

now that you're with **Kodak**

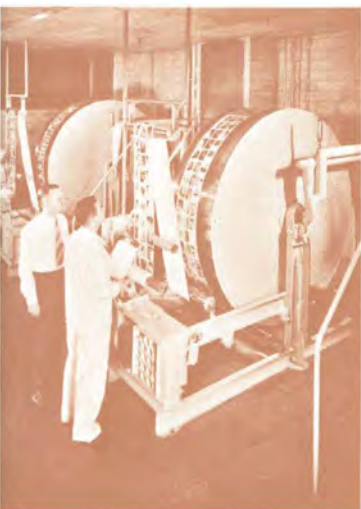
Now That You're with Kodak

This is a set of small booklets that that was given to a new employee of Eastman Kodak in 1960. The booklets describe the benefits to the new employee. The first booklet, *Handbook...*, gives a general overview and references the other booklets.

Each booklet has a date on the back when the last revision was made. That was done so that Kodak could revise just one of the booklets without having to revise all of them.

The titles, below, have links to each booklet.

<u>Title</u>	<u>Dated</u>
• <i>A Handbook for Kodak Men and Women</i>	5/59
• <i>If you work in Rochester</i>	5/59
• <i>How you are Paid</i>	5/59
• <i>Helpful Facts and Rules</i>	5/59
• <i>The Square Deal</i>	5/59
• <i>Your Wage Dividend</i>	10/60
• <i>When you are Sick</i>	5/59
• <i>Your annual Vacation</i>	11/59
• <i>Protection for your Family</i>	5/59
• <i>If you should become Disabled</i>	5/59
• <i>The Eastman Savings and Loan Association</i>	5/59
• <i>When you Retire</i>	11/59
• <i>Major Medical Expenses</i>	8/58
• <i>Blue Cross and Blue Shields Benefits</i>	5/60



A HANDBOOK FOR

Kodak



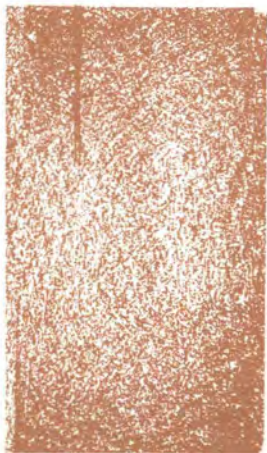
**MEN
AND
WOMEN**





GEORGE EASTMAN

George Eastman — founder of Eastman Kodak Company. The organization which bears his name owes much to his vision and courage. Under his leadership, the Company established various plans designed to provide a large measure of individual security. These and other plans established after his time are described in this and accompanying booklets.



COPYRIGHT 1959 EASTMAN KODAK COMPANY

a handbook for

**KODAK
MEN
AND
WOMEN**

EASTMAN KODAK COMPANY • ROCHESTER 4, N. Y.

working at Kodak



When you come to Kodak,
you work in a place
where wages are fair

page 16

Working conditions are safe

page 11

Employment is generally steady

page 8

Rules and regulations are simple

*see
special
booklet*

Folks get a square deal

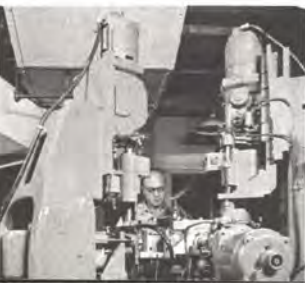
*see
special
booklet*

You receive Wage Dividends
when operations are successful

page 24

Allowances when you are sick

page 25



Liberal vacations with pay *page 28*

Low cost life insurance *page 41*

Free medical care while on the job *page 32*

and group insurance
against medical bills *page 39*

Monthly payments in case of
total and permanent disability *page 43*



Facilities for regular saving *page 37*

Tuition aid for approved studies *see
special
booklet*

and when you retire you get monthly
checks as long as you live *page 29*

a word of Welcome

A. K. CHAPMAN



• When Mr. Eastman started this business in 1880, he had small quarters, inadequate equipment, and uncertain and insufficient funds; but he did have important assets too, one of them being a close personal contact with the people in his organization. Each newcomer to the little plant had an interview with the head of the business in which his work and prospects were discussed.

