door will open. If it does not open, push the button next to the symbol of a bell to sound the alarm within the building so that someone can come to help you.

1500. Government Records Access Management Act (GRAMA)

1500.1. Policy Statement

The Government Records Access Management Act (GRAMA) is the records law for the State of Utah. GRAMA defines what a record is and establishes the criteria for accessing government records. UHC complies with GRAMA based on requirements defined in Utah Code Title 63(G) Chapter 2.

1500.2. GRAMA Purposes

For purposes of GRAMA, UHC is a Political Subdivision of the State of Utah. As a Political Subdivision, GRAMA requires UHC to file with the State Archivist UHC's GRAMA Policy or amendment to its Policy within 30 days of its effective date. UHC must also report to the State Archivist all schedules, designations and classifications as further described below. Reports are not subject to approval by the State Archivist. UHC stores its Records at its own facilities or at private storage facilities and therefore should not expect to receive any requests for changes of its schedules, designations or classifications from the State Archivist.

1500.3. GRAMA Definitions

- **Record:** All books, letters, documents, papers, maps, plans, photographs, films, cards, tapes, recordings, electronic data, e-mail, or other documentary materials regardless of physical form or characteristics which are prepared, owned, received, or retained by UHC, and where the information is reproducible by photocopy or other mechanical or electronic means.
- **Record Series:** A designated group of Records that have common elements that enable one to generally distinguish what the contents are by the title of the Series. The Records Officer must

approve each Record Series designation including title, Series number, Retention Schedule, and the content of the Series. A Series may be retained at UHC's facilities or elsewhere, and may be maintained in paper format or maintained electronically such as imaging on a hard drive or server, or written to compact disks (CDs) or digital video disks (DVDs).

- **Records Officer:** The individual appointed by the President of UHC to work with state archives in the care, maintenance, scheduling, designation, classification, disposal, and preservation of records. The Sr. Vice President/COO has been appointed by the President as the Records Officer.
- **Retention Schedule:** The amount of time before Records can be destroyed. Retention Schedules are established for each Record Series to establish the amount of time, and in some cases, the location where Records will be maintained before they are destroyed. The Records Officer is responsible for determining the Retention Schedules for each Record or Record Series.

1500.4. UHC Records Request Under GRAMA

Public Records which are specifically prepared for distribution to the public need not be presented to the Records Officer. Specific details about Public Records can be found below in Section 1500.5, Classification of Records. Employees must present any other Record requests to the Records Officer before accessing, copying, releasing or disclosing other classifications of UHC's Records. UHC is subject to GRAMA but not to Federal Freedom of Information Act (FOIA) because it is not an agency of the federal government. However if a request for a Public or other record is submitted to UHC stating the request is submitted under FOIA or in virtually any other written manner, UHC is bound to review and respond to the record request as if the requestor submitted it in good faith and in compliance with our policies.

1500.5. Classification of Records

Many of the Records maintained by UHC are required under GRAMA to be available for inspection by the public as these are classified as "Public" records. The nature of UHC's business causes some Records to contain confidential information provided to UHC by private individuals and businesses that must not be made available to the general public, which Records are classified as "Private," "Controlled," or "Protected." In order to maintain the confidentiality of those Records, care must be exercised before granting Records access to the public, another governmental agency, or news media.

In order to assure that public information is properly shared but confidential information is withheld from the general public, UHC carefully establishes Record Series for many of its Records and has established classifications for each of the Series.

The Records Officer must report records classifications to the State Archivist. The Records Officer may classify or reclassify a Series, Record or information within a Record at any time, but need not make such classification until a request is made. The Records Officer must notify the State Archivist of any reclassifications that are made

When the Records Officer classifies a Record Series or information within a record as Private, Protected or Controlled, the Records Officer must file a written statement with the State Archivist explaining the purposes for which the Records are collected and used. The Records Officer may restate the purposes at any time and file an amended statement with the State Archivist. UHC may use the Record only for the purposes listed in that statement. Sharing of Private, Protected or

Controlled Records with other governmental entities is allowed, subject to the restrictions of GRAMA.

Public Records are those which may be provided to any person or entity making a request for such information. Examples of Public Records (none of which have been designated as Series) follow:

- UHC program brochures, blank applications, blank forms, etc.
- Information that is available to the general public as listed on UHC's website, or contained in its program descriptions, marketing materials or Official Statements.
- Information related to public meetings such as meeting dates, times and locations, agendas, final approved minutes, resolutions, and other publicly addressed items.
- Annual reports and audited annual financial statements of UHC.
- Lists or reports of program information such as names, addresses and allocations made to Low Income Housing Tax Credit ("LIHTC") Projects, or bond financed multifamily projects, but nothing containing the personal financial records of the developers related to LIHTC or bond applications.
- Delinquency reports of the single family program, but nothing containing names of borrowers or any data which relates to any individual single family loan which may or may not be delinquent.

Private Records are those that UHC has classified or may classify as Private, examples of which follow:

- Records containing a borrower's address, telephone number, Social Security number, insurance coverage, marital status, employment information, income, or other personal data.
- Records describing an applicant's or a borrower's finances, debts and accounts.
- Records containing data on individuals the disclosure of which constitutes a clearly unwarranted invasion of personal privacy.
- Records, the disclosure of which would conflict with the fiduciary obligations or privacy policies of UHC or the Federal Privacy Act, codified as 15 USC, Subchapter I, Sec.6801-6810, Disclosure of Nonpublic Personal Information, commonly known as the Graham-Leach-Bliley Act.

Controlled Records are those that UHC has classified or may classify as Controlled, examples of which follow:

- A Record containing medical, psychiatric, or psychological data about an individual.
- Records that UHC reasonably believes contain information that would be detrimental to the subject's mental health or to the safety of any individual; or the disclosure of which would constitute a violation of normal professional practice.

Protected Records are those that UHC has classified or may classify as Protected, examples of which follow:

- A Record for which the Records Officer has accepted a written claim of business confidentiality.
- A Record the disclosure of which could reasonably be expected to result in unfair competitive injury to the person or business submitting the information.

UHC has not assigned a GRAMA Classification of Exempt to any Records.

1500.6. Claim of Business Confidentiality

Certain of UHC's Records contain information on individuals or entities, and their business processes or plans which they may not wish to have made public. The Records Officer may accept a claim of business confidentiality, which shall be in writing, directed to the Records Officer, and must include the claimant's name, mailing address, daytime telephone number if available, and a brief but reasonably specific reasoning of why the claimant believes the confidentiality of the information outweighs the interest of the public to have access to that information. The form of the claim may be specified by the Records Officer and subject to the Records Officer's review of the claim for reasonableness, but the Records Officer need not make a determination of whether the Record is classified as Protected, nor notify the claimant of the Records Officer's determination until such time as a request for access to that Record is made; and then notification must be given as provided in Section 1500.7 Responses to Requests.

1500.7. Responses to Requests

All responses must be in writing from the Records Officer and sent via first class mail, postage prepaid. Responses must be given within ten days of receipt of a request, or five business days in cases when the requester demonstrates that an expedited response to the Record request benefits the public rather than the requester.

Only the following responses may be given by the Records Officer:

- Approval of the request and providing the Record(s).
- Denial of the request based on a classification or a claim of business confidentiality
- Notification to the requester that UHC does not maintain the Record and providing, if known, the name and address of the entity that does maintain the Record.
- Notification to the requester that because of one of the extraordinary circumstances listed under Question 12 below, UHC cannot immediately approve or deny the request. The notice must describe the circumstances relied upon and specify the date when the Records will be available.
- The Records Officer must notify any person making a claim of business confidentiality under GRAMA regarding the Records Officer's intent to give a requester access to a Record for which a confidentiality claim has been made. The Records Officer must not release the Record until the time for the claimant to appeal the Records Officer's decision to release the Record has passed, including a judicial appeal, as provided under Section 1500.8 Request Appeal.

There may be extraordinary circumstances on which UHC may rely to delay beyond the normal ten or five-day period in providing Records or denying a request, which include the following:

- Another governmental entity is using the Record, in which case the Records Officer must promptly request that the governmental entity currently in possession return the Record.
- Another governmental entity is using the Record as part of an audit, and returning the Record before the completion of the audit would impair the conduct of the audit.
- The request is for a voluminous quantity of Records.
- UHC is currently processing a large number of Records requests.
- The request requires UHC to review a large number of Records to locate the Records requested.
- The decision to release a Record involves legal issues that require UHC to seek legal counsel for the analysis of statutes, rules, ordinances, regulations, or case law.

- Segregating information that the requester is entitled to inspect from information that the requester is not entitled to inspect requires extensive editing or computer programming.

The Records Officer must provide a written notice of denial to the requester of a Record or the claimant for a claim of business confidentiality by sending the notice first class mail, postage prepaid to the requester's address within the time frame specified above. UHC may not destroy or give up custody of any Record to which access was denied until the period for an appeal has expired or the end of the appeals process, including judicial appeal. Segregation of any Record as provided for must not be considered a denial of a request. The notice of denial must not disclose Private, Controlled, or Protected information or information Exempt from disclosure, but must contain the following information:

- A description of the Record or portions of the Record to which access or protection was denied.
- Citations to the applicable provisions of GRAMA, court rule or order, another state statute, federal statute, or federal regulation that exempt the Record or portions of the Record from disclosure.
- A statement that the requester has the right to appeal the denial to UHC, the time limits (30 days) for filing an appeal, and the name and business address to whom the appeal should be sent.

1500.8. Request Appeal

Any person aggrieved by the Records Officer's determination may appeal the decision to the UHC. The first appeal must be made to the President and any subsequent appeal must be made to the Appeals Board.

Appeal to President: After notice of any determination made by the Records Officer is sent, the requester or claimant (petitioner) shall have 7 business days to submit to the President further support for the request or a claim of business confidentiality. The President shall within 5 business days (12 business days in the case of a claim of business confidentiality) after his or her receipt of the additional support review such support and notify the petitioner of his or her determination of whether such additional support reverses or sustains the denial of a request or claim of business confidentiality.

Appeal to Appeals Board: If a petitioner is aggrieved by the President's determination of the first appeal, a second appeal may be made to the UHC Appeals Board, consisting of a quorum of its Board of Trustees, by filing a written notice of appeal with the Records Officer within 30 days after the date of the President's determination. The notice of appeal must contain the petitioner's name, mailing address, and daytime telephone number; and the relief sought. The petitioner may file a short statement of facts, reasons, and legal authority in support of the appeal.

Access to Business Confidentiality Claims: If the appeal involves the denial of a request for access to a Record that is the subject of a business confidentiality claim under GRAMA the Records Officer must send notice of the petitioner's appeal to the business confidentiality claimant within three business days after receiving notice of the appeal, except that if the Records Officer's notice under this section must be given to more than 35 persons, it must be given as soon as reasonably possible.

Denial of Business Confidentiality Claims: If the appeal involves the denial of a claim for business confidentiality and it is determined that a Record may be made public, the Records Officer must first send notice to the business confidentiality claimant that UHC is considering release of the record. The business confidentiality claimant shall have seven business days after notice is sent by the Records Officer to submit to the Record Officer further support for the claim of business confidentiality.

UHC Resolution of Appeal: UHC's Secretary shall schedule a hearing of the Appeals Board at the next regularly scheduled Board of Trustees meeting falling at least 14 days after the date the notice of appeal is filed but no longer than 52 calendar days after the date the notice of appeal was filed. The parties participating in the proceeding may, by agreement, extend the time periods specified in this section. The Records Officer must send a copy of the notice of hearing to the petitioner, the Appeals Board, and any person who made a business confidentiality claim that is the subject of the appeal.

The Appeals Board may, upon consideration and weighing of the various interests and public policies pertinent to the classification and disclosure or nondisclosure, order the disclosure of information properly classified as Private, Controlled, or Protected under GRAMA, if the interests favoring access outweigh the interests favoring restriction of access. The Records Officer must send written notice of the Appeals Board's determination to all participants no later than five⁵ business days after the hearing. If the Appeals Board affirms the denial in whole or in part, the denial must include a statement that the petitioner has the right to appeal the denial to the district court, and the time limits for filing an appeal (30 days).

1500.9. Individual Contest

An individual may contest the accuracy or completeness of Records concerning him or her by filing a written request for amendment with the Records Officer, including a short statement of the desired amendment and reasons for the same. The Records Officer must follow the same procedures and timelines as applies to Records requests when responding to a request for amendment. The same appeals procedure for Records requests also applies to requests to amend Records.

1500.10. Fees

UHC may charge a reasonable fee to cover its actual cost of duplicating and/or compiling Records for the requester. UHC may require payment of fees before providing requested Records.

Actual costs may include the following:

- Cost of staff time for compiling, formatting, manipulating, packaging, summarizing, or tailoring the record either into an organization or media to meet the request
- Cost of staff time for search, retrieval, and other direct administrative costs for complying with a request

Staff time will be based on an hourly charge that may not exceed the salary of the lowest paid Employee who, in the discretion of UHC, has the necessary skill and training to perform the request. No charge will be made for the first 15 minutes of staff time.

Per page charges(Effective 7/1/18; an inflation factor of 3% per annum may be added beginning 7/1/19):

Paper size	Per page black & white copy	Per page color copy
8 ½" x 11" or smaller	\$.02	\$.065
8 ½" x 14"	\$.03	\$.075
11" x 17" or larger	\$.04	\$.115

1600. Records Policies

1600.1. Records Privacy Policy

It is the policy of UHC to respect the privacy of its customers and to protect the security and confidentiality of those customers' Non-public Personal Information (NPI).

NPI includes information such as names, addresses, phone numbers, loan, bank and credit card account numbers, income and credit histories, social security numbers and any customer information that is not available to the public.

1600.2. NPI Protection Standards

The following standards are intended to:

- Ensure the security and confidentiality of customer records and information.
- Protect against any anticipated threats or hazards to the security or integrity of such records.
- Protect against unauthorized access to or use of such records or information that could result in substantial harm or inconvenience to any customer.

