

Stewart's

Plant & Ridge

PERSONNEL MANUAL

We are Closer to You

with our customers, shops, and partners

Stewart's is an employee and family owned company operating over **350** convenience stores in upstate New York and Vermont, along with a dairy/ice cream plant, a distribution center and offices in Saratoga Springs, NY.

We are a stable, debt-free, and successful company in a growing industry because our approximately 40% employee ownership, strong market position, and owning most of our real estate, gives us the control to take a long-term approach to our business. Having our own Plant and Distribution Center integrated with our shops provides support and allows them to be more effective and creates a more rational environment where we don't have to pretend or avoid issues, putting us in a position to do what we want to versus what we have to.

With over a billion and a half dollars in annual sales and approximately 5,000 partners, we are viewed as a large company but we are really 400 small groups in shops or departments that can function very effectively. This allows us to balance the market sensitivity and efficiency of a small operation with the support of a larger organization. In this Small Is Nicer environment (SIN), everybody knows who is effective and what is going on. We use awareness rather than following a set of rules so we can be fair and react to various situations, which creates a more enjoyable atmosphere for both partners and customers. It is what makes us so different from companies that are big, structured, and impersonal.

Our personnel manual is a single piece of paper, simply written so you can understand how to interact and grow most efficiently with Stewart's. "We are here for our customers" who make our business possible. That is why it is so important that we are courteous to our customers and our fellow partners. The power of being courteous creates trust while building a pleasant and fun atmosphere. We are able to share with our customers Stewart's quality, service, and value while giving back to our communities. The customers in return do a lot to help us run the business and make our shop a true part of the community.

As a partner, you should understand "why" things are to be done and should not just be doing them because someone said so. We use the SHARE acronym below to review both yours and your supervisor's performance.

Sell is the ability to influence people positively in many ways.
Honest is about being open and candid, so people trust both your intent and ability.
Activity is the physical and mental energy to be effective.
Reasons are your ability to understand, accept, and teach logical solutions versus being confined by a lot of rules.
Eternals are understanding the impact our personal issues, family, and friends have on our job and fellow partners.

FEDERAL AND STATE LEAVES

FAMILY AND MEDICAL LEAVE ACT (FMLA)

Allows eligible partners, with one year of service & 1250 hours, to take up to 12 weeks unpaid leave for specified family, military and medical reasons. It also allows twenty-six unpaid work weeks of leave during a single 12-month period to care for a covered service member with a serious injury or illness if the eligible employee is the service member's spouse, son, daughter, parent, or next of kin (military caregiver leave). A poster providing more information is located in each shop.

SHORT TERM NYS DISABILITY BENEFITS

Payments for disability due to illness, injury or maternity:

- *50% of average weekly wage (8 weeks) up to a max of \$170/week.
- *Payable for a maximum of 26 weeks.
- *All claims must be signed by a licensed physician.
- *Coverage begins on 8th day absent from work.
- *Claims can be submitted directly to Anthem Insurance Company.

STEWART'S MATERNITY LEAVE PROGRAM

This benefit is designed to give our partners peace of mind when they have a child. Stewart's offers NYS Disability plus the Stewart's Maternity Leave Program, which pays you the difference between what NYS Disability pays and your average weekly wage. To qualify you must be an active ESOP participant and apply for NYS Disability.

- *Up to 6 wks pay for natural childbirth and 8 wks pay for a Cesarean Section.
- *The maternity leave check will be taxed and any deductions from your normal paycheck (health/dental ins, flexible spending, etc.) will be deducted.
- *The gross amount paid to you under the Maternity Leave Program will be included in your ESOP calculation, however dollars paid under NYS Disability will not.
- *Payments under the Maternity Leave Program will start on the child's date of birth.

NYS PAID FAMILY LEAVE (PFL)

Full-time partners (20+hrs/wk) after 26 weeks and part-time partners (under 20hrs/wk) after 175 days of employment, will be eligible for NYS Paid Family Leave. This benefit allows paid time off to care for a family member with a serious health condition, bond with a baby, or prepare for a military deployment. Partners are eligible for 12 weeks of paid time off at 67% of their avg. weekly wage, max of \$1150.49/wk. This benefit is funded by a NYS required deduction of .373% of your weekly wage with an annual max of \$333.25. Only one employee at a time can receive PFL to bond with the same child or care for the same family member. Seasonal partners can waive this benefit through a sign off. A poster providing more information is available in each shop.