Kodak has experienced many changes in the past 78 years. The original one-man organization has grown to include more than 32,000 people in the Rochester divisions, and over 3,500 people in the Eastman Kodak Stores, Processing Laboratories, and Sales Divisions. With this growth we have gained a great many things, including the ability to carry out the Plans for Kodak people which you will find described in these booklets. But we necessarily have not been able to preserve the same kind of close personal touch with each other which characterized the early years of the business. I am sorry this has to be. I wish I could greet each of you new members personally, tell you how glad we are to have you with us, and how heartily we hope that you may find in Kodak the opportunities, satisfactions and friendships that many others have found. For though size has made it more difficult for all of us to know each other, it has never changed the feeling of friendly association that binds all the Kodak family and keeps so many with us for 25, 30, 40 years and more.

We have tried constantly at Kodak to work out ways by

which we could combine the advantages of a small business with those of a big one. This is done through our management people in supervisory positions and through the industrial relations and personnel departments in the Company's divisions. You will find your foreman or supervisor ready to give you any information he can and to discuss with you any matters you may wish to talk over, as will also the people in the industrial relations or personnel departments.

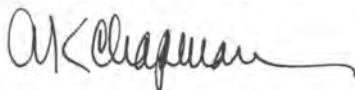
These booklets will explain these things in more detail and will give information about the various Kodak plans which we hope will contribute to your feeling of financial security in your employment here.

As important as financial security is a sort of spiritual security which comes only with the conviction that the personality of each one of us is respected and that every one is fairly treated. Mr. Lovejoy, a former President of Kodak, was thinking of that when he wrote:

"We expect that all those in the Company's employ, who exercise supervision over the work of others, shall endeavor at all times to treat those under their direction as they themselves, under the same circumstances, would rightfully expect to be treated if the positions were reversed."

The years have not lessened the value of this guide to good human relations. And the Kodak Company will never grow too big for your voice to be heard if you feel you have not received that fair consideration to which you are entitled.

Welcome to Kodak—I hope you will be happy with us.

A handwritten signature in dark ink, appearing to read 'A. K. Chapman', with a long, sweeping horizontal line extending to the right.

A. K. CHAPMAN, *President*



FRANK W. LOVEJOY

Kodak's fourth president. The Company's growth over the years and its good reputation have come about, in exceptional measure, from the sound judgments and high principles of this one unassuming man. Mr. Lovejoy laid stress on fair play and respect for others. His management of Company affairs was profoundly influenced by his faith in people.

code of Industrial Relations



The following policies and principles governing relationships within the Company comprise the Code of Industrial Relations of Eastman Kodak Company.

● WAGES

Wage rates are established on the basis of fairness to the individual for the work he is doing. It is the Company's intention:

1. To maintain uniform wage standards which will insure equitable wage payments throughout all divisions of the Company and, consistent with this,
2. To pay wages equal to or above those generally prevailing in the community for similar work performed under comparable conditions and requiring like responsibility, experience, effort, and skill.

Constant attention is required, and is being given, to developing and maintaining this policy.

● HOURS OF WORK AND SPECIAL PAYMENTS

The Company makes a continuous effort to maintain fair procedures covering both normal work hours and payment for overtime, shift work, and work under special conditions. The interests of Kodak people and general industrial practice are given careful consideration in establishing these procedures.

● HOLIDAYS

Allowances are paid for time away from work in the observance of recognized holidays, and special rates are paid for work on such holidays.

● STABILITY OF EMPLOYMENT

There are wide seasonal variations in the demand for many of the Company's products. In order to avoid, so far as possible, the effect of these seasonal variations upon stability of employment, the Company for many years has given constant attention to the planning of its production schedules. As a result, a marked stability of employment has been achieved.

This planning program can not, of course, prevent lessened employment when business in general is bad or the demand for the products of the Company is greatly reduced.

● VACATIONS

All Kodak people employed on a regular basis have an annual vacation with pay to provide a period of rest and relaxation.

● WAGE DIVIDEND

For many years, Kodak people have received an annual lump-sum payment in addition to their wages, which is called the Wage Dividend. The Wage Dividend is not taken into account by the Company in establishing wage rates. It is paid in recognition of the contribution made by the loyal, steady, and effective efforts of Kodak people to the Company's success. Payment of the Wage Dividend

in any year is dependent upon the cash dividends declared on the Company's common stock and upon special action by the directors.

● PENSIONS

The Company provides for retirement annuities, payable each month for life after retirement, to all those who are qualified by their age and service.

● GROUP LIFE INSURANCE

Group Life Insurance is made available upon employment—the Company sharing the cost with the individual.

● DISABILITY BENEFITS

In case of total-and-permanent disability, the individual receives monthly payments for a period and in amounts determined by the individual's earnings and length of service. The Company pays the full cost of disability benefits after the individual has had 15 years of service, having shared the cost of these benefits with him up to that point.

