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TENNESSEE HANDBOOK SUPPLEMENT

Policies included in this state supplement are intended to be viewed in conjunction with WFS, Inc.'s Handbook, and may govern only certain employees. In the case where a state policy is more generous than its counterpart contained in WFS, Inc.'s Handbook, the more generous policy will govern. WFS, Inc., at its option, may change, delete, or discontinue parts of this supplement.

Employment Eligibility and Work Authorization

WFS, Inc. participates in the Electronic Verification System (E-Verify) to electronically verify the work authorization of newly-hired employees. E-Verify is an internet-based program that compares information from an employee's Form I-9 to data contained in the federal records of the Social Security Administration and the Department of Homeland Security to confirm employment eligibility. The Company does not use E-Verify to pre-screen job applicants.

The Company is committed to honoring all terms and conditions of E-Verify. Employees who do not contest a Tentative Nonconfirmation, or who receive a Final Nonconfirmation or No Show, are subject to immediate termination of employment.

The Company will not tolerate any form of discrimination or harassment prohibited by federal, state, or local law, including discriminatory treatment based on an individual's national origin or citizenship status. Employees who believe they have been subject to discrimination or harassment, including during the Form I-9 and E-Verify process, should immediately report the matter, as further discussed in the policies regarding discrimination and harassment set forth in the Handbook. The Company prohibits retaliation against employees for making such complaints.

Smoke-Free Workplace

The Company prohibits smoking in the workplace except in areas specifically designated as smoking areas. The Company has posted signs to help employees identify areas where smoking is allowed and areas where it is prohibited. Employees wishing to smoke must do so outside company facilities or in designated smoking areas during scheduled work breaks.

Employees who observe other individuals smoking in the workplace in violation of this policy have a right to object and should report the violation to their supervisor or another member of management. Employees will not be disciplined or retaliated against for reporting smoking that violates Tennessee law or this policy.

Employees who violate this policy will be subject to disciplinary action up to and including termination of employment.

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Abusive Conduct Prevention

It is the Company's policy to provide a work environment that is free from abusive conduct. Accordingly, the Company will not tolerate abusive behavior in the workplace and expects employees to perform their jobs productively during working hours and refrain from engaging in malicious, patently offensive, threatening, violent, or other abusive conduct or behavior.

For purposes of this policy, "abusive conduct" refers to acts or omissions that would cause a reasonable person, based on the severity, nature, and frequency of the conduct, to believe they were subject to an abusive work environment. Examples of abusive conduct in the workplace include:

- Repeated verbal abuse;
- Verbal, nonverbal, or physical conduct of a threatening, intimidating or humiliating nature; or
- The sabotage of an employee's work performance.

Abusive conduct does not include reasonable oversight, such as performance reviews, coaching, requests or the exercise of other supervisory responsibilities.

Protection Against Retaliation

The Company prohibits retaliation against an employee for using the Company's complaint procedure in accordance with this policy, reporting proscribed abusive conduct or filing, testifying, assisting, or participating in any manner in any investigation, proceeding, or hearing conducted by a governmental enforcement agency. Prohibited retaliation includes, but is not limited to, termination, demotion, suspension, failure to hire or consider for hire, failure to give equal consideration in making employment decisions, failure to make employment recommendations impartially, adversely affecting working conditions, or otherwise denying any employment benefit.

How to Report Incidents of Abusive Conduct and/or Retaliation

Employees who believe they have been subjected to abusive conduct or retaliation in violation of this policy, or who are aware of such behavior perpetrated against others, should immediately provide a written or verbal report to their supervisor, any other member of management, or the Human Resources department.

Employees are not required to make a complaint directly to their immediate supervisor or to the individual alleged to have exhibited the abusive conduct. Supervisors and managers who receive complaints of misconduct must immediately report such complaints to the Human Resources department, which will attempt to resolve issues internally.

When a report is received, the Company will conduct a fair, timely, thorough, and objective investigation. The Company expects all employees to fully cooperate with any investigation conducted by the Company into a complaint of proscribed abusive conduct.

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The Company will maintain confidentiality surrounding the investigation to the extent possible and to the extent permitted under applicable federal and state law.

Upon completion of the investigation, the Company will communicate its conclusion as soon as practical. If the Company determines that this policy has been violated, remedial action will be taken, commensurate with the severity of the offense, up to and including termination of employment. Appropriate action will also be taken to deter any such conduct in the future.

Meal and Rest Breaks

In addition to the information provided in the Meal and Rest Break policy in the Handbook, employees scheduled to work 6 hours are entitled to an unpaid 30-minute meal break. This meal break may not be scheduled during or before the first hour of scheduled work activity.

Employees who are unable to take all of the meal breaks to which they are entitled in accordance with this policy, or who have been prevented or discouraged from taking a break to which they are entitled under this policy, should immediately notify Human Resources Department.