WORKERS COMPENSATION INSURANCE

Payments for lost wages and/or medical expenses if you are injured on the job:

- *2/3 of avg wkly wage (w/i 52 wk. period), up to a max of \$1145/week. (July '23 - July '24)
- *Must notify Supervisor/Personnel Dept immediately to report an accident.
- *Coverage begins on the 8th day absent from work; if out over 14 days, coverage goes back to day 1.
- *Stewart's will file the claim on your behalf.
- *Fraud is a felony, punishable by fines and/or prison time.

You have the option to continue your benefits or discontinue coverage while out on leave. If you choose to continue your benefits, payment is required at least once every 4 weeks.

BEREAVEMENT LEAVE

For ESOP participants, we pay you up to 3 days for any missed work time due to the passing of an immediate family member: parents, grandparents, siblings, spouse, children, mother-in-law or father-in-law.

STEWART'S FEDERAL CREDIT UNION

Stewart's also offers our own Credit Union, which is a full-service financial institution. Our services include checking, savings, clubs, CD's, FREE App, bill pay, Deposits (mobile deposits), loans, VISA debit and ATM cards. With a Stewart's FCU VISA or ATM card, you will get a total of 5 FREE ATM withdrawals per month at any Stewart's Shops location. For more info, please contact the Credit Union at ext. 3900 or visit www.stewartscu.com.

COMPANY/DISTRICT POLICY NOTES

Fairness: In order to have a safe and positive work environment, problems such as alcohol/substance abuse, absenteeism/tardiness, sexual harassment, profanity, bigotry or theft will not be tolerated. For all new partners, passing a pre-employment drug test is necessary prior to starting. If you have a break in service greater than 90 days, you will be required to take a drug test prior to returning. All Plant and Ridge partners will participate in random, post-accident, and reasonable suspicion drug and alcohol testing as well. Use or possession of marijuana or alcohol on company property will not be tolerated.

Firearms are not permitted on company property.

Holiday pay: Designated holidays are New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving and Christmas. Holiday hours available are shown as "holiday time" on your pay stub. If you work a Holiday, you will be paid 1 1/2 times your normal pay rate. You must work your scheduled shift before, on, and after the holiday to be eligible for holiday pay. The max amount of holiday hours you can carry is 96.

Shop Discount Program: Full time partners receive a 10% discount on most non-sale items at your designated discount shop: Marion Ave, West Ave, Greenfield, Bluebird Road or Bottom of the Hill. This discount is provided for partners only and does not apply to gas, lottery, gift certificates or promotional items.

Complimentary Snacks: Items in break rooms are for consumption while partners are working and may not be taken home.

Shift Differentials: \$1.50/hr is added to your base pay if you start work between 12pm and 4am. Another \$1/hr is paid for shifts on Sunday.

Lunch/Coffee Breaks: Partners who work a shift of 6 hours or more need to punch out for a half-hour meal break. Two paid 10-min breaks are given in an 8-hour shift.

Smoking: NYS law allows for smoking in outside areas only. At the Plant, there are 4 designated smoking shelters outside the main exits of Building #1 and Building #2. At the Ridge, there is a smoking shelter located outside the 2nd entrance. Partners are permitted to smoke in these areas only. (Includes vaping)

Security: To ensure a safe work environment, all partners are responsible for understanding and following our Plant and Ridge security programs, including full uniform, use of prox cards, carrying ID badges, and use of visitor passes while at both the Plant and Ridge.

Safety: Our goal is to promote safe procedures and employee awareness. OSHA guidance and company training protects partner safety and product sanitation. Safety glasses, earplugs, helmets and hair coverings are provided and must be worn in specific locations. Most jewelry may not be worn in production areas. Failure to comply may result in termination.

STATE UNEMPLOYMENT INSURANCE

Benefits are paid based on reason for termination. Voluntary departure, policy violations, missing work shifts, theft, and insubordination may not qualify an individual to collect. Claiming unemployment insurance fraudulently is a serious offense and can lead to severe penalties, including criminal prosecution and imprisonment. Our employer ID# is 54110564

SUPPLEMENTAL INFORMATION FOR EACH OF OUR PLANS

Name of Plan	Type	No.	Year
Group Health Insurance Plan	Welfare	505	Jan-Dec
Stewart's ESOP	Pension	001	Jan-Dec
Group Dental Plan	Welfare	502	Jan-Dec
Flexible Spending Account	Welfare	501	Jan-Dec

Participating Employers

Stewart's Shops Corp Employer ID# 14-1323607

Plan Administrator (and agent for service of legal process)