● SICKNESS ALLOWANCE

Under an established plan, Kodak people absent on account of illness are paid definite allowances based on their length of service and their earnings.

● MEDICAL INSURANCE

The Company makes available on a group basis, and shares the cost of, insurance plans which help to pay medical, surgical, and hospital expenses incurred by the individual and his or her dependents.

■ FREEDOM OF DISCUSSION WITH MANAGEMENT

The Company can not emphasize too strongly its desire that all Kodak people shall feel free to seek information or advice from members of management on any aspect of their relationships with the Company, or to call attention to any condition which may appear to them to be operating to their disadvantage. No individual need hesitate to do this, and his standing with the Company will not thereby be prejudiced in any way. He will find his foreman or supervisor or the plant industrial relations department (Personnel Department if at Kodak Office) ready to talk over any of these matters and to give any assistance they can. The Company believes that most matters will be satisfactorily adjusted between the individual and the foreman or supervisor; but, if for any reason a person is not satisfied with such adjustment, he or she is and should feel completely at liberty to bring the matter to the attention of anyone in the management.

A definite and formal procedure for getting assistance in handling personal problems and complaints is available to anyone who may wish to use it.

■ IMPROVEMENTS IN METHODS AND PROCESSES

The continual development and introduction of new and improved methods and processes are necessary to the successful conduct of the business; and only by utilizing such improvements can the Company continue to operate successfully and provide employment at good wages. Nevertheless, before such improvements are made, careful attention is given to any possible effect upon the

individuals concerned. Through this policy, the Company adopts improved methods essential to its growth and at the same time endeavors to avoid any considerable hardship to the individual.

● SAFETY

The Company has endeavored for years to lessen the accident hazards in its plants by the installation of safety devices, and by systematic safety instruction and supervision. Constant study is carried on at all Company locations to discover possible sources of accidents and to plan means of avoiding them. Protective clothing is supplied by the Company whenever it is deemed necessary for safety and health reasons. As a result of this intensive work and the co-operation of Kodak people, both the number and severity of accidents in the Company's plants have been kept at a very low rate.

● WORKING CONDITIONS

The Company makes every reasonable effort to provide and maintain pleasant and healthful working conditions.

● HIRING AGES

The Company has not established any arbitrary age limit beyond which applicants will not be employed, provided they are physically and mentally able to perform the work.

Particular care is given to the placement of people under age 21, and no one under age 16 is employed for any job.

● PROMOTION

The Company aims to provide channels of promotion and to advance Kodak people to more responsible work on the basis of their record of performance, integrity, and general ability. Insofar as practicable, promotions are made from within the organization.

● REDUCTION IN FORCE AND RE-EMPLOYMENT

In the event that business conditions require reduction in the force, consideration will be given to length of service, individual ability, workmanship, general record, and financial and family circumstances. The same factors will determine the recalling to work of those who have been laid off.

● MEDICAL SERVICE

Adequate medical personnel and equipment are available in case of accident or illness at work. Special attention is given to the avoidance of health hazards and to the placement of Kodak men and women in work for which they are physically adapted.

● SAVINGS FACILITIES

Plans for saving (and in Rochester for financing the purchase of homes) are available through the Eastman Savings and Loan Association, a corporation organized independently of Eastman Kodak Company and operated under the Banking Law of the State of New York.

● TRAINING AND EDUCATION

The interests of both the individual and the or-

ganization depend largely on adequate training and the full development of the individual's abilities. It is intended that everyone shall benefit from sound and adequate training both for his present work and for any future responsibilities which he may undertake. Thorough on-the-job training is provided in all cases. In the manufacturing establishments, training in certain skilled trades is also provided. Outside studies of value to the individual in his work are encouraged.

● SUGGESTION SYSTEM

The Company welcomes constructive suggestions from Kodak people on all matters in connection with the business. All suggestions are impartially considered and cash awards are made for original ideas adopted and put into operation.

● EMPLOYEE CO-OPERATION

The success of any company depends on satisfying the fair interests of customers, employees, and stockholders. The whole-hearted co-operation needed to do this is expected of everyone in the Kodak organization.

The foregoing statement will remain in effect unless changes are considered necessary because of general economic conditions or because of changed circumstances within the Company. No such change will be made except after due consideration of the mutual advantages, benefits, and responsibilities of the Company and Kodak people. At times and in some cases, application of the principles may be affected by government regulations.