UHC recognizes the importance of protecting the confidentiality and protection of customer information. To ensure this protection, Employees will follow these standards:

- Treat all customer information as confidential information.
- Maintain the confidentiality of customer records and other private information by keeping it secure, limiting access to those who need to know the information, and by not discussing confidential information in public.
- When possible lock rooms and file cabinets containing NPI if the area is unattended by other UHC employees.
- Records containing NPI should not be left on desk tops at the end of the day. NPI should be secured in a locked cabinet/drawer or room if available.
- Records containing NPI should not be left on desk tops while an Employee leaves his or her desk for a short time, such as for a break or lunch.
- When no longer needed, place papers containing NPI in secure shred collection bins.
- Use at least two personal identifiers to identify a caller or visitor as a customer. At least one of the identifiers must be customer's partial Social Security number. Never use full Social Security numbers for customer identification purposes.
- Report suspicious attempts to obtain customer information to your Manager.
- Do not share or openly post passwords in work areas; keep passwords secure.
- Store NPI on UHC equipment, not the hard drive of your personal computer.
- The only portable device that can be used to store NPI is a UHC encrypted flash drive.
- Transmit information containing NPI to external parties via encrypted e-mail. Personal e-mail accounts may not be used to transmit NPI.

- If a virus and/or malware is detected or suspected on any UHC computer, immediately contact the IT Department.
- While working remotely, the Employee must protect sensitive and confidential information, including NPI by adhering to these standards.

1600.3. NPI Employee Training

Every UHC employee is required to receive appropriate annual NPI training.

1600.4. Records Retention Policy Statement

This Records Retention Policy is intended to ensure that necessary records and documents of Utah Housing Corporation (UHC) are adequately protected, maintained, and/or disposed of according to applicable laws, guidelines, rules, or policies and prudent business practice.

The UHC objectives with regard to this policy are as follows:

- Uphold clear standards in managing both physical and electronic records to ensure proper maintenance and storage in order to document, for required or appropriate periods of time, UHC's efforts to accomplish its mission of providing financing of affordable housing.
- Engage professional resources that will adequately safeguard and, when necessary, dispose of UHC's documents in a secure, professional, and timely manner.
- Remain compliant with the state's Government Records Access and Management Act (See Section 1500).

1600.5. Series

In order to assure the foregoing objectives are achieved and maintained, UHC's documents have been divided into series (See current Series index *Exhibit A*). A series is a classification of records and include but are not limited to:

- Accounting and finance
- Single family and Multifamily bond transactions
- Reservation, purchase, and servicing of mortgage loans
- Electronic messages (email)
- Recordings and minutes of UHC meetings
- Audit records
- Contracts
- Personnel records
- Payroll, pension, benefit records

For each series, UHC will make a determination for arrangement, description, retention, disposition, format and appraisal (See example *Exhibit B*). This determination allows for proper handling of records, secure retention and secure disposal of records, both physical and electronic, and is approved by the UHC Risk Manager and President.

1600.6. State Archives

The following documents from all UHC Board Meetings are sent to the State Archives for permanent storage:

- Agenda

- Approved Minutes
- Signed and Sealed Resolutions
- Signed and Sealed Minutes Verification
- Signed and Sealed Verification of Giving Notice

Retention Policy Index			
Series #	Retention Policy	Retention Period	Series Title
2002	Yes	7 Yrs	Bond Call Notices
6243	Yes	5 Yrs	Monthly Reconciliation Consolidation Reports
6509	Yes	7 Yrs	Reports
6653	Yes	3 Yrs	Delinquent Loan Monthly Reports
6662	Yes	5 Yrs	Mortgage Purchase Agreements
6666	Yes	43 Yrs	Multi-Family Housing Protect Files-(Working/Draft Documents)
6674	Yes	25 Months	Cancelled / Expired Loan Application Packages
6675	Yes	5 Yrs	Mortgage Submission Vouchers
9090	Yes	3 Yrs After Payoff	Payoffs
9970	Yes	7 Yrs After FC claim paid	Foreclosed Housing Loan Files
9971	Yes	Until 7/1/2013	REO's Transfer of Funds
12491	Yes	100 Yrs	Low Income Housing Tax Credit Application Files
13750	Yes	100 Yrs	Low Income Housing Tax Credit Compliance Files
13796	Yes	33 Yrs	Operating Fund General Ledger
13797	Yes	5 Yrs	Trustee Statements
13798	Yes	33 Yrs	Multi Family Financial ledger
13799	Yes	33 Yrs	Foreclosure General Financial ledger
13800	Yes	33 Yrs	Housing Development Fund General Financial ledger
13801	Yes	1 Yr	Original Multifamily Program Records
13802	Yes	33 Yrs	Single Family Financial ledger
13803	Yes	33 Yrs or 3 Yrs After Payoff	Single Family Mortgage Loan Assumptions
13804	Yes	3 Yrs	Sample Single Family Documents
13805	Yes	33 Yrs or 3 Yrs After Payoff	Original Single Family Program Records
13806	Yes	33 Yrs	Single Family Unbound Bond Issue Transcripts
13820	Yes	7 Yrs	General Correspondence
13821	Yes	12 Yrs	Executive Correspondence
13822	Yes	12 Yrs	Legal and Financial Matters Case Files
13842	Yes	33 Yrs	Unbound Bond Issue Multi-Family Transcripts
13866	Yes	33 Yrs	Working Drafts of Bond documents/Single Family
13867	Yes	7 Yrs	Bank Statements
13868	Yes	7 Yrs	Operating Fund General Financial Ledger
13869	Yes	32 Yrs	Accounting Monthly Work Papers File
13875	Yes	3 Yrs	National Foreclosure Mitigation Counseling (NFMCC) Program
20007	Yes	34 Yrs	Escrow Disbursement Backup
20008	Yes	34 Yrs	Daily Activity Reports (End Day Reports)
20009	Yes	Various	Human Resources/Accounting Payable/Registers
20010	Yes	4 Yrs	Tax Records
20021	Yes	30 Yrs	Cash Flow Analysis
20022	Yes	15 Yrs	ECHO
20023	Yes	3 Yrs Destroy 3/31/2013	HUDS Mark-to-Market Program
20024	Yes	Indefinitely	UHC Office Building Files
20025	Yes	33 Yrs	Multi Family FAF Refunding (1982-1983 Bonds)
20026	Yes	30 Yrs	Legal and Financial Matters Case Files
20027	Yes	30 Yrs	Private Activity Bond Allocations
20028	Yes	30 Yrs	Rating Letters Bond allocations
20029	Yes	30 Yrs	SF Bonds-Closing files
20030	Yes	14 Yrs	CFO References
20031	Yes	14 Yrs	Utah Press
20032	Yes	32 Yrs	Crown
20034	Yes	? Yrs	Misc Certs
20035	Yes	7 Yrs	Taxes Property

Exhibit A

AGENCY:	Utah Housing Corporation
SERIES:	84345
TITLE:	Single Family Mortgage Loan Files
ARRANGEMENT:	1977 Forward : Numerical by loan number
DESCRIPTION:	These files contain information which was used to obtain Utah Housing Corporation (UHC) loan financing. Items in the files include but are not limited to the loan application, title policy, credit reports, bank statements at the time of origination, hazard and flood insurance information at the time of origination and all other documentation pertaining to the origination file.
RETENTION:	Retain for 7 years after the loan is paid off
DISPOSITION:	Destroy
FORMAT:	All records beginning in 1977 and continuing to the present have been and are imaged into our computer system. All Loan Files should be retain on the system for 37 years or for seven years after the loan has been paid in full.
APPRAISAL:	Administrative Fiscal Legal: This retention is based primarily upon UHC's foreseeable administrative needs which may extend seven years beyond the loan pay-off dates. The majority of loans represent thirty-year mortgages.
CLASSIFICATION:	Private <input checked="" type="checkbox"/> Public <input type="checkbox"/>

Exhibit B

Single Family Program
Capital Sources
as of 10/31/21

GNMA Securities Sold					
Calendar Year	Avg Pass Thru Rate	Avg Servicing Fee (bps)	GNMA Pool Amounts	Avg Net Premium	Net Premium Amt Rec'd
2009-16 Total/Avg.	4.01%	34.9	\$ 1,855,340,790	105.39%	\$ 99,995,947
2017 Total/Avg.	4.06%	36.2	\$ 638,535,255	105.61%	\$ 35,829,384
2018 Total/Avg.	4.77%	33.4	\$ 438,523,823	104.88%	\$ 21,393,706
2019 Total/Avg.	4.77%	36.1	\$ 236,111,525	104.30%	\$ 10,163,347
2020 Total/Avg.	3.37%	32.6	\$ 836,269,261	105.55%	\$ 46,452,860
2021 YTD Total/Avg.	2.79%	29.9	\$ 556,391,015	104.71%	\$ 26,187,728
GNMA MBS Totals/Avg.	3.98%	34.4	\$ 4,561,171,669	105.26%	\$ 240,022,972

Tax Exempt GNMA Sold					
Calendar Year	Avg Pass Thru Rate	Avg Servicing Fee (bps)	Principal	Avg Net Premium	Net Premium Amt Rec'd
2013-16 Total/Avg.	3.54%	34.5	\$ 764,484,741	104.87%	\$ 37,236,948
2017 Total/Avg.	3.47%	39.1	\$ 254,324,469	104.50%	\$ 11,448,983
2018 Total/Avg.	4.12%	45.6	\$ 234,574,617	103.81%	\$ 8,935,681
2019 Total/Avg.	4.16%	36.5	\$ 366,705,569	104.45%	\$ 16,336,001
2020 Total/Avg.	3.09%	26.2	\$ 275,834,510	105.00%	\$ 13,789,016
2021 YTD Total/Avg.	2.42%	33.2	\$ 465,086,281	104.45%	\$ 20,696,635
Tax Exempt GNMA Totals/Avg.	3.49%	35.4	\$ 2,361,010,187	104.59%	\$ 108,443,264

FNMA/Freddie Whole Loans Sold					
Calendar Year	Avg Pass Thru Rate	Avg Servicing Fee (bps)	Principal	Avg Net Premium	Net Premium Amt Rec'd
2013-16 Total/Avg.	4.59%	30.8	\$ 235,954,304	104.25%	\$ 10,037,671
2017 Total/Avg.	4.72%	25.0	\$ 42,605,516	105.04%	\$ 2,147,388
2018 Total/Avg.	5.25%	25.0	\$ 38,109,496	104.06%	\$ 1,548,729
2019 Total/Avg.	5.35%	25.0	\$ 69,350,368	103.89%	\$ 2,694,920
2020 Total/Avg.	4.59%	25.0	\$ 8,983,614	106.32%	\$ 567,684
FNMA Whole Loans Totals/Avg.	4.78%	27.9	\$ 395,003,298	104.30%	\$ 16,996,392

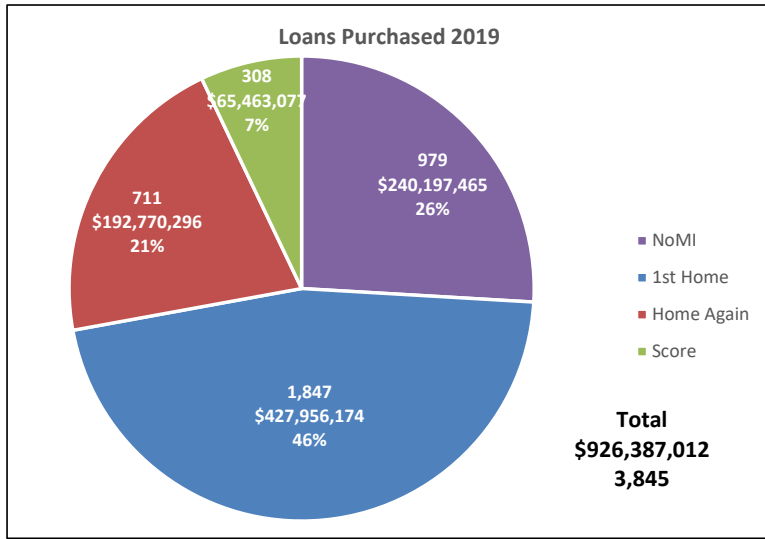
FNMA/Freddie Securities Sold					
Calendar Year	Avg Pass Thru Rate	Avg Servicing Fee (bps)	Principal	Avg Net Premium	Net Premium Amt Rec'd
2015-16 Total/Avg.	3.66%	25.0	\$ 204,047,865	104.73%	\$ 9,641,399
2017 Total/Avg.	4.00%	25.0	\$ 153,436,452	104.18%	\$ 6,409,599
2018 Total/Avg.	4.36%	25.0	\$ 287,625,519	103.54%	\$ 10,174,225
2019 Total/Avg.	4.43%	25.0	\$ 192,596,609	103.91%	\$ 7,523,746
2020 Total/Avg.	3.84%	25.0	\$ 93,338,602	104.32%	\$ 4,033,400
FNMA MBS Totals/Avg.	3.99%	25.0	\$ 931,045,047	104.06%	\$ 37,782,369

CRA Participation Pools Sold					
Calendar Year	Avg. Pass Thru Rate	Weighted Avg Loan Rate	Principal	Avg Spread	Anticipated Annual Income
2012-16 Total/Avg. (UBS/AMEX)	2.71%	4.090%	\$ 232,758,242	1.38%	\$ 3,274,364
2017 Total/Avg. (AMEX)	2.93%	4.125%	\$ 13,791,808	1.19%	\$ 164,729
2018 Total/Avg. (AMEX)	3.57%	4.560%	\$ 19,998,745	0.99%	\$ 197,668
2019 Total/Avg. (AMEX)	2.37%	5.237%	\$ 5,581,063	2.87%	\$ 160,121
2020 Total/Avg. (AMEX)	2.12%	3.987%	\$ 19,971,888	1.87%	\$ 372,875
CRA YTD Totals/Avg.	2.73%	4.284%	\$ 292,101,746	1.56%	\$ 4,169,757