Stewart's Shops Corp
P.O. Box 435, Saratoga Springs, NY 12866
(518) 581-1200

NY Workers Comp.
Chubb Insurance
FutureComp
855 Route 146
Clifton Park, NY 12065
(518) 514-3628
self-insured

VT Workers Comp.
Chubb Insurance
New England Claims Office
ESIS
82 Hopmeadow Street
Simsbury, CT 06070
800-851-7099

Delta Dental Plan

1 Delta Drive, Mechanicsburg, PA 17055
(800) 932-0783
Group #1353

Anthem BlueCross

PO Box 1407
Church Street Station, New York, NY 10008
Group - L06213

Claim for Benefits: Claims for benefits must be filed on forms available in the Personnel Dept. In the event a claim for benefits is denied, a written notice will be given to the claimant within 90 days. The claimant may request a review of the decision within 60 days thereafter.

Operation of Plans: This booklet is intended only as a brief description of the Plans. The actual Plan documents rule in all cases. Stewart's Board of Directors may terminate or modify any partner benefit plan, described in this booklet, by a formally approved resolution at a regularly constituted Board meeting held in accordance with the established process of the Board.

STATEMENT OF ERISA RIGHTS

As a participant in each of our Plans, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to: (1) Examine, without charge, at the plan administrator's office and at other specified locations, all plan documents, including insurance contracts, and copies of all documents filed by the plan with the U.S. Department of Labor, such as detailed annual reports and plan descriptions. (2) Obtain copies of all plan documents and other plan information upon written request to the plan administrator. The administrator may make a reasonable charge for the copies. (3) Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report. In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer or any other person, may discharge or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA. If your claim for a benefit is denied in whole or in part you must receive a written explanation of the reason for the denial. You have the right to have the plan administrator review and reconsider your claim. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the plan administrator and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$100 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. If it should happen that plan fiduciaries misuse the plan's money, or you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees for example, if it finds your claim is frivolous. If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest Area Office of the U.S. Labor-Management Services Administration, Department of Labor.

This booklet is not representative of an implied employment contract.

	ESOP	Health Insurance	Dental Insurance	Telemedicine	Paid Sick Leave (PSL)	Maternity Benefit
Eligibility	* Age 19 * 500 hrs/qtr or 1000 hrs/yr, whichever occurs first (based on pay dates within qtr/yr)	* 2 months service * F/T status * Work minimum of 30hrs/wk	* 2 months service * F/T status * Work minimum of 30hrs/wk	* 2 months service * F/T and P/T status	* All partners are eligible for Paid Sick Leave (PSL) in their first year of employment *Accrue 1 hour for every 30 hours worked, up to max of 56 hours	* ESOP participant at the time of delivery * Benefit begins on date of child's birth
Benefit	* 100% Company contributed \$, based on profits, to Trust Fund for participants \$'s become yours over 6 years, starting with 20% >2 yrs and +20%/yr thereafter. Must maintain 1000hrs/yr. 2 years = 20% 3 years = 40% 4 years = 60% 5 years = 80% 6 years = 100%	Annual election Stewart's self-insured plan Co. contributes towards wkly exp Empl \$ wkly cost for fam/ind done on a pre-tax basis Ann. Deductible Family \$1000/year Ind \$500/year 2024 Wkly Rates: Family \$156.00 Ind \$59	Annual election Delta Dental Ins participating dentists Empl \$ wkly cost for fam/ind done on a pre-tax basis Coverage provides 80-100% prev/gen 50% major services Annual Max \$1500/person 2024 Wkly Rates: Family \$16.50 Ind \$7.25	No cost if enrolled in Stewart's health plan \$2 post-tax weekly deduction without Stewart's health plan Unlimited free consults with a physician for primary care, urgent care and mental health via phone or video Available 24/7, anywhere in the US Download the "Sam by UCM" app or call 1-844-484-7362 for a consult	FT/PT Status Parners (25+ hrs/wk) Eligible for PSL in first year Accrual rate will increase during the second year of employment. PT (less than 25 hrs/wk)/Temp: • Eligible for PSL only, max of 56 hours/year Use PSL and benefit time in 1 hour increments Unused PSL is forfeited upon seperation of employment Available balance is shown on paycheck	This benefit pays you the difference between what NYS Disability pays and your average weekly wage Benefit begins on child's date of birth and continues up to 6 wks for natural childbirth and 8 wks for a cesarean section
Contact	Angela Mash x3415	Christina x3340	Christina x3340	Christina x3340	Personnel x3200	Karley DeDeyn x3420

This section of the manual contains important information concerning participant rights, under the Stewart's provided Plans and ERISA (Employee Retirement Income Security Act). Please read and retain this manual for future reference.