Political Opinions

The Company prohibits any person from coercing or directing employees to vote for any measure, party, or candidate for office. It is also a violation of company policy for any person who may be a candidate for elected office to threaten to terminate an employee who votes or does not vote for that candidate or for a particular policy or measure.

The Company will not terminate an employee because the employee exercises, or does not exercise, the right to vote. Additionally, the Company will not distribute any statements or reports intended to intimidate or coerce employees into voting or not voting for a particular candidate or measure.

Pregnancy Accommodation

The Company will provide employees and applicants with a reasonable accommodation for medical needs arising from pregnancy, childbirth, or related medical conditions, unless doing so would impose an undue hardship on the operation of the Company's business, consistent with Tennessee law.

Reasonable accommodations include, but are not limited to: making existing facilities readily accessible and usable; providing more frequent, longer or flexible breaks; providing access to a private place other than a bathroom stall to express breast milk; modifying a food or drink policy; modifying seating or, if the employee's job requires standing, allowing more frequent opportunities to sit; providing assistance with manual labor and/or limits on lifting; allowing a temporary transfer to a vacant position; providing job restructuring or light duty, if available; acquiring or modifying equipment, devices or

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an employee's work station; modifying work schedules; and allowing flexible scheduling to accommodate prenatal visits.

Unless the Company does so or would do so for other classes of employees who need a reasonable accommodation, accommodation under this policy does not include hiring new employees that the Company would not have otherwise hired; terminating any employee, transferring any employee with more seniority or promoting any employee who is not qualified to perform the job; creating a new position; compensating an employee for break time that would not otherwise be compensated; or constructing a permanent, dedicated space for expression of breast milk.

The Company may request that an employee seeking any of the following accommodations under this policy provide a medical certification from a health care professional: (1) temporary transfer to a vacant position; (2) job restructuring; (3) light duty; or (4) an accommodation requiring time away from work. During the time when an employee is making good-faith efforts to obtain medical certification, the Company will not take adverse action against the employee related to their need for an accommodation. It will engage in a good-faith interactive process to determine if a reasonable accommodation can be provided, absent undue hardship.

The Company will not take adverse action against an employee because they request or use reasonable accommodations in accordance with this policy. Employees who have questions or concerns regarding this policy or who would like to request an accommodation should contact the Human Resources Department.

Lactation Accommodation

The Company will provide a reasonable amount of break time to accommodate an employee desiring to express breast milk for the employee's infant child. If possible, nursing mothers should take time to express breast milk during their regular meal and/or rest breaks. If the break time cannot run concurrently with meal and/or rest breaks already provided to the employee, then the break time will be unpaid for nonexempt employees. Where these additional breaks are required, employees should work with their supervisor to schedule them.

The Company will make reasonable efforts to provide employees with access to a private location near their work area for the purpose of expressing milk. Employees should discuss with their supervisor or the Human Resources department the location to express and store their breast milk and to make any other arrangements under this policy. The Company reserves the right not to provide additional break time or a private location for expressing breast milk if doing so would substantially disrupt the Company's operations.

Employees should provide reasonable notice to the Company that they intend to take breaks for expressing breast milk upon returning to work.

The Company will not demote, terminate, or otherwise take adverse action against an employee who requests or makes use of the accommodations and break time described in this policy.

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Emergency Responder Leave

Any employee who serves as a volunteer firefighter or a volunteer rescue squad worker may be late to or absent from work to respond to an emergency that occurred prior to the time the employee was scheduled to report to work. Time off will be unpaid, except that exempt employees may be paid, as required by applicable law. An employee must make a reasonable effort to notify the Company that they will be absent from or late to work.

Active volunteer firefighters may be permitted to leave work to respond to fire calls during the employee's regular hours of employment without loss of pay, vacation time, sick leave or earned overtime accumulation. Any employee who is an active volunteer firefighter and who worked for more than four hours the prior day or night as a volunteer firefighter in an emergency may also be permitted to take off the next scheduled work period within 12 hours following such emergency as a vacation day or sick leave day without the loss of pay. If the employee is not entitled to a vacation day or sick leave, they may take the time off without pay.

Employees requesting leave under this policy must provide the Company with a written statement from the supervisor or acting supervisor of the volunteer fire department or rescue squad stating that the employee responded to an emergency and listing the time and date of the emergency.

School Activities Leave

WFS, Inc. provides up to 24 hours of unpaid leave during any 12-month period to enable our employees to participate in their children’s qualifying school-related events.

Qualifying school events include activities where your child is directly involved as a participant or as a subject, and are sponsored by the school or an associated organization, such as:

- A student performance in a concert, play, or rehearsal.
- A school team’s sporting game or practice.
- A meeting with a teacher or counselor.
- Any similar activity.