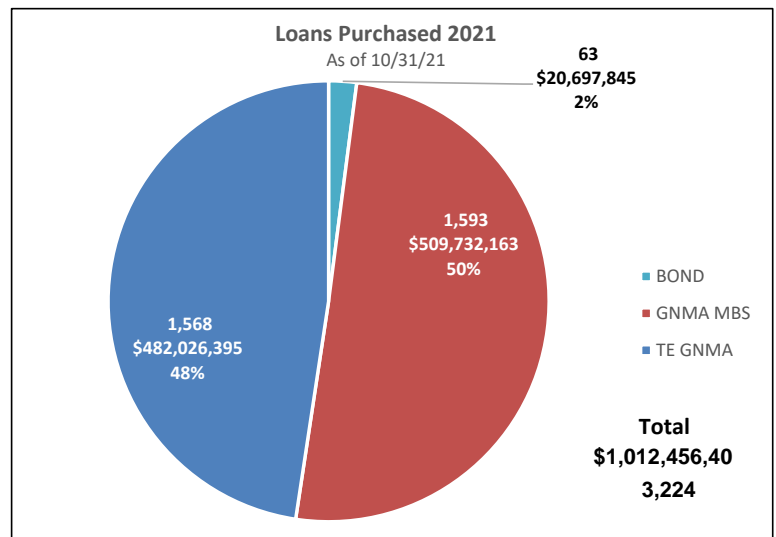
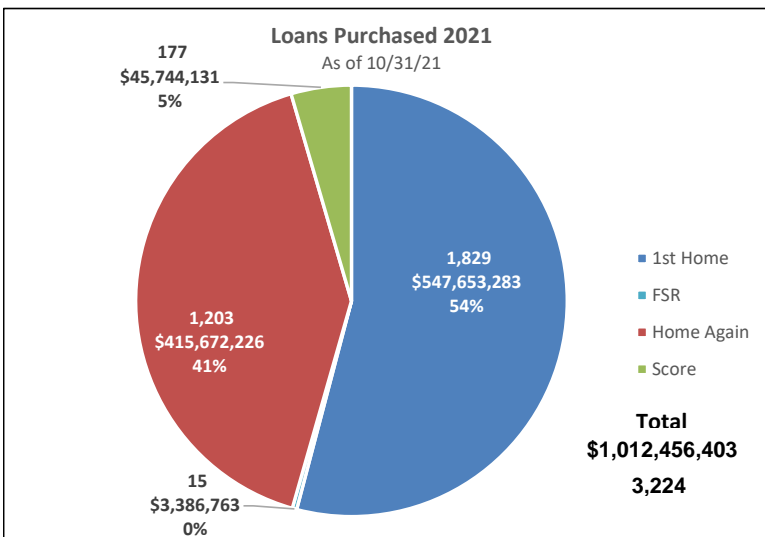
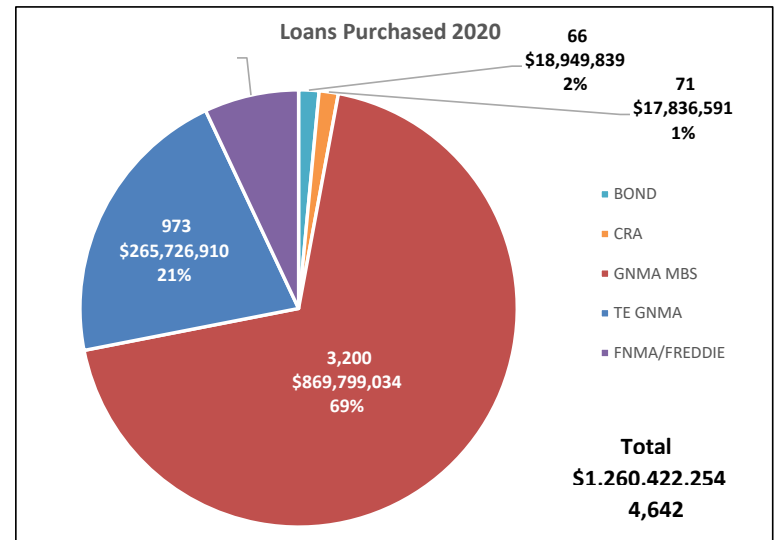
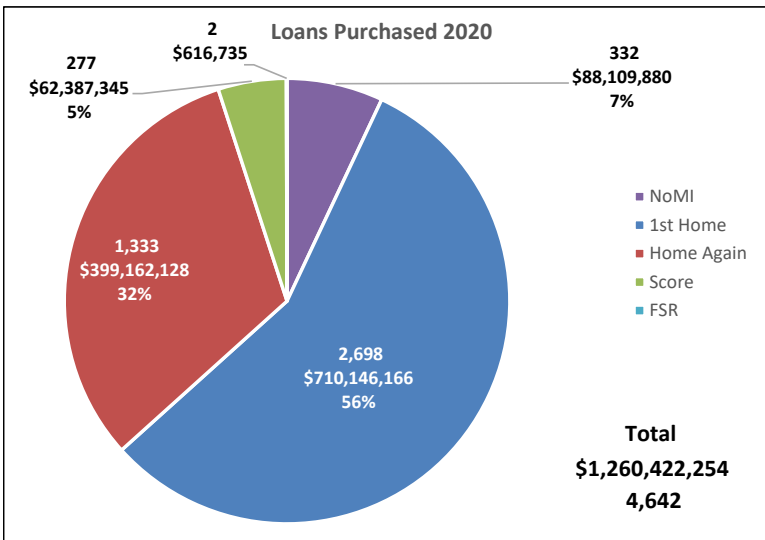
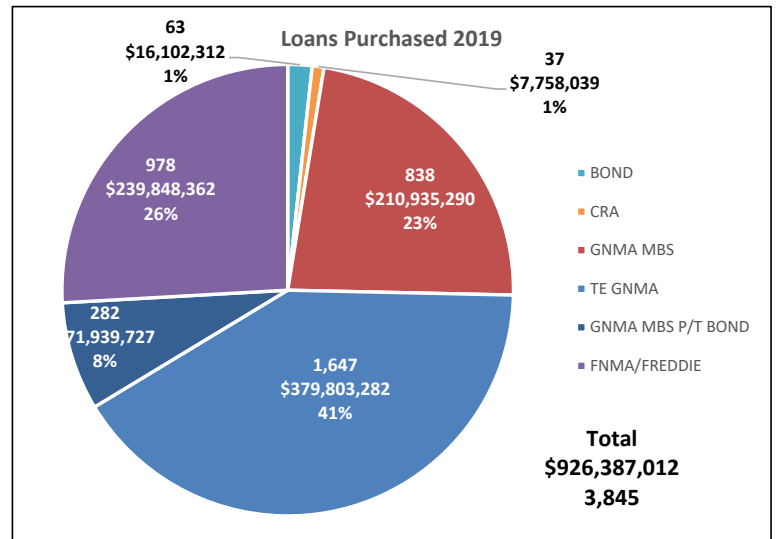
Taxable Bonds					
Calendar Year	Avg. Pass Thru Rate	Weighted Avg Loan Rate	Principal	Avg Spread	Anticipated Annual Income
2012-16 Total/Avg.	2.44%	4.047%	\$ 263,152,773	1.61%	\$ 4,250,734
2017 Total/Avg.	2.75%	4.272%	\$ 40,708,478	1.53%	\$ 621,618
2018 Total/Avg.	3.64%	5.186%	\$ 39,860,435	1.55%	\$ 618,235
2019 Total/Avg.	3.17%	5.392%	\$ 188,947,791	2.22%	\$ 4,202,199
2020 Total/Avg.	1.88%	3.475%	\$ 27,194,948	1.60%	\$ 434,983
2021 YTD Total/Avg.	1.85%	3.381%	\$ 10,300,100	1.53%	\$ 157,695
Taxable Bonds Totals/Avg.	2.54%	4.181%	\$ 570,164,525	1.65%	\$ 10,285,464

Tax-Exempt Bonds					
Calendar Year	Avg Pass Thru Rate	Weighted Avg Loan Rate	Principal	Avg Spread	Anticipated Annual Income
2015 Total/Avg.	2.82%	3.94%	\$ 65,084,595	1.13%	\$ 732,202

Single Family Loan Production

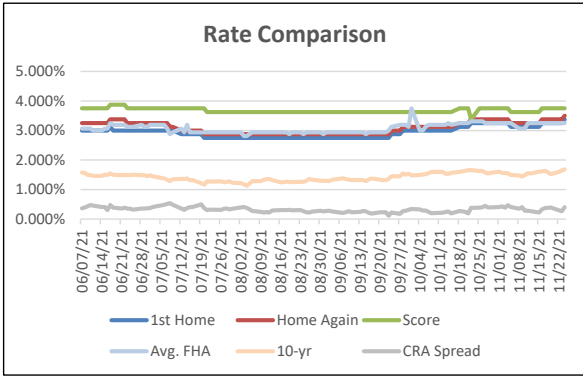
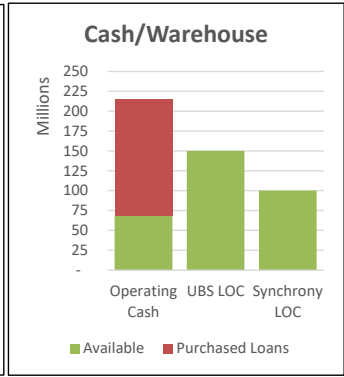
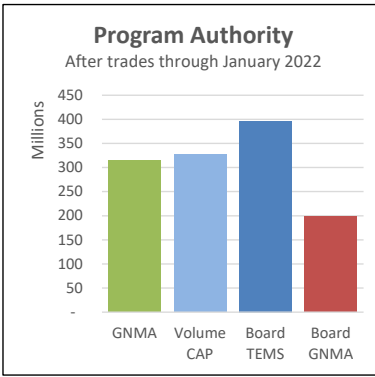
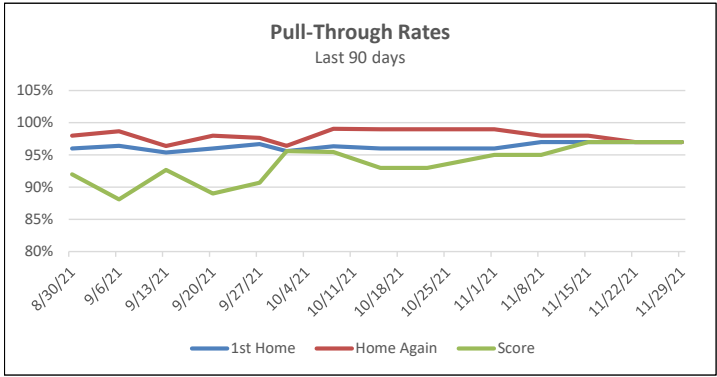
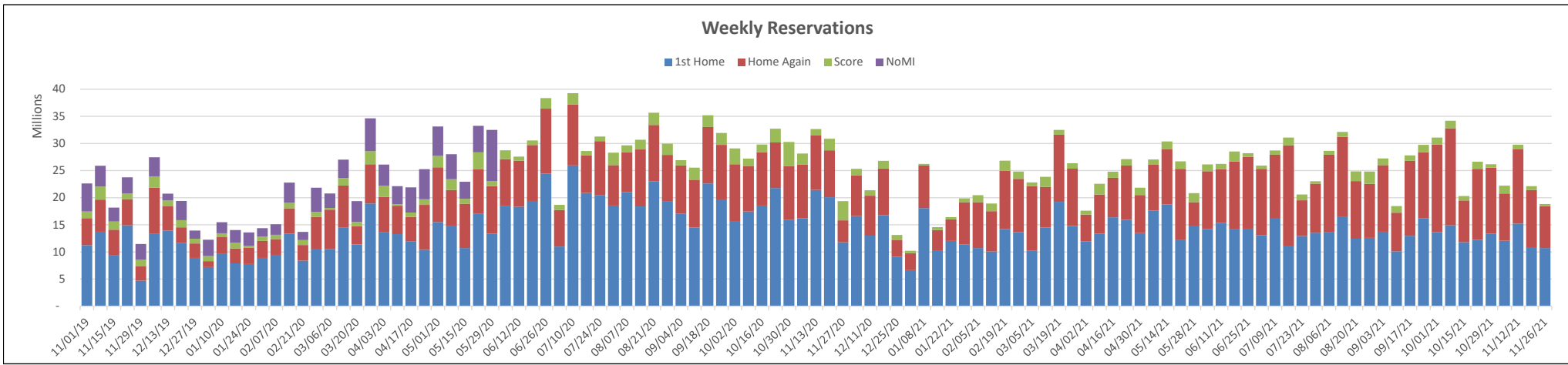
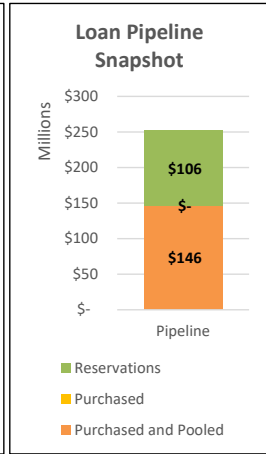
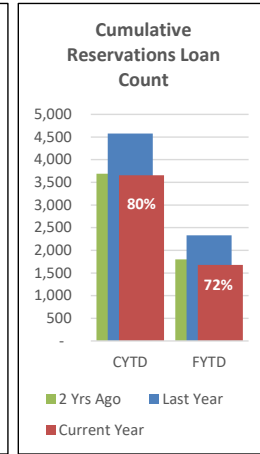
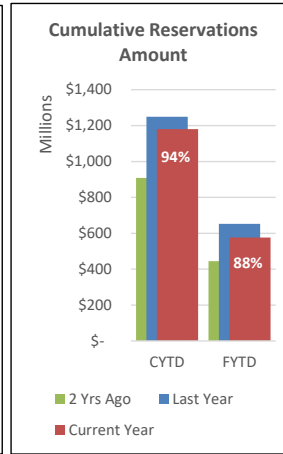
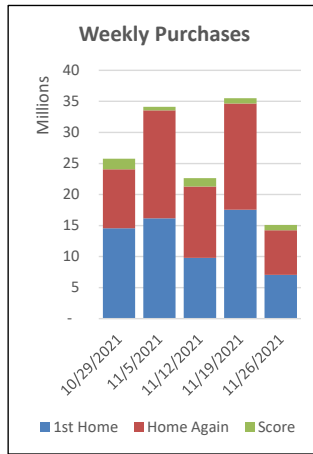
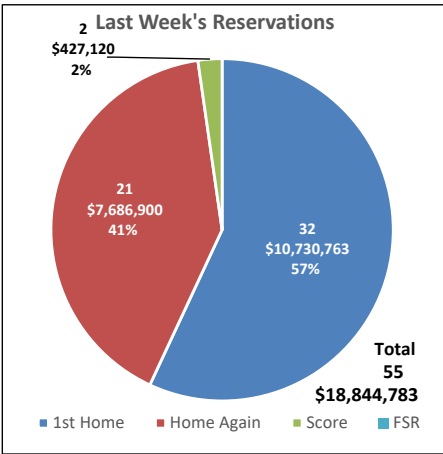
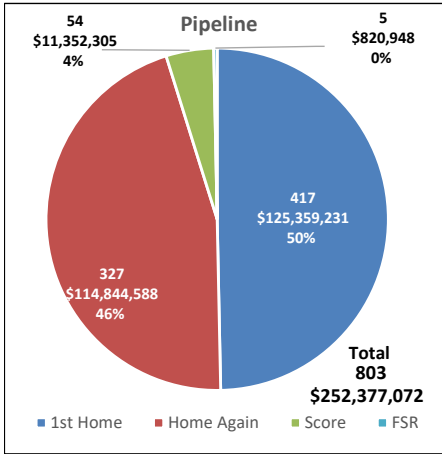


