

REIMBURSEMENT AGREEMENT
Costco Employee Benefits Program

I understand and agree to all of the following:

1. The Costco Employee Benefits Program ("Plan") does not cover any health expenses for an illness or injury if the expenses are, or may be, recoverable from any third party—for example, my insurance coverage, another person's insurance coverage, or a workers' compensation program. However, the Plan will advance payment of such expenses while I pursue a recovery from a third party, on the condition that I reimburse the Plan out of any payment that a third party makes to me, my family members, or my attorney in connection with the illness or injury (a "third-party payment").
2. The Plan has an equitable lien against any third-party payment, in the amount of all expenses paid by the Plan in connection with the illness or injury (and regardless of when the expenses are paid or incurred). In addition, the Plan has a "first dollar" right to reimbursement—that is, the Plan has the right to be reimbursed from the total amount of any third-party payment (without reduction for any costs or attorney's fees I may incur in pursuit of the recovery) before any amounts are paid to me or any other person. The Plan's right to reimbursement applies regardless of how the third-party payment is obtained (for example, by suit, settlement, or otherwise), regardless of whether the payment is formally allocated to payment of health expenses, and regardless of whether I am "made whole" by the payment.
3. The Plan has the right to *full* reimbursement. The Plan is not required to reduce its lien for any costs or attorney's fees I incur in obtaining a third-party payment, or for any other reason. However, notwithstanding the Plan's right to full reimbursement, the Plan's general policy is to reduce its lien to the extent it exceeds 1/3 of the total third-party payments. The Plan reserves the right not to offer this lien reduction if I (or my attorney) do not cooperate with the Plan.
4. I will promptly notify the Plan if I receive any third-party payment, and I will hold the total amount of the payment in an escrow or trust account acceptable to the Plan (or, if I am represented by an attorney, I will direct my attorney to hold the payment in trust). The Plan will notify me of the amount of its lien and I will promptly reimburse the Plan. I will not permit any funds to be disbursed to me, my attorney or any other person until the Plan informs me in writing that its lien has been satisfied.
5. After I have reimbursed the Plan out of my third-party payment, the Plan may pay no further expenses relating to the injury or illness (regardless of when such expenses are incurred), in the Plan's sole discretion. As a condition of paying any further expenses, the Plan may require that I continue to hold up to 1/3 of the total third-party payment in a trust or escrow account for the purpose of reimbursing the Plan.
6. I will cooperate with the Plan's right to reimbursement, including by promptly providing any information requested by the Plan in connection with my third-party claim or third-party payment and by not taking any action which will prejudice the Plan's right to reimbursement. All benefits advanced by the Plan in connection with the injury or illness are made in reliance on my agreement to cooperate with the Plan and to promptly reimburse the Plan out of any third-party payment. If my attorney or I fail to do so, the Plan will stop advancing benefits, and the expenses previously advanced by the Plan will become immediately due and payable and will be considered an overpayment of benefits under Plan terms. The Plan will be entitled to recoup the overpayment by reversing the claims paid, and/or by offsetting the amount of the overpayment from any future benefit payments to me and/or my covered family members. In addition, the Plan may bring legal action against me for unjust enrichment, to seek a constructive trust, or to otherwise enforce the terms of the

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Ethical Theory and Business Denis G. Arnold, Tom L. Beauchamp, Norman E. Bowie, 2020 Ethical Theory and Business is the authoritative guide to business ethics and CSR with cutting edge theoretical readings and cases

Employee and Union Member Guide to Labor Law, 1981

Food Safety Nina E. Redman, 2007-05-22 This work is a detailed survey of food safety issues today from E. coli contamination in fruits and vegetables to food production practices that increase antibiotic resistance. Is our food safe? Much of the corn, soybeans, and canola oil we eat has been genetically modified, but we don't know the long-term effects of GM foods on our health and the environment. We also consume antibiotic-resistant strains of bacteria through the meat we eat, and we face new threats like mad cow disease, avian flu, and bioterrorism. *Food Safety: A Reference Handbook* Second Edition provides a broad, readable, and level-headed overview of these and other food safety controversies. Through a combination of statistics and substantive information, it delineates the nature and scope of the issues. It also introduces readers to the researchers, activists, industries, and government agencies that play a role in the battle for food safety, an issue that impacts us all.