ESOP

This plan was primarily designed to share real ownership in Stewart's with our partners. Unlike a 401K, it's a 100% company paid benefit that provides financial security for you and your family at the time of your retirement. Stewart's started the Plan in 1974. In 2001, we converted to an Employee Stock Ownership Plan. The Plan value now is approximately \$780 million. As your account balance grows untaxed, your ownership in Stewart's increases. This is because the ESOP Trust, where the funds are invested, owns 40% of Stewart's. It is our desire that, in the future, all partners should participate in the ownership of Stewart's.

Annual company contribution and forfeiture amounts to approximately 15% of your annual wages

*Declared in December by Board of Directors.

*Contributed to participants who worked at least 1000 hrs in a year based on their gross earnings.

*Plan's welfare is contingent on Stewart's stability & growth.

*Stewart's financial position may affect funds available for withdrawal.

*Funds are invested in Stewart's stock and operating cash.

*Funds are invested in a trust by the Plan Trustees.

*Market conditions will dictate the trust earnings each year.

*Performance in the fund does not carry a guaranteed return rate.

*After enrollment, 1 yr credit for each Plan year you work 1000+ hrs.

*Vesting is the portion of your balance that belongs to you.

*Fully vested after 6 years of participation (1000 hours each year).

*If you retire, become disabled, or die your account becomes 100% vested.

*A disability must be certified by the SS Admin while you are still employed.

*Under certain circumstances, a partner who leaves Stewart's and is later rehired may get credit for that earlier service. Forfeited account balances will be reinstated if the number of years between employment dates is less than 5 years before the break began, and you repay the full amount distributed to you, if any, upon re-employment.

HEALTH INSURANCE

Stewart's recognizes the importance of health care for our partners and their families, offering a self-insured plan gives us the control to provide benefits that best fits their needs. The partner's portion of the health insurance is based on the total healthcare dollars spent each year so it is important for all of us to control our healthcare spending so that we can keep our health deductions down and our ESOP dollars growing.

The health plan covers inpatient and outpatient hospital care, surgery, maternity, emergency care, mental health care, home health care, physical therapy, treatment of alcohol/substance abuse, prescriptions, eye exams, frames and lenses or contacts, as well as doctor's office visits. Plan specifics like co-pays, limitations, and exclusions are detailed in the benefit packet, which you will receive upon eligibility.

Annual Deductible: \$500/year for individual, \$1000/year for family, after deductible is met, you begin paying copayments.

Cost of program is shared: The partner's portion is approx 40% of the total cost of coverage and is taken as a pre-tax deduction.

Coverage for Dependents Including: spouse; children, adopted children or stepchildren who are under age 26, or are not able to support themselves due to mental illness or disability.

DELTA DENTAL INSURANCE

Preventive and general services are 80% to 100% covered (includes periodontics) and major services are 50% covered (includes orthodontics). The partner's cost of dental insurance is a pre-tax deduction. Plan specifics, limitations, and exclusions are provided in the benefits packet upon eligibility.

ELIGIBILITY FOR HEALTH AND DENTAL BENEFITS

*All full time partners (30+hrs/wk) become eligible for health and dental insurance on the Monday following sixty (60) days of continuous active service, and then again at the beginning of each subsequent Plan Year. *Open enrollment occurs each November.

*Per IRS guidelines, election remains in effect for the entire Plan Year and is irrevocable unless it is due to the result of a change in family status (e.g., marriage, divorce, death of spouse or child, birth or adoption of child, or addition/ termination of qualified coverage).

FLEXIBLE SPENDING ACCOUNT

Each December, full time partners can elect a flexible spending account for the following year that can be used to pay for your deductible and other qualified medical/prescription/dental/vision expenses not covered by insurance. You will be provided a Benefit Card to pay for these expenses. You can elect any dollar amount to be deducted on a weekly, pretax basis, and put into an account. (The maximum election is \$3200/year and you can roll-over up to \$640 (Max) to the next plan year if you do not use all your dollars.) Health insurance participation is not mandatory to enroll in this program.