Capital Sources



UHC Financial Analysis Dashboard

November 29, 2021



Utah Housing Corporation

BALANCE SHEET

As of October 31, 2021

	Operating Fund	Mortgage Servicing	Single Family	Housing Development	October 31, 2021	June 30, 2021		
	Actual	Actual	Actual	Actual	Total	Total	Difference	%
Assets								
Cash and Cash Equivalents	(3,702,306)	147,288,749	123,739,436	24,424,163	291,750,042	290,731,523	(1,018,519)	-0.35%
Investments	-	-	1,213,768,269	-	1,213,768,269	1,194,547,368	(19,220,901)	-1.61%
Mortgage Loans Receivable	-	1,331,067	542,987,904	14,232,929	558,551,900	570,453,181	11,901,281	2.09%
Accounts Receivable, Net	463,238	3,443,456	-	44,948	3,951,642	5,645,824	1,694,182	30.01%
Notes Receivable	-	-	-	300,326	300,326	-	(300,326)	-100.00%
Mortgage Servicing Rights	-	36,467,606	-	-	36,467,606	34,898,803	(1,568,803)	-4.50%
Other Assets	2,150,004	27,824	5,571,305	488,916	8,238,049	7,265,262	(972,787)	-13.39%
Deferred Outflow of Resources	1,465,892	-	55,528	-	1,521,420	1,521,420	-	0.00%
Capital Assets	6,086,056	-	-	-	6,086,056	6,245,291	159,235	2.55%
Total Assets	6,462,884	188,558,702	1,886,122,442	39,491,282	2,120,635,310	2,111,308,672	(9,326,638)	-0.44%
Liabilities and Net Position								
Notes Payable	-	-	32,884,798	-	32,884,798	38,737,755	5,852,957	15.11%
Bond Liabilities	-	-	1,365,407,283	-	1,365,407,283	1,352,786,212	(12,621,071)	-0.93%
Accrued Interest Payable	-	-	5,334,564	-	5,334,564	7,625,712	2,291,148	30.05%
Custodial Liabilities/Escrow	111,638	128,773,648	-	-	128,885,286	133,581,141	4,695,855	3.52%
Deferred Outflows of Resources	5,511,239	-	-	-	5,511,239	5,511,239	-	0.00%
Accounts Payable	255,907	113,215	11,056	278	380,456	520,159	139,703	26.86%
Other Liabilities	1,636,647	414,513	261,011	1,522,244	3,834,415	4,041,330	206,915	5.12%
Net Pension Liability	2,395,239	-	-	-	2,395,239	2,395,239	-	0.00%
Deferred Outflow of Resources	-	-	55,527	-	55,527	55,527	-	0.00%
Unearned Revenue	562,544	-	-	-	562,544	611,130	48,586	7.95%
Intercompany Payable	(67,473,973)	54,239,488	13,126,115	108,370	-	-	-	0.00%
Total Liabilities	(57,000,759)	183,540,864	18,788,273	1,630,892	146,959,270	154,341,477	7,382,207	4.78%
Net Position	63,463,644	5,017,838	469,042,087	37,860,390	575,383,959	565,443,228	(9,940,731)	-1.76%
Total Liabilities and Net Position	6,462,885	188,558,702	487,830,360	39,491,282	722,343,229	719,784,705	(2,558,524)	-0.36%

Statements are unaudited and without opinion

Utah Housing Corporation
STATEMENT OF REVENUE AND EXPENSES
For four months ending October 31, 2021

	Operating Fund	Mortgage Servicing	Single Family	Housing Development	October 31, 2021	October 31, 2020	October 31, 2021		
	Actual	Actual	Actual	Actual	Total	Actual	Forecasted	Forecast Difference	%
Operating Revenue									
Interest Income- Mortgages	-	-	7,907,532	160,629	8,068,161	9,655,905	8,450,000	(381,839)	-4.52%
Interest Income- Investments	1,172	140,811	4,334,382	-	4,476,365	7,738,724	14,270,000	(9,793,635)	-68.63%
Service Fees	-	3,865,539	(568)	-	3,864,971	3,707,146	3,600,000	264,971	7.36%
Fee Income	989,783	445,722	-	29,066	1,464,571	1,723,584	1,606,667	(142,096)	-8.84%
Gain on Sale of Loans	-	-	19,124,395	-	19,124,395	29,908,321	15,990,000	3,134,395	19.60%
Other	14,285	34,850	83,046	136,677	268,858	478,827	78,333	190,525	243.22%
Total Operating Revenue	1,005,240	4,486,922	31,448,787	326,372	37,267,321	53,212,507	43,995,000	(6,727,679)	-15.29%
Expenditures									
Interest Expenses	-	-	6,197,075	-	6,197,075	9,781,422	13,334,333	(7,137,258)	-53.53%
Amortization - Other Assets	-	4,274,016	-	-	4,274,016	4,266,668	5,125,634	(851,618)	-16.61%
Mortgage Servicing Fees	-	-	660,548	-	660,548	715,391	666,667	(6,119)	-0.92%
Salary & Benefits	2,525,520	1,029,388	-	343,858	3,898,766	4,100,009	4,626,167	(727,401)	-15.72%
General and Administrative Expenses	1,045,327	1,119,496	1,403,279	33,685	3,601,787	3,744,438	2,698,500	903,287	33.47%
Loan Loss Reserve/Band Debt	-	-	24,819	-	24,819	303,777	333,333	(308,514)	-92.55%
Program Expenses	66,009	299	-	-	66,308	48,883	1,383,333	(1,317,025)	-95.21%
Total Expenditures	3,636,856	6,423,199	8,285,721	377,543	18,723,319	22,960,588	28,167,967	(9,444,648)	-33.53%
Net Income before FMV Changes	(2,631,616)	(1,936,277)	23,163,066	(51,171)	18,544,002	30,251,919	15,827,033	2,716,969	17.17%
Fair Market Value Adjustment	-	-	(8,603,271)	-	(8,603,271)	(5,337,692)	-		
Net Income	(2,631,616)	(1,936,277)	14,559,795	(51,171)	9,940,731	24,914,227	15,827,033	2,716,969	17.17%

Statements are unaudited and without opinion

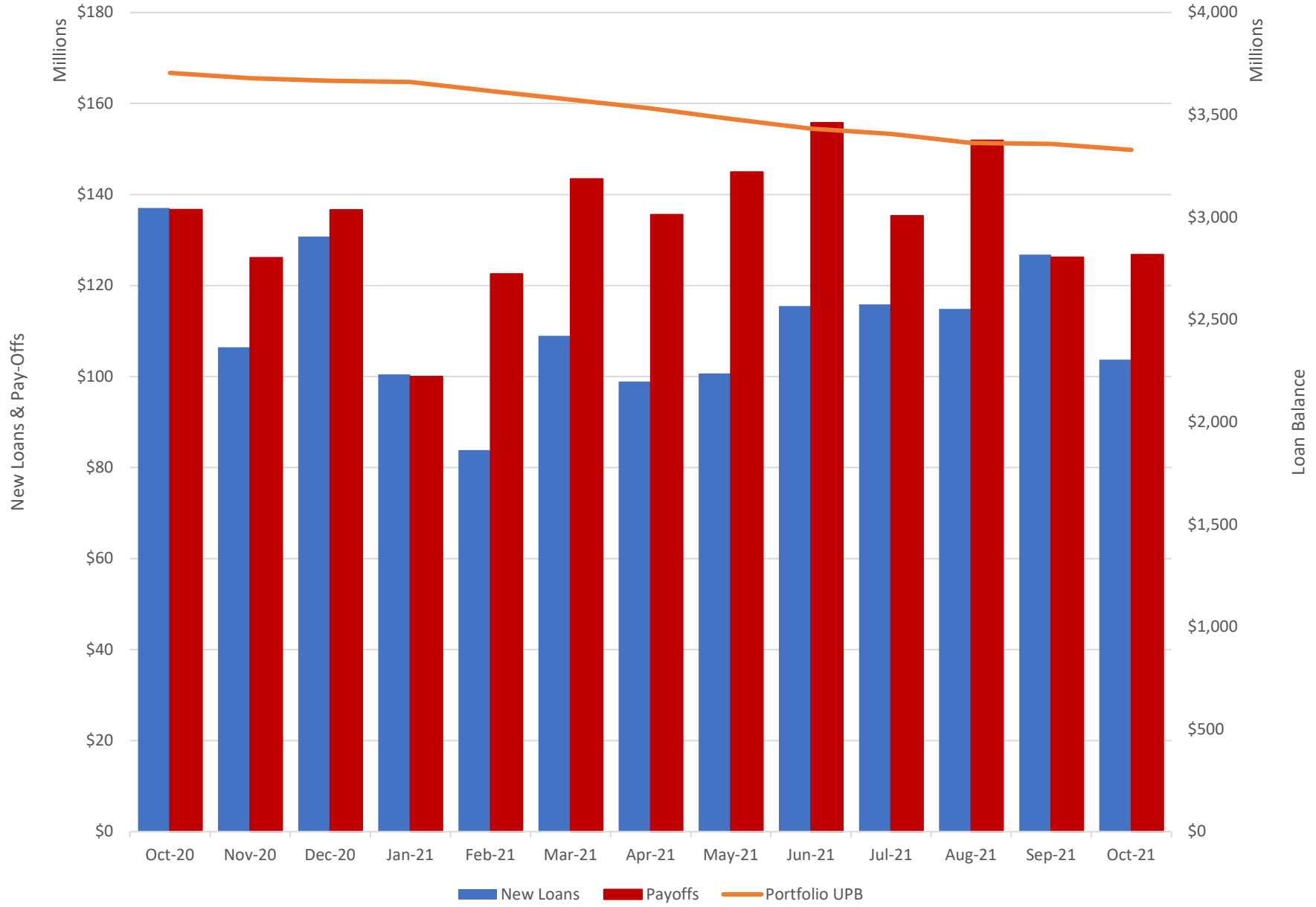
**Utah Housing Corporation
 Operating Fund Budgeted Statement of Direct Expenses
 As of October 31, 2021**

	Year Ending 06/30/2022		Month Ending 10/31/2021		Year To Date 10/31/2021		
	Annual Budget	Monthly Budget	Actual	Monthly Variance	Year to Date	% of Budget	Budget Variance
Salary & Benefits							
Salary and Wages	6,929,000	577,417	491,636	85,781	1,835,006	26.48%	5,093,994
Benefits	3,584,500	298,708	156,806	141,902	1,034,372	28.86%	2,550,128
Total Salary & Benefits	10,513,500	876,125	648,442	227,683	2,869,378	27.29%	7,644,122
Program Expenses	80,500	6,708.33	12,928	(6,220)	66,009	82.00%	14,491
Professional Fees	798,000	66,500.00	30,827	35,673	187,243	23.46%	610,757
General and Administrative Expenses	3,483,500	290,291.67	193,376	96,916	858,084	24.63%	2,625,416
Total Expenditures	14,875,500	1,239,625	885,573	354,052	3,980,714	26.76%	10,894,786

**Utah Housing Corporation
Mortgage Servicing Budgeted Statement of Direct Expenses
As of October 31, 2021**

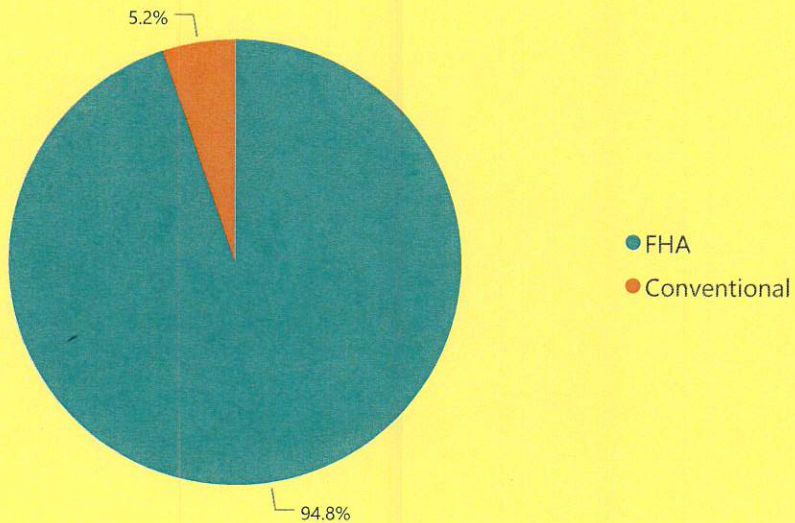
	Year Ending 06/30/2022		Month Ending 10/31/2021		Year To Date 10/31/2021		
	Annual Budget	Monthly Budget	Actual	Monthly Variance	Year to Date	% of Budget	Budget Variance
Salary & Benefits							
Salary and Wages	2,295,000	191,250	162,801	28,449	618,865	27.02%	2,099,167
Benefits	1,070,000	89,167	47,129	42,038	410,523	38.37%	980,833
Total Salary & Benefits	3,365,000	280,417	209,930	70,487	1,029,388	30.59%	3,080,000
Program Expenses	45,000	3,750	-	3,750	299	0.66%	41,250
Professional Fees	35,000	2,916	-	2,916	-	0.00%	32,084
General and Administrative Expenses	3,718,500	309,875	289,779	20,096	1,119,496	30.11%	3,408,625
Servicing Rights Amortization	15,376,900	1,281,409	1,068,504	212,905	4,274,016	27.80%	14,095,491
Total Expenditures	22,540,400	1,878,367	1,568,213	310,154	6,423,199	28.50%	20,657,450