Expanding Public Employee Religious Accommodation and Its Threat to Administrative Legitimacy James N. Szymbalak, 2018-09-20 In the wake of same-sex marriage legalization, most religious conservatives realize that they now share a minority viewpoint on many social issues. Such change has forced those formerly trying to forestall social evolution to instead seek legal recusal from engaging in matters that conflict with their religious beliefs. Not surprisingly, these recent legislative attempts to affirm religious free expression all focus upon the rights of the religious adherent while mostly failing to consider the potential harm to third parties. In the provision of government services, this omission can do significant, lasting damage to public perceptions of administrative legitimacy, often already perilously maligned. Should government officials be legally obligated to grant their employees religious accommodations that they know will result in negative public perceptions or worse, inflict dignitary harm among citizens seeking its services? This book draws attention to the threat to effective government that proposed expansions to religious accommodation laws can create. From damaging public opinion to the myriad implementation concerns such as what even constitutes a religious belief to be accommodated, these challenges should serve as a warning to legislators and religious accommodation advocates to reconsider application of these enhanced obligations to the civil service.

Wage and Hour Manual for California Employers Richard J. Simmons, 2010

Daily Labor Report, 2007-04

Labor Relations Reference Manual, 2002 Vols 9-17 include decisions of the War Labor Board

Doing Business God's Way Kingstone P. Ngwira, 2021-04-28 **DOING BUSINESS GOD'S WAY: An Informal Education in Business and Ministry** This book is a must-read and is a must-read book for entrepreneurs, corporate leaders, ministry and church leaders, university students, both at undergraduate and postgraduate levels. The book presents robust strategies which, if applied, will guarantee one's an ever-growing, successful great business.

Prof. Kingstone Prince Ngwira delivers to you in this book proven principles and concepts for a successful great business. It is

envisioned that anyone that reads this book and take the steps of applying the skills which have been highlighted will emerge a champion in running and growing a successful business Your success is not dependent on climate of your country Doing Business God's Way provides you with tested principles that will enable you fulfill your vision or your God given assignment no matter who you are and where you are TOPICS INCLUDE Getting Started How to Grow a Successful Business Exploits in Business Secrets of Success Releasing Your Potential *Workforce Management*, 2005 **Moody's OTC Industrial Manual**, 1995 Companies traded over the counter or on regional conferences **Walker's Manual of Western Corporations**, 1988 **Decisions and Orders of the National Labor Relations Board** United States. National Labor Relations Board, 2013 Mergent OTC Industrial Manual, 2003 **Moody's Industrial Manual**, 1997 Covering New York American regional stock exchanges international companies Moody's Bank and Finance Manual, 2000 **BNA's Americans with Disabilities Act Manual**, 2006 **Solutions Manual, Accounting Chs. 1-17** Charles Warren, Reeve, Fess, 2004 **Walker's Manual of Western Corporations & Securities**, 1986 *Costco's Employee Loyalty Strategies* Punithavathi Srikant, 2008 Costco Wholesale Corporation the seventh largest global retailer as of 2007 stands out in the crowd as an exceptional retailer which adopts distinctive employee welfare strategies The company develops programmes and employee benefits that motivate its employees and strives to create an environment that fosters employee loyalty While offering excellent employees benefits is not viewed very favorably by the investment community Costco's CEO Jim Sinegal firmly believes that keeping employees satisfied and loyal will result in profitability for the organisation in the long run This is in stark contrast to the human resources HR policies followed by Wal Mart the world's largest retailer and analysts doubt if Costco's HR policies will actually pay off The case while enumerating the various employee strategies followed by Costco allows for discussion on whether in the prevailing competitive retailing scenario a successful retailer has to focus on creating stakeholder value or shareholder value **BNA's Employee Relations Weekly**, 2011

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