TELEMEDICINE

When you elect the Stewart's Health Plan, you and your covered dependents are automatically enrolled in a Telemedicine benefit through UCM Digital Health. All full-time and part-time partners, who are not enrolled in the health plan, can elect this benefit for a \$2 post-tax weekly deduction, whether you elect individual or family coverage. There is no cost to consult with a physician and no limit on how many times you can use this service. Be sure to download the app by searching "Sam by UCM" in the App Store or Google Play. You may also request a consult by dialing 844-484-7362. This service is available 24/7 and can be used for primary care, urgent care and mental health counseling.

COBRA

Identical benefits for health & dental may continue upon termination of employment.

*You pay 100% of total cost, plus a 2% administrative fee.

*A notice will be sent to your home explaining your rights for COBRA upon termination or when your hours are reduced.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

We are partnering with Adirondack EAP to offer a pilot program for partners and their family members at the Plant and Ridge. This is free for partners and provides short term, confidential counseling for concerns related to various topics including mental health, addictions, and financial/legal assistance. Additional information can be found in breakrooms or you can contact Personnel.

PAYCHECK INFORMATION

Pay Period runs Monday thru Sunday. To ensure you are paid for all the time you work, please inform your Supervisor of any changes to your schedule so you are paid for all the time you work.

Overtime is paid at 1.5 times regular rate of pay for hours worked over 40. We do not offer comp time for overtime.

Incentive: Earned weekly for exceeding department standards. You must be active to receive.

Partner Portal: To view your paycheck online, change personal info, etc., please call Personnel at ext. 3200 to receive login info.

Ombudsperson is available to help you resolve any concerns that you might feel uncomfortable discussing with your Manager. There is a list of ombuds people posted at the Ridge and Plant, or see Personnel.

NYS PAID SICK LEAVE(PSL)/BENEFIT TIME

These programs allow all partners to earn paid time off for sick time, vacation time, safe leave, or personal time. During the first year, all partners will be eligible for NYS Paid Sick Leave, which allows you to accrue 1 hour of paid time off for every 30 hours worked. Partners who work at least 25 hrs/wk will begin accruing at a higher rate during their second year of employment. The maximum amount of Benefit Time that a partner can accrue is 276 hours. Supervisor must approve all time off requests. Benefit Time is revocable under the following circumstances: Involuntarily termination due to dishonesty, theft, or policy violations or voluntarily termination without working out a proper notice. Please review the benefit time program for your work location.

YMCA MEMBERSHIP/PROGRAMS

Stewart's will pay 50% of any current ESOP plan participant's YMCA bills (excluding overnight camp and court fees). This benefit is for our partners, spouses and dependent children. Check request forms for reimbursement are available from Personnel Department, Partner Page on Website. The 50% paid by the company will be added to your next paycheck for tax purposes. Daycare payments count toward the \$5,000/\$2,500 government max. The total will be reported on your W-2. Membership requirements may apply.

LAKE PLACID CONDO

All partners in ESOP, after 1 year of service, will be eligible to use the condo for 2 nights per calendar year. Reservations are taken 6 wks in advance for Sunday through Thursday. A lottery drawing is held on the 15th of each month for Friday through Saturday (for the following month) and school vacation weeks. For reservations, call Mary x6325. We are required to add \$100/night (the value of the stay) into your next paycheck for tax purposes, resulting in a \$30 tax/night.

MAKE YOUR OWN SCHOLARSHIP

Philly Dake established the Make Your Own Scholarship to help parents with the high cost of a college education. She used the Make Your Own phrase to emphasize that students are in control of their education. The Make Your Own Scholarship has awarded over \$6.5 million in scholarships to Stewart's family members since 1999. Last year \$515,000 was awarded to 97 students.

DEATH BENEFIT ONLY PLAN

We provide this plan to our full time partners and their families for peace of mind in the event something unfortunate should happen while employed at Stewart's. This is a company paid benefit. You become eligible for this plan by working at least 1560 hours in two consecutive years (30 hrs/wk). The benefit is paid in a lump sum and taxable to your beneficiary.

*The benefit amount is determined by the years of full time service immediately preceding the date of death. After two years of service: \$25,000, 5 years: \$35,000 and after 10 years: \$50,000.

PARTNER MATCHING GIFT

Stewart's Shops and the Dake Family have an annual goal to donate \$9 million to local charitable organizations. Stewart's Shops and the two related family foundations will each donate \$3 million to thousands of local charities. We will match individual active Partner donations to approved non-profit organizations unless a significant donation has already been made. We cannot match pre-collected funds. We encourage our Partners commitment to philanthropy and tend to be more generous with donations to organizations in which they are involved. Call Donations @ ext. 2190 with questions.