Monthly Single Family Mortgage Loan Activity

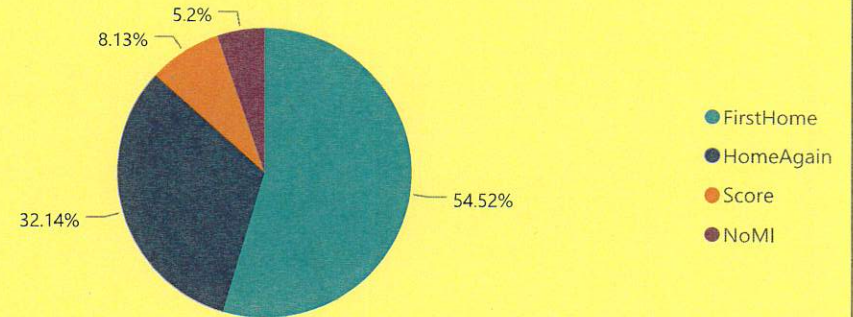


Utah Housing 1st Mortgage Portfolio Breakdown As of 10/31/2021

Loan Type by UPB Amount



Loan Program by UPB Amount



FHA Program by UPB Amount



Loan Program Breakdown UPB

FirstHome	\$1,723,116,202.09
HomeAgain	\$1,015,709,600.83
NoMI	\$164,487,476.35
Score	\$256,920,792.15
Total	\$3,160,234,071.42

Nov 15, 2021 03:24:55 PM

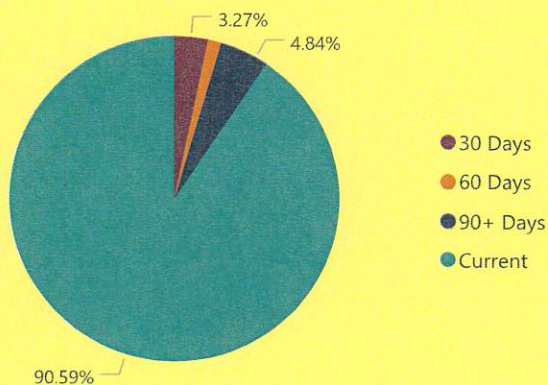
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Data Type: Gross - 1st Mortgages by \$AMT

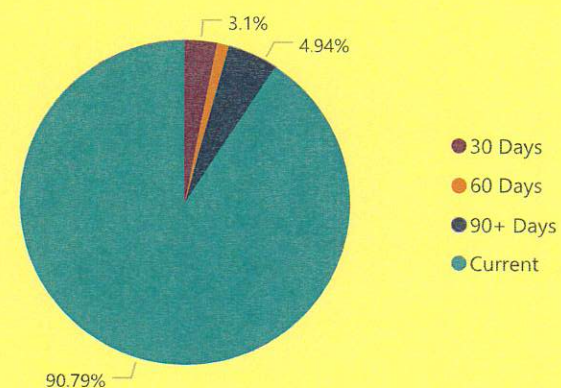
Loan Program Breakdown	UPB	Percent of Total
FirstHome	\$1,723,116,202.09	54.52%
HomeAgain	\$1,015,709,600.83	32.14%
NoMI	\$164,487,476.35	5.20%
Score	\$256,920,792.15	8.13%
Total	\$3,160,234,071.42	100.00%

DLQ Levels	UPB	Percent of Total
30 Days	\$111,389,837.01	3.52%
60 Days	\$41,954,943.68	1.33%
90+ Days	\$178,235,026.14	5.64%
Current	\$2,828,654,264.59	89.51%
Total	\$3,160,234,071.42	100.00%

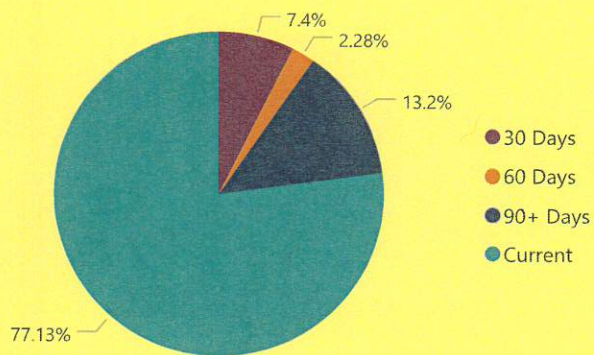
FirstHome Delinquency 10/31/2021



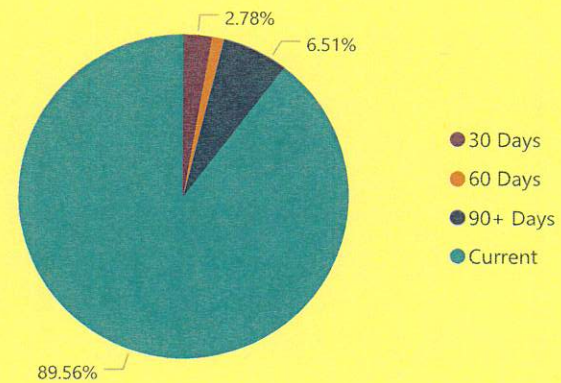
HomeAgain Delinquency 10/31/2021



Score Delinquency 10/31/2021



NoMI Delinquency 10/31/2021

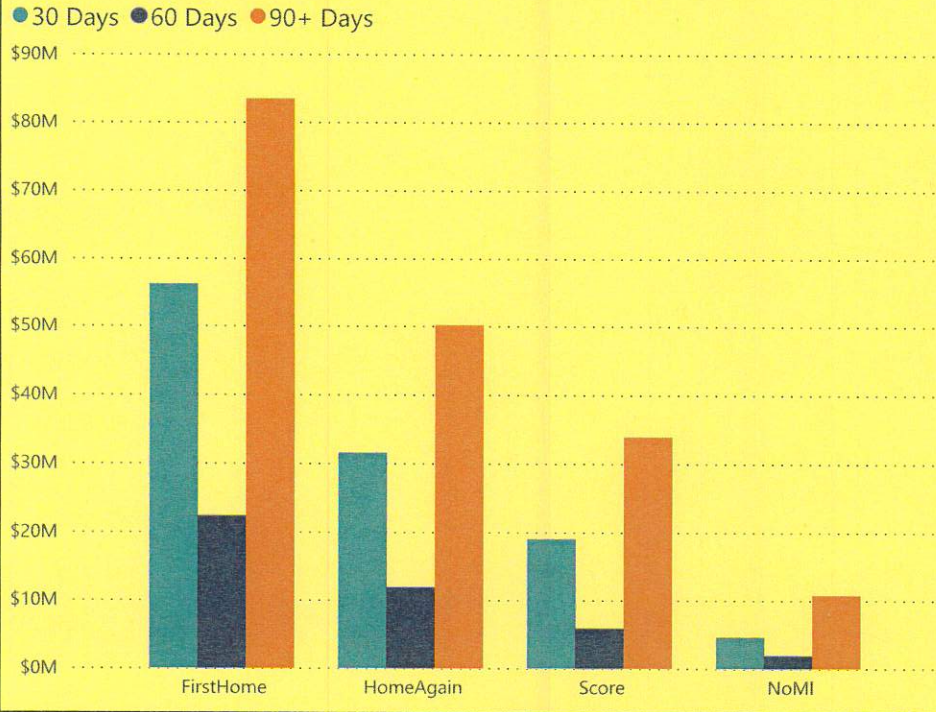


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Last Refreshed (Local)

Data Type: Gross - 1st Mortgages by \$AMT

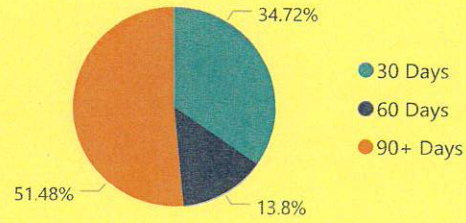
Loan Program Delinquency Breakdown 10/31/2021



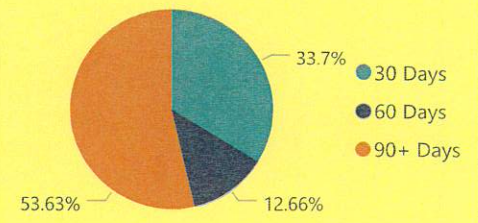
Loan Program Breakdown UPB	
FirstHome	\$162,085,510.31
HomeAgain	\$93,563,102.76
NoMI	\$17,174,222.85
Score	\$58,756,970.91
Total	\$331,579,806.83

DLQ Levels UPB	
30 Days	\$111,389,837.01
60 Days	\$41,954,943.68
90+ Days	\$178,235,026.14
Total	\$331,579,806.83

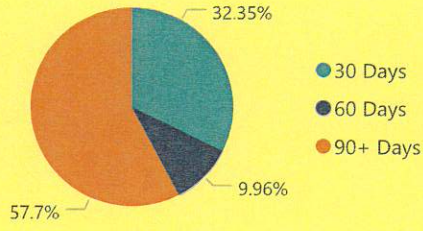
FirstHome Delinquency 10/31/2021



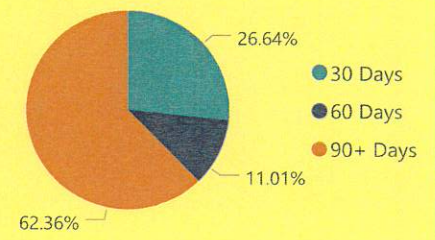
HomeAgain Delinquency 10/31/2021



Score Delinquency 10/31/2021



NoMI Delinquency 10/31/2021

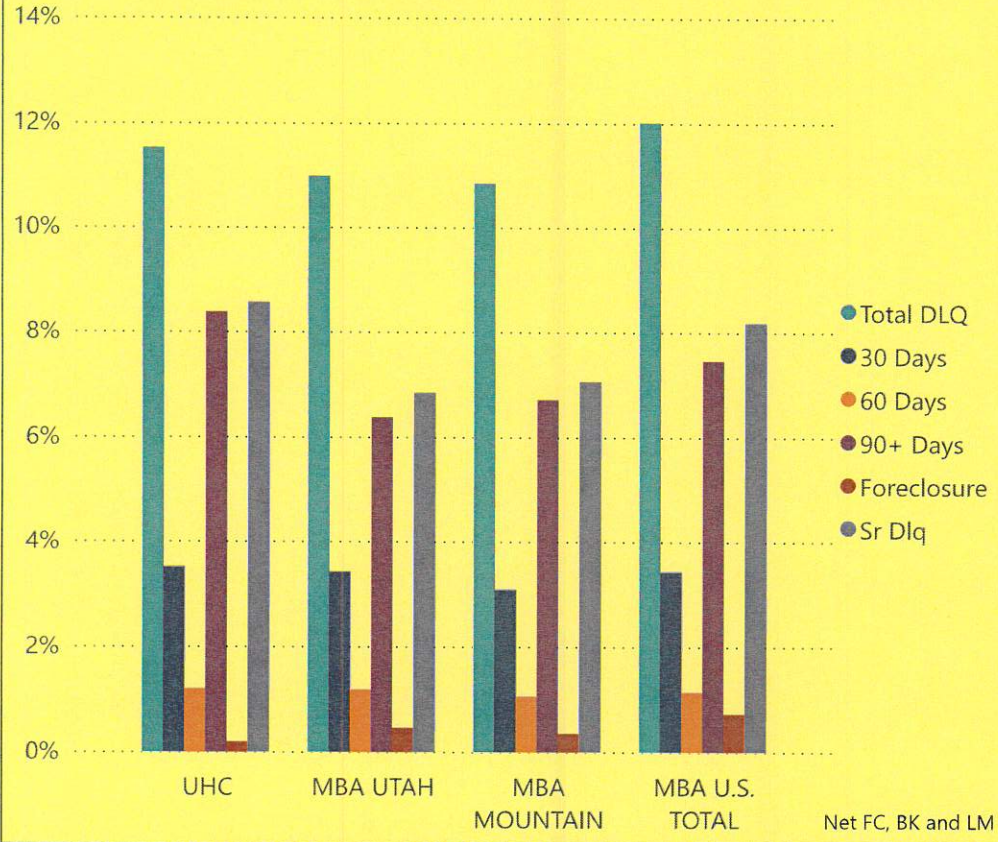


Data Type: Gross - 1st Mortgages by \$AMT

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Last Refreshed (Local)

UHC vs MBA Servicing Q3: FHA FRM Loans

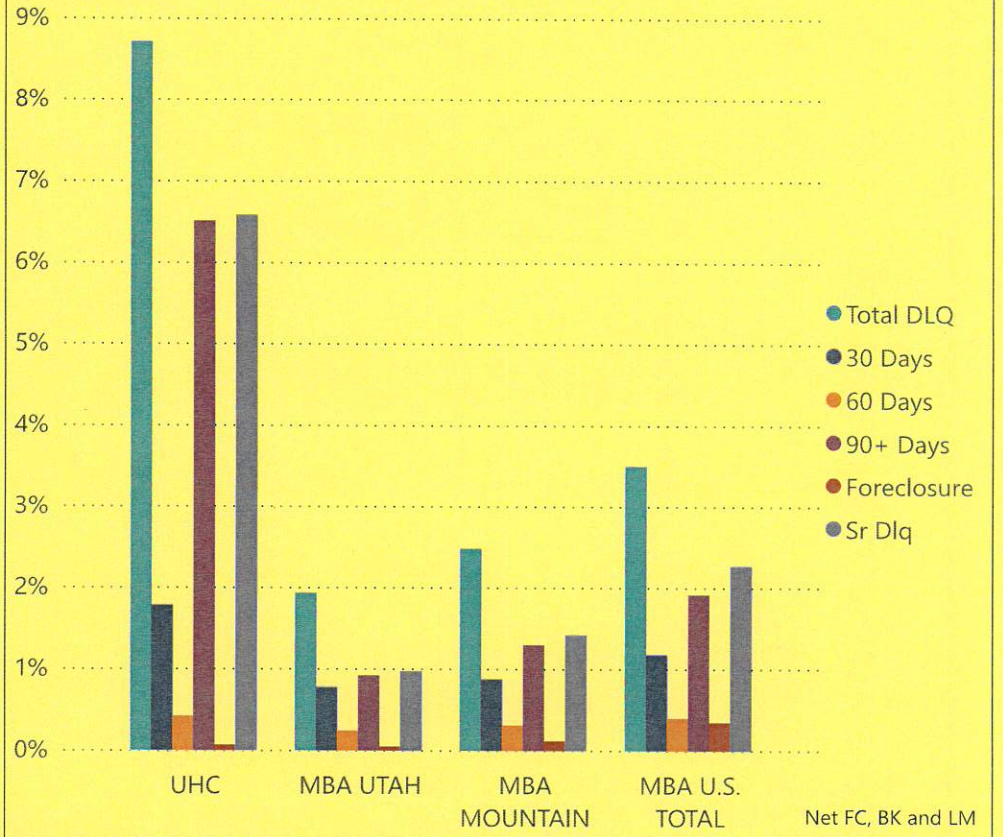


UHC vs MBA Servicing Q3: FHA FRM Loans

Org-Area (groups)	Total DLQ	30 Days	60 Days	90+ Days	Foreclosure	Sr Dlq
UHC	11.52%	3.51%	1.20%	8.38%	0.19%	8.57%
MBA UTAH	10.98%	3.42%	1.18%	6.38%	0.46%	6.84%
MBA MOUNTAIN	10.84%	3.08%	1.05%	6.71%	0.35%	7.06%
MBA U.S. TOTAL	12.01%	3.42%	1.13%	7.46%	0.72%	8.18%

