

MEDCO HOLDINGS, INC.
POLICIES RELATING TO THE HEALTH, SAFETY AND
WELFARE OF EMPLOYEES

Health Insurance

1. Health insurance to substantially supplement the employees' SSS benefits is provided at the Company's expense once an employee has passed his/her probationary employment.
2. Regular employees may opt to increase their hospitalization coverage, however, the amount of premium in excess of the regular coverage shall be for their account.

Life Insurance

1. In addition to the benefits provided under SSS, the Company shall provide life insurance coverage for all employees once he/she has passed his/her probationary employment.
2. Regular employees may opt to increase their life insurance coverage, however, the amount of premium in excess of the regular coverage shall be for their account.

Medicines and First Aid Supplies

Over-the-counter medicines and first aid supplies can be readily obtained when reasonably needed.

Typhoons

The following procedures are to be followed in the event of typhoons and tropical storms approaching the Philippines:

1. Before Office Hours

In the event that signal no. 3 or a higher signal is raised prior to 9:00 a.m., the staff should not come to the office.

2. During Office Hours

As soon as signal no. 3 or a higher signal is raised, the office will close and all staff should proceed home. Employees who are at a client's office in these circumstances can also return home. It is the responsibility of the Department Head or his deputy to ensure an orderly exit of people from the office and should confer with the Administrative Officer when a storm is imminent.