If the activity is foreseeable, you must provide at least ten calendar days’ advance notice of your need for leave. If it is not foreseeable, you must provide notice as soon as possible. Employees may use available vacation time to receive pay during this leave, which is otherwise unpaid.

Parental Leave

Eligibility and Leave Entitlement

Full-time employees, employed with the Company for at least 12 consecutive months, are eligible for up to four months of leave for adoption, pregnancy, childbirth and/or nursing an infant. For leaves taken due to adoption, the four-month period will begin at the time the employee receives custody of the child.

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Leave under this policy will run concurrently with any other leave to which the employee is entitled, including, when applicable, the federal Family and Medical Leave Act (FMLA).

Pay and Benefits During Leave

Leave taken under this policy will be without pay. Such leave will not affect an employee's right to receive benefits such as vacation time, sick leave, bonuses, advancement, seniority, length of service credit, benefits, plans, or programs for which the employee was eligible on the date the leave began.

The Company will not pay for the cost of any benefits, plans, or programs during a leave of absence taken under this policy unless otherwise required to do so by law. For example, employees may be entitled to certain health care benefits under the Fed-FMLA if the time off qualifies for protection under that law.

Reinstatement

Employees will be restored to their previous position, or to a similar position with the same status, pay, length of service credit and seniority as they had on the date their leave began, provided they give the Company at least three months' advance notice of the anticipated date of departure for such leave, the length of the leave and the employee's intention to return to full-time employment after the leave.

The following employees will not forfeit the right to reinstatement solely because they failed to give three months' advance notice:

- Employees who are prevented from giving the required three months' notice because of a medical emergency that necessitates that the leave begin earlier than originally anticipated; and
- Employees who are prevented from giving three months' advance notice because the notice of adoption was received less than three months in advance of the leave.

Employees may be denied reinstatement if:

- The employee's job position is so unique that, after reasonable efforts, the Company is unable to fill the position temporarily;
- The Company learns that the employee actively pursued other employment opportunities during the leave period; or
- The Company learns that the employee worked part-time or full-time for another employer during the period of leave.

The Company will notify an employee that they will not be reinstated as soon as it learns that one of the above conditions applies.

Military Leave

In addition to the military leave rights set forth in the National Handbook, Tennessee employees who are members of the Tennessee army and air national guard, the

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Tennessee state guard or the Civil Air Patrol and who are on active state duty will be allowed an unpaid military leave of absence when ordered to duty or training in the service of the state of Tennessee, including the performance of duties in an emergency. Such employees are also entitled to reemployment under the same conditions as provided by the federal Uniformed Services Employment and Reemployment Rights Act (USERRA) to servicemembers who are called to federal active service.

To be eligible for this leave and reemployment, employees must notify the Company of their intent to return to employment following military service in accordance with the following timing requirements:

- Individuals whose period of service was fewer than 31 days must report to work not later than the beginning of the first full regularly scheduled work period on the first calendar day following the completion of the period of service, safe transport to the individual's residence and an additional eight-hour period, unless reporting for work within that time period is not reasonably practicable through no fault of the person, in which case the person must report for work as soon as reasonably practicable;
- Individuals whose period of service was more than 30 but fewer than 181 days must report to work not later than 14 days after completion of the period of service, unless reporting for work within that time period is not reasonably practicable through no fault of the person, in which case the person must report for work as soon as reasonably practicable; and
- Individuals whose period of service was for more than 180 days must submit an application for reemployment within 90 days after the completion of the period of service.

Employees should provide advance notice of official orders calling them to active state duty, unless it is impossible or unreasonable to do so under the circumstances of their call to duty.

Leave under this policy will be unpaid, except that exempt employees will not incur any reduction in pay for a partial week's absence.

An absence for ordered duty or military training will not result in loss of time, pay that is not explicitly related to leave of absence time, regular leave, or vacation time. It will not result in the impairment of the efficiency rating.

Veterans' Day Leave

Employees who are a former member of the armed forces of the United States, or a former or current member of a reserve or Tennessee national guard unit who was called into active military service of the United States will be given Veterans' Day as an unpaid holiday if the veteran employee provides WFS, Inc. with at least one-month's written notice of the intent to take Veterans' Day off as an unpaid holiday, the veteran employee provides WFS, Inc. with proof of veteran status, and the veteran employee's absence,

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either alone or in combination with other veteran employee's absences, will not cause WFS, Inc. significant economic or operational disruption.

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In addition to the information provided in the Voting policy in the Handbook, employees must request the need to use voting leave by noon on the day prior to the vote or election. These requests must be made to the employee's supervisor or the Human Resources Department. Employees will be provided with working time off to vote, not more of which than 3 hours will be paid, when the employee does not have three or more hours before their shift begins or after their shift ends in which to vote while polls are open.

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