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Last Refreshed (Local)

UHC vs MBA Servicing Q3: Conventional FRM Loans

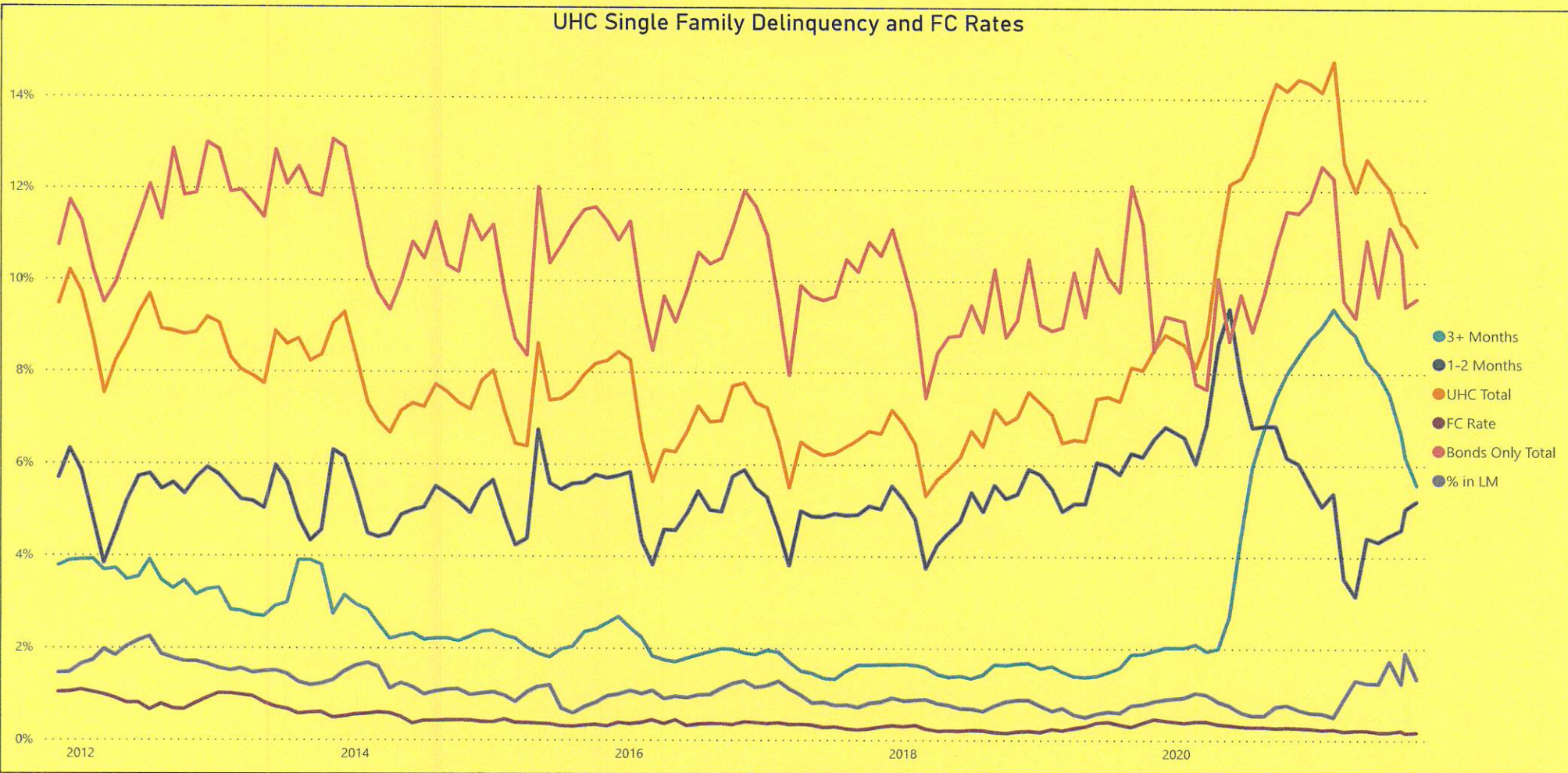


UHC vs MBA Servicing Q3: Conventional FRM Loans

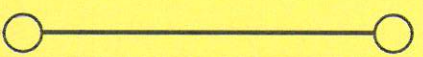
Org-Area (groups)	Total DLQ	30 Days	60 Days	90+ Days	Foreclosure	Sr Dlq
UHC	8.71%	1.78%	0.42%	6.51%	0.07%	6.58%
MBA UTAH	1.93%	0.77%	0.24%	0.92%	0.05%	0.97%
MBA MOUNTAIN	2.48%	0.87%	0.31%	1.30%	0.12%	1.42%
MBA U.S. TOTAL	3.50%	1.18%	0.40%	1.92%	0.35%	2.27%

Data Source: Quarterly Comparison Data

UHC Single Family Delinquency and FC Rates



10/31/2011 10/31/2021



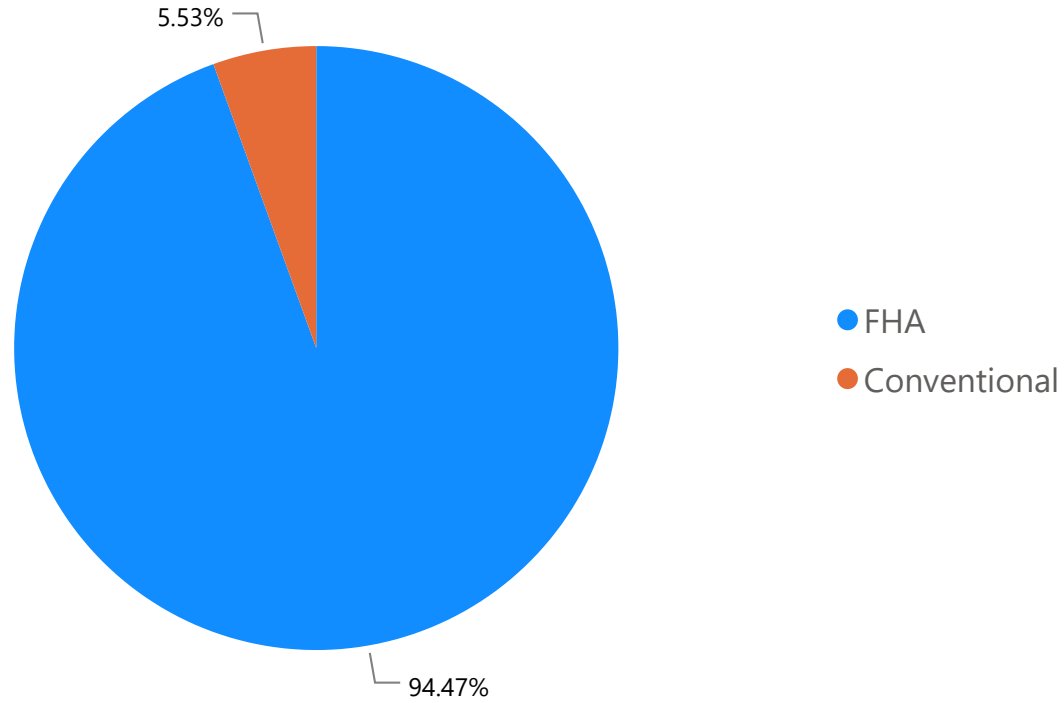
Nov 15, 2021 03:24:55 PM

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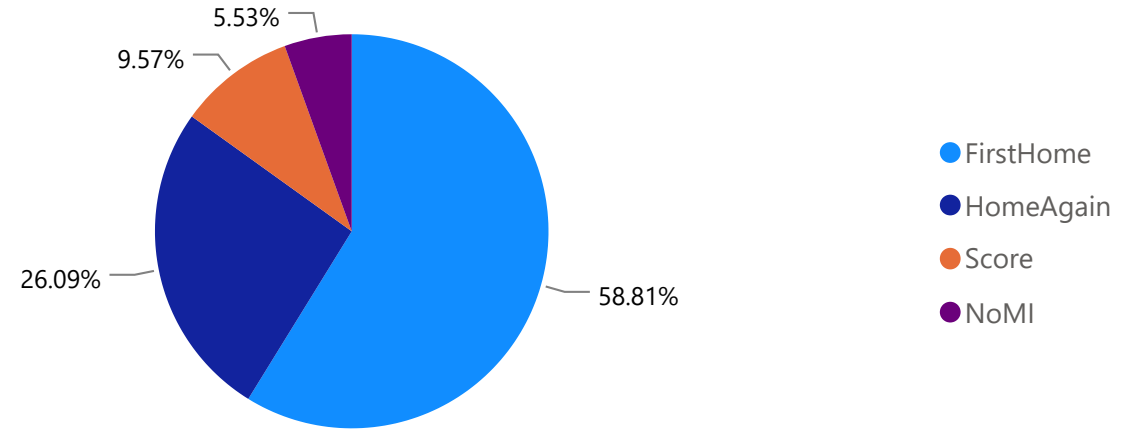
Data Source: EOM DLQ and FC Rates 1992-Current

Utah Housing 1st Mortgage Portfolio Breakdown As of 10/31/2021

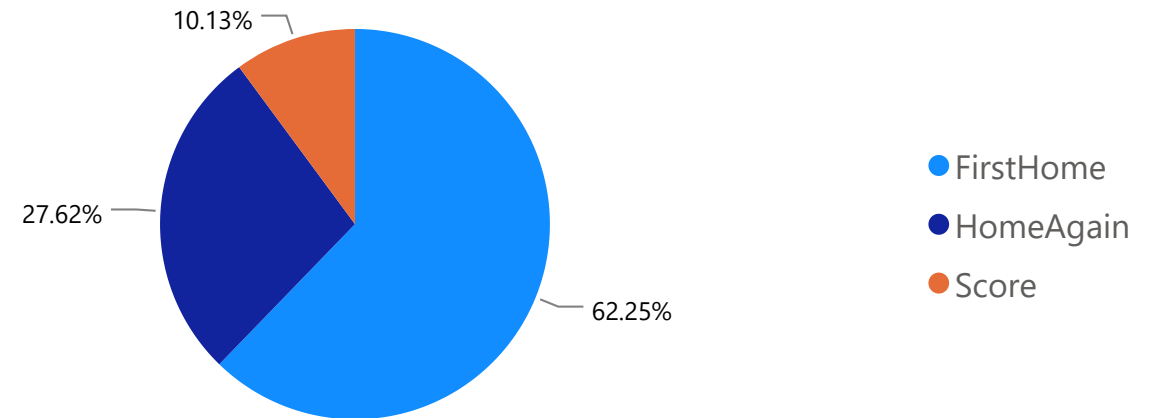
Loan Type by Count



Loan Program by Count



FHA Program by Count



Loan Program Breakdown Count of Loans

FirstHome	8644
HomeAgain	3835
NoMI	813
Score	1406
Total	14698

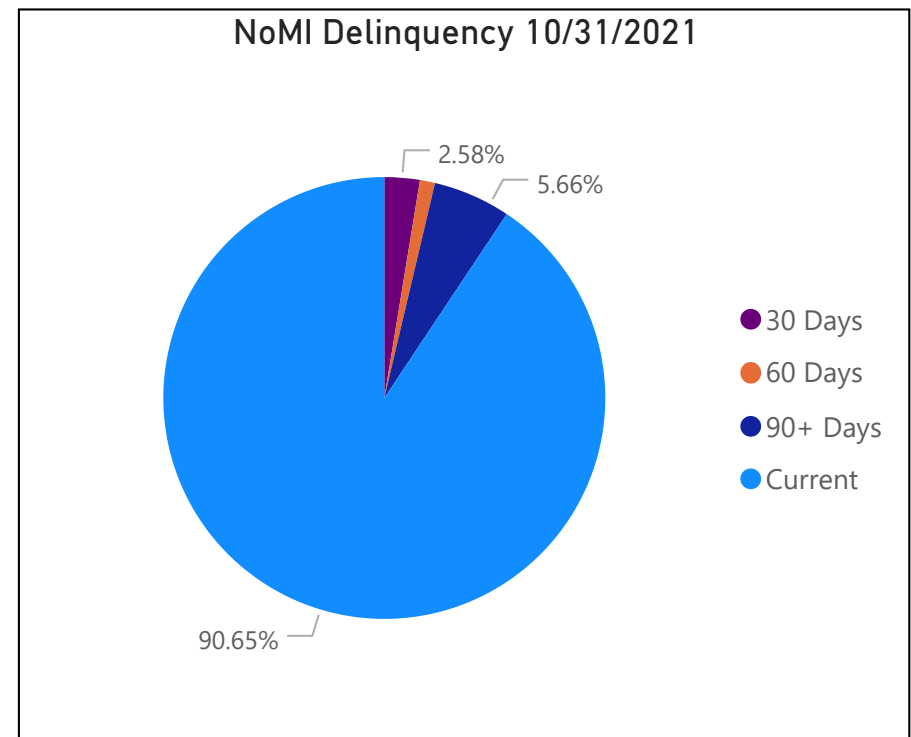
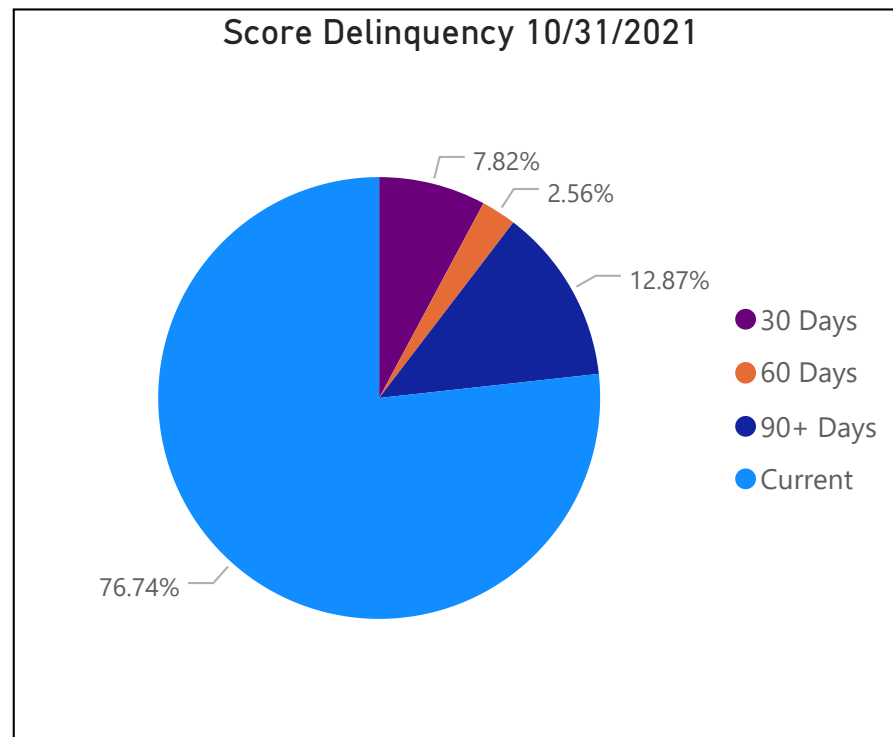
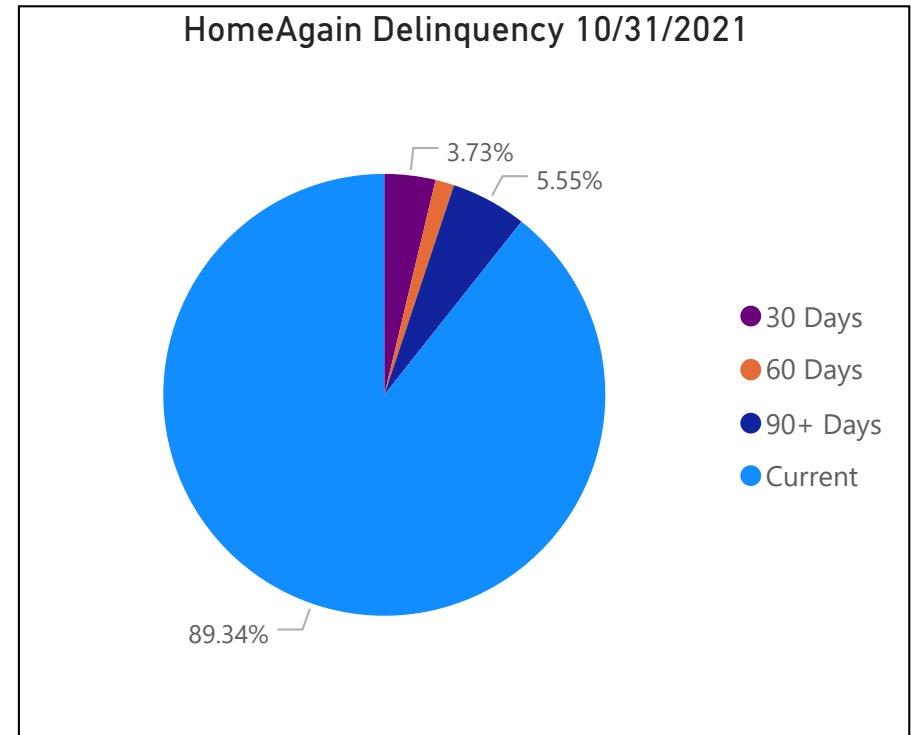
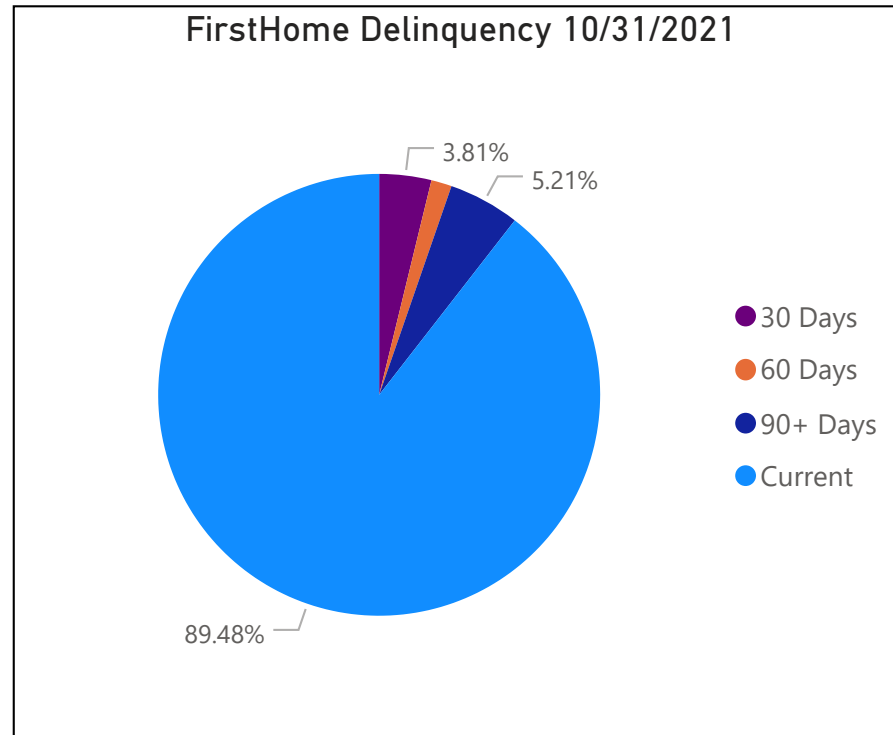
Nov 15, 2021 03:24:55 PM

Last Refreshed (Local)

Data Type: Gross - 1st Mortgages by Loan Count

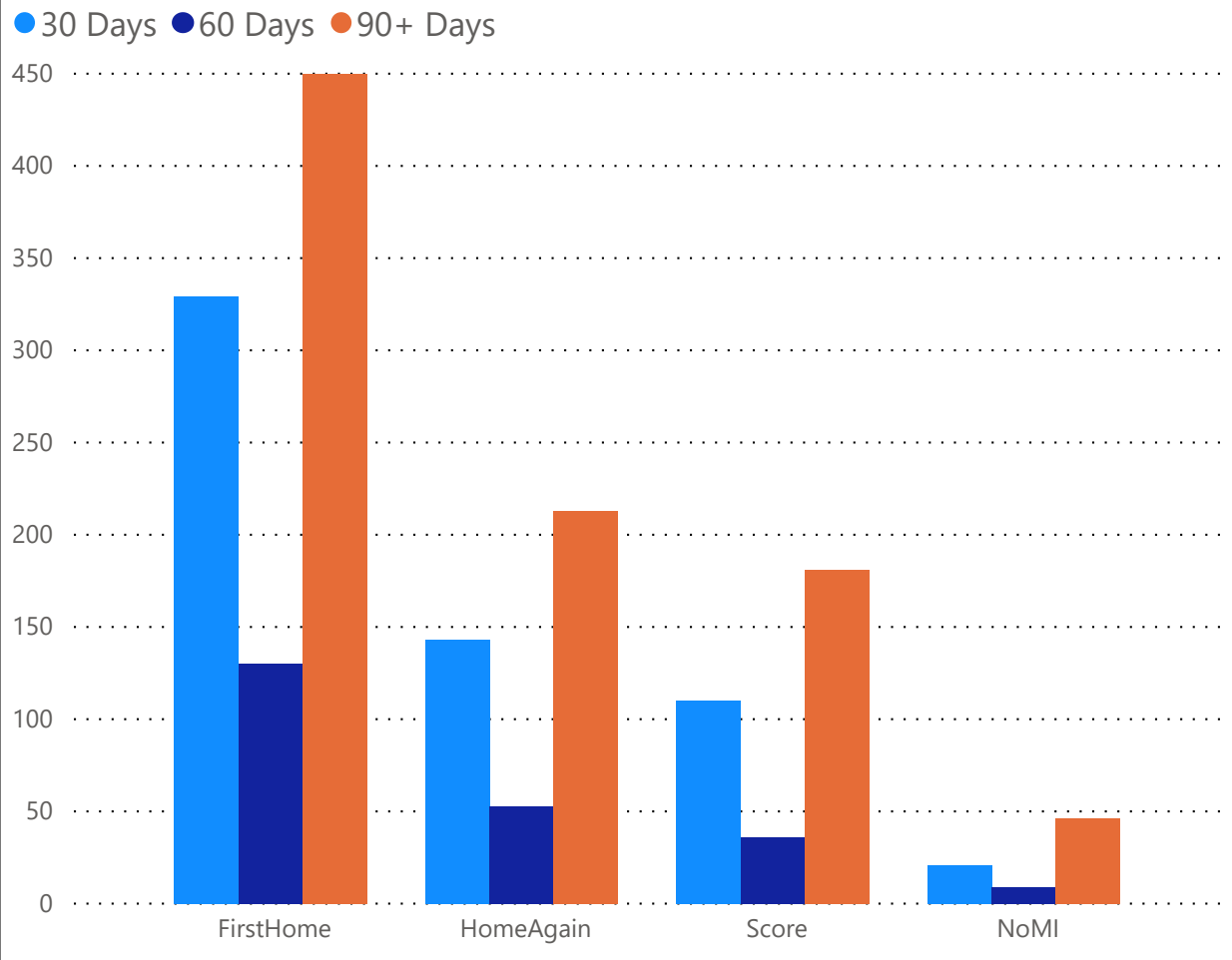
Loan Program Breakdown	Loan Count	Percent of Total
FirstHome	8644	58.81%
HomeAgain	3835	26.09%
NoMI	813	5.53%
Score	1406	9.57%
Total	14698	100.00%

DLQ Levels	Loan Count	Percent of Total
30 Days	603	4.10%
60 Days	228	1.55%
90+ Days	890	6.06%
Current	12977	88.29%
Total	14698	100.00%



Nov 15, 2021 03:24:55 PM
Last Refreshed (Local)

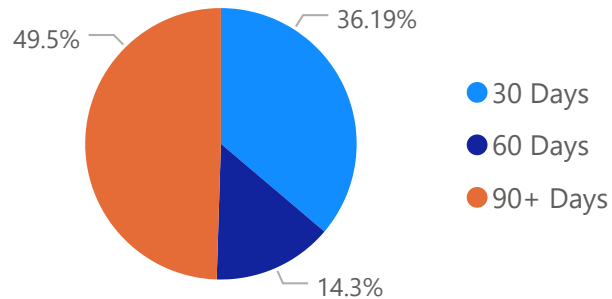
Loan Program Delinquency Breakdown 10/31/2021



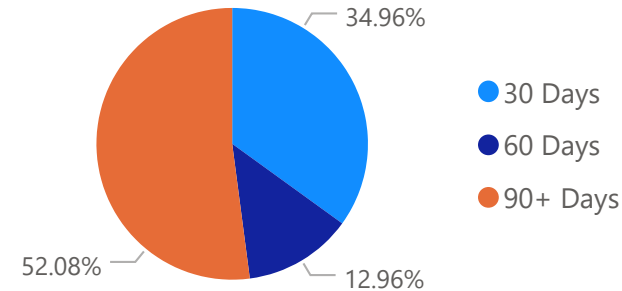
Loan Program Breakdown	Count of Loans
FirstHome	909
HomeAgain	409
NoMI	76
Score	327
Total	1721

DLQ Levels	Count of Loans
30 Days	603
60 Days	228
90+ Days	890
Total	1721

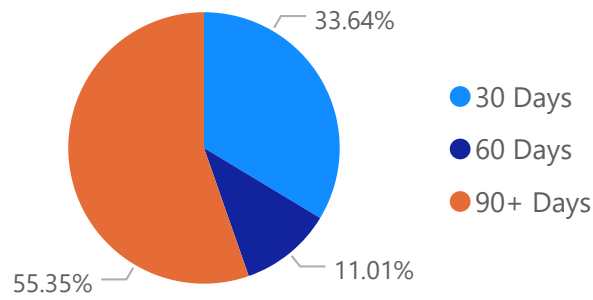
FirstHome Delinquency 10/31/2021



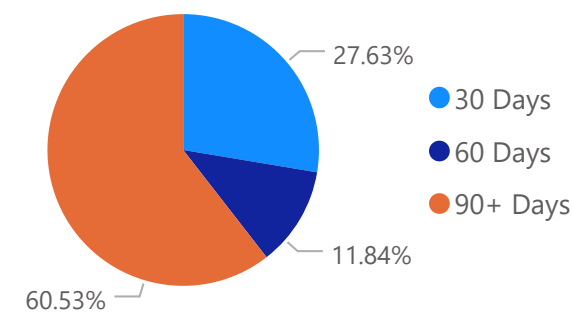
HomeAgain Delinquency 10/31/2021



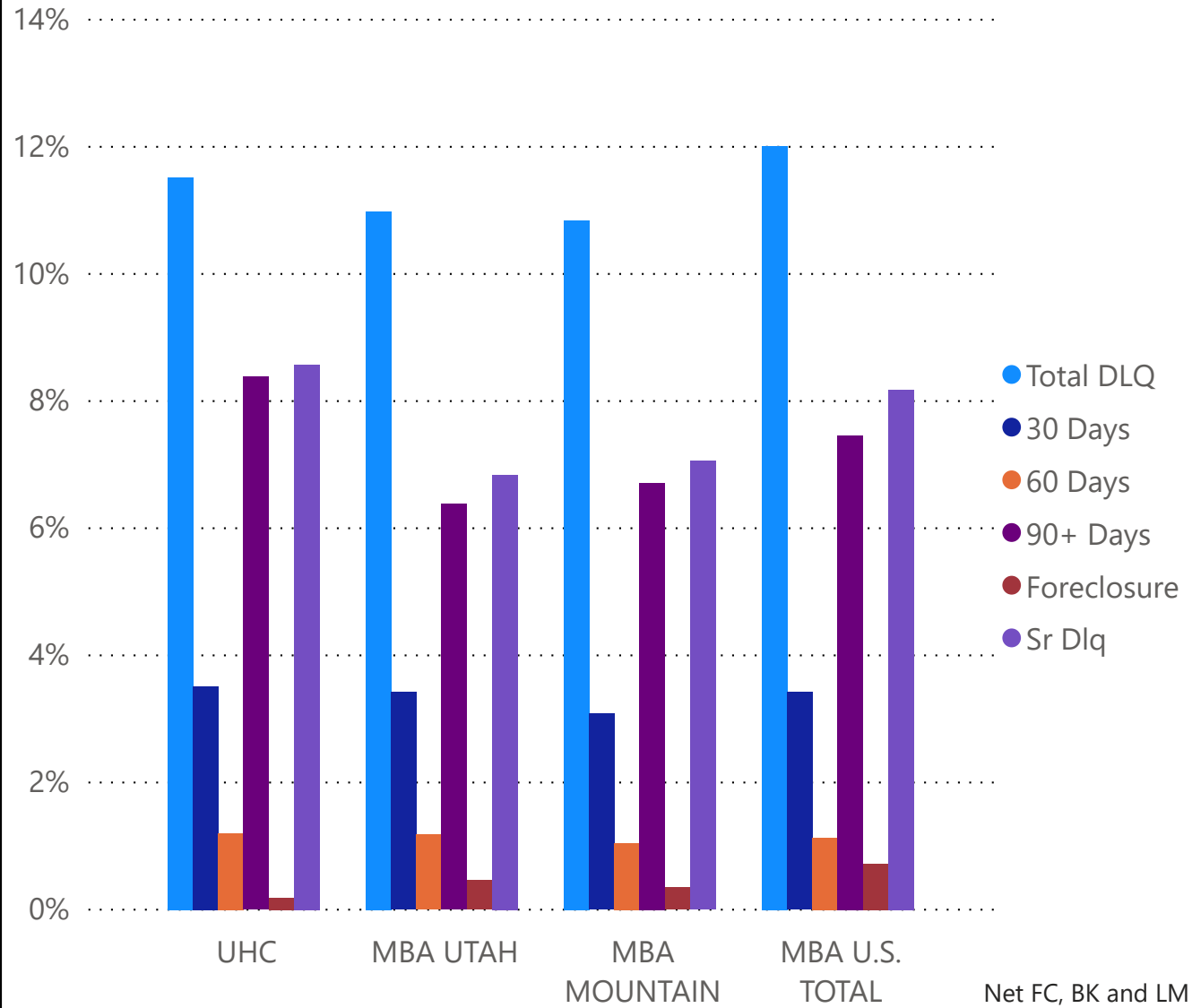
Score Delinquency 10/31/2021



NoMI Delinquency 10/31/2021

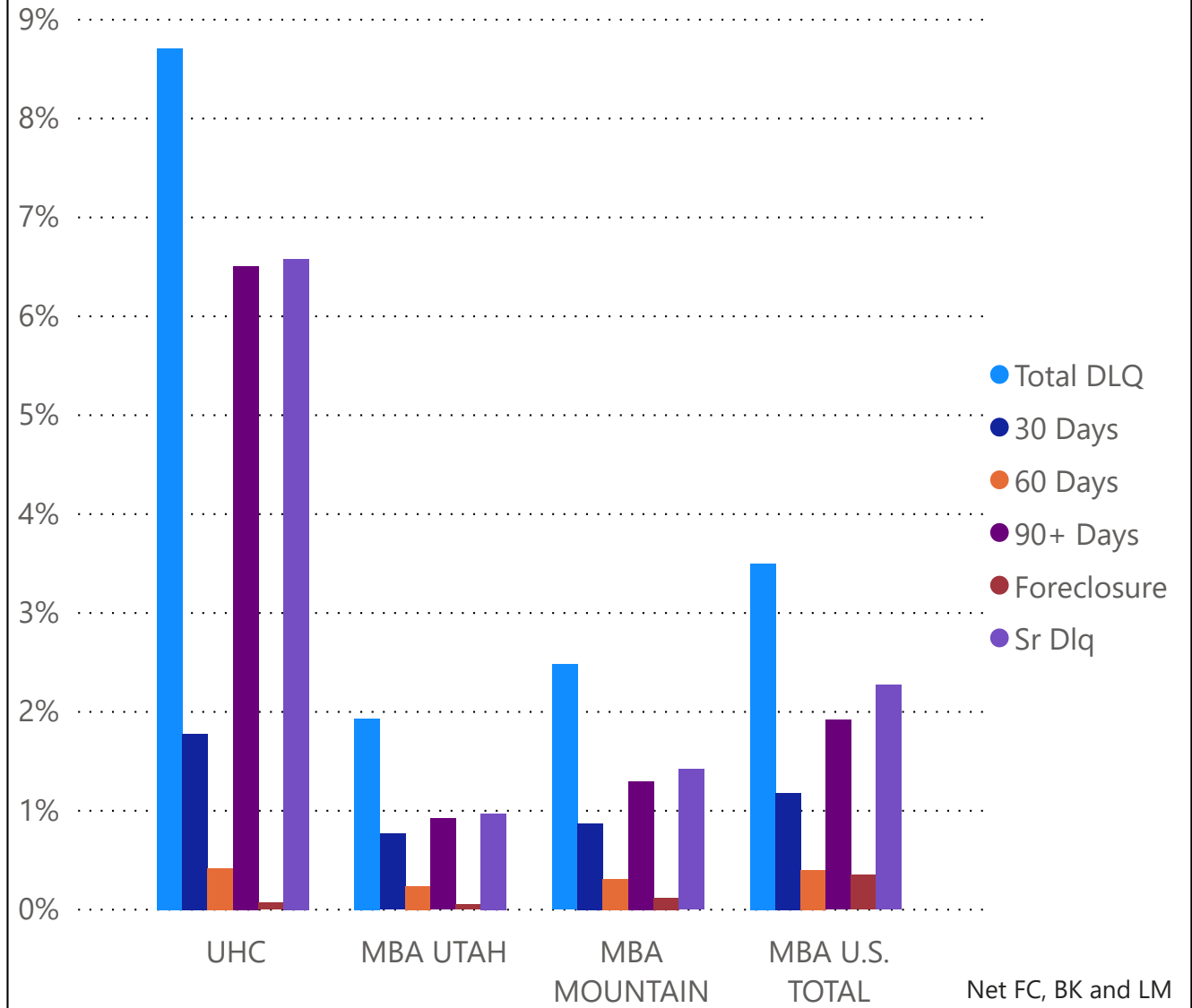


UHC vs MBA Servicing Q3: FHA FRM Loans



UHC vs MBA Servicing Q3: FHA FRM Loans						
Org-Area (groups)	Total DLQ	30 Days	60 Days	90+ Days	Foreclosure	Sr Dlq
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MBA U.S. TOTAL	12.01%	3.42%	1.13%	7.46%	0.72%	8.18%

UHC vs MBA Servicing Q3: Conventional FRM Loans

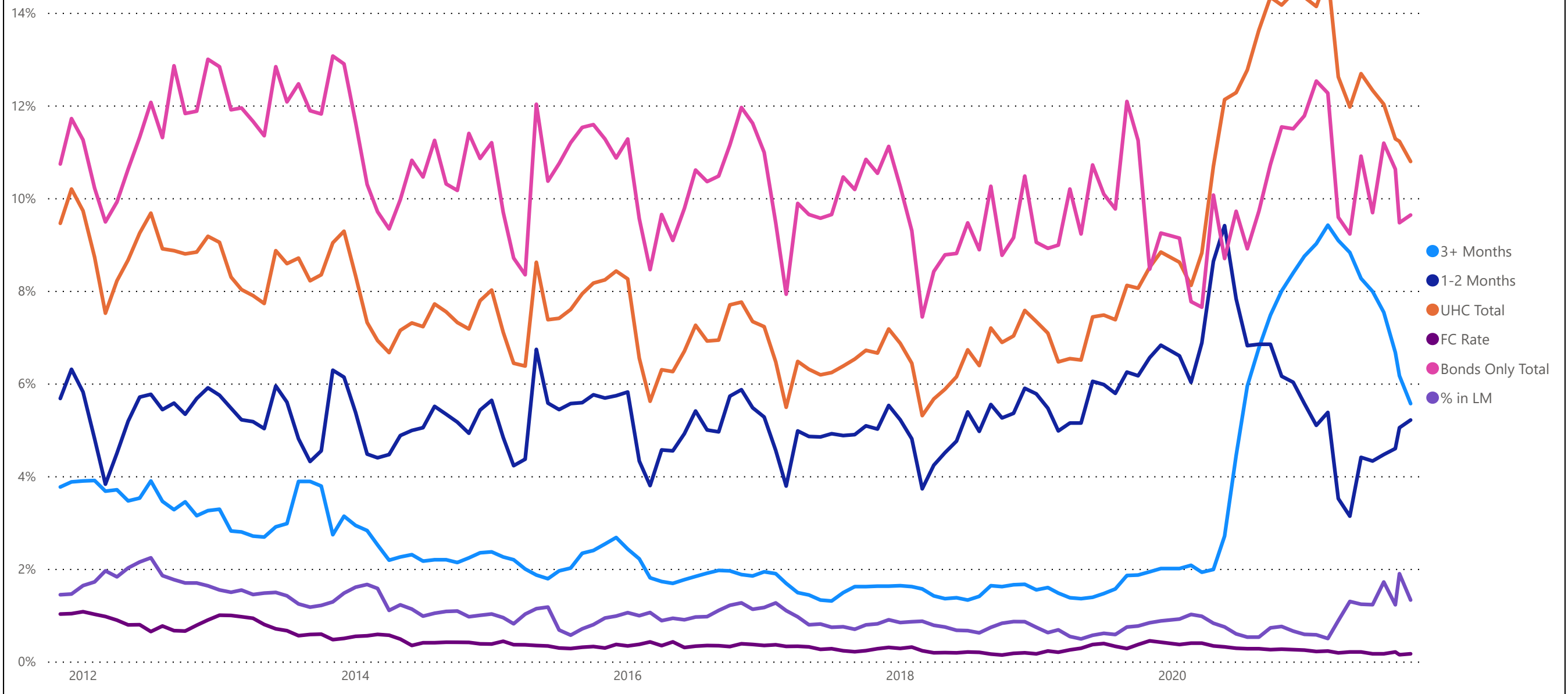


UHC vs MBA Servicing Q3: Conventional FRM Loans						
Org-Area (groups)	Total DLQ	30 Days	60 Days	90+ Days	Foreclosure	Sr Dlq
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MBA MOUNTAIN	2.48%	0.87%	0.31%	1.30%	0.12%	1.42%
MBA U.S. TOTAL	3.50%	1.18%	0.40%	1.92%	0.35%	2.27%

Nov 15, 2021 03:24:55 ...
Last Refreshed (Local)

Data Source: Quarterly Comparison Data

UHC Single Family Delinquency and FC Rates



10/31/2011 10/31/2021

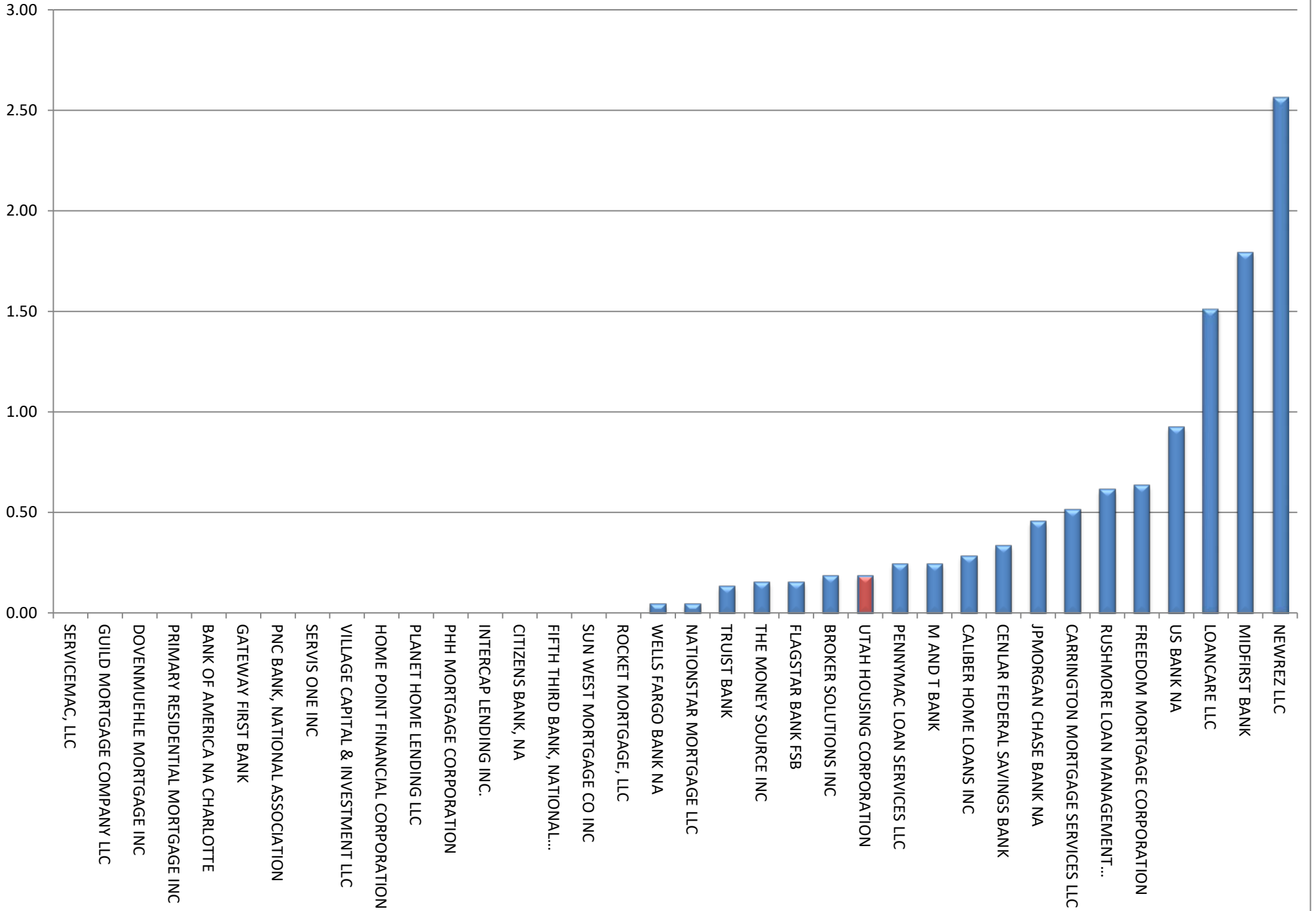


Nov 15, 2021 03:24:55 PM

Last Refreshed (Local)

Data Source: EOM DLQ and FC Rates 1992-Current

HUD Data: FHA Loan Foreclosure Rates for Utah 10-31-2021



Active FHA Portfolio as of 10/31/2021