Eastman Memorial—located at the entrance to Kodak Park. Kodak Park is the largest of all Kodak plants, and produces photographic films, papers, and chemicals. Its total area covers more than 1,000 acres.



Engineering, Construction, Maintenance and Utilities headquarters building.



Entrance to new wing of Bldg. 28

Entrance to Distribution Center,
Kodak Park West



Research Laboratories





*Special provisions
help to make
your pay checks
bigger*

how you are Paid

- The amount of money in each weekly pay envelop is a matter of great importance to every one of us. It is certainly worthwhile to see just how that amount is determined.

At Kodak, the amount of your pay will depend on a number of things—on your regular pay rate, on the number of hours you work, on the amount and kind of work you do, and on special payments and allowances for work done at specified times.

WAGE RATES

Kodak intends to pay a fair wage for every job. It maintains certain procedures which assure Kodak people of fair treatment no matter where in the Company they work. At the same time, rates prevailing outside the Company are also taken into account as mentioned in the Code of Industrial Relations.

Constant study of conditions, both within and outside the Company, is required to make sure that Kodak's wage policies are fully observed. This study goes on all the time.

Most jobs at Kodak have a range of rates. This makes it possible to increase a person's wage rate on any given job

as he gains in experience and skill. In addition, as opportunities develop, he may progress to jobs with higher rates of pay.

Over and above regular pay rates for normal working hours, the Company endeavors to maintain fair procedures for the payment of overtime work, shift work, and work under special conditions. Premium rates are paid for work on Sundays and on recognized holidays, and allowances are paid for time away from work on these holidays.

DEDUCTIONS FROM YOUR PAY

You will find it convenient to have regular pay deductions made at your request for paying your contributions to group life insurance and medical insurance. Regular payments to your ES&L savings account may also be handled in this way. Certain other deductions may be arranged for your convenience.

In addition to these voluntary pay deductions, the Company is required by law to make regular deductions for federal income and Social Security taxes, and state income taxes where required by law. These deductions must be made from all pay, and the amounts deducted are turned over directly to the government.

At the end of the year, Kodak sends you a statement in duplicate showing the total amount of your taxable earnings for the year and the total amounts of income and Social Security taxes deducted from your pay during the year. This statement is your receipt for taxes paid, and one copy must be enclosed with your income tax return which you send to the Director of Internal Revenue each year. The other copy is for your own record.

READ THE DETAILS

The booklet, "How You Are Paid," provides detailed in-

formation about Kodak's various pay practices. It explains the special payments made at certain times and under certain conditions. Be sure to read it.

If you have any question about the amount of pay you receive at any time, talk with your supervisor. He'll be glad to explain how your payments have been figured and answer any questions you may have. Don't hesitate to bring any matter relating to your pay directly to him.





KODAK OFFICE—The general administrative departments of the Company are located in these offices at 343 State Street. The above picture is the architect's rendering of the present building and the new addition now under construction. The picture at the left shows a night view of the Kodak Office tower, a familiar landmark in Rochester.



*The painstaking
work of Kodak
people helps to
assure steady jobs*



Kodak stands for Quality

• Over the years, Kodak business has steadily increased. More and more Kodak people have had relatively steady employment year in and year out. The reason for this, as you will recognize, is simply that Kodak has a great many customers and continues to get more customers who keep on buying Kodak products.

These customers are the real boss. If they stopped buying Kodak goods, we would have to stop making them. But if we keep these customers satisfied and willing to continue buying our products, we'll have plenty of work to do.

The only sure way to keep a customer satisfied is to offer him a high quality product at a reasonable price. If he buys a Kodak camera and finds that it performs the way we say it will, he's got a high quality product and he's pretty sure to be satisfied. If he buys Kodacolor Film, and finds time after time that it can be depended on to produce good color snapshots, chances are he'll continue to buy Kodacolor Film.

COMPETITION IS STRONG

We have strong competition. If a customer isn't satisfied with a product of ours, he can always buy some other make. To sell in this competitive market, our products have to be good and, at the same time, reasonably priced.

But high quality and reasonable price don't just happen. Kodak products are good only because Kodak people make them that way. Our quality standards are very high. To help us keep our work up to these standards, each one of us is given the training needed to do his or her job well. Each one of us is made responsible for doing a good job.

In this way, we maintain our reputation for making good products. That reputation helps to make our jobs secure. But while it takes years to build such a reputation, we could destroy it in a very short time if we lowered our working standards and produced poor work.

This is equally true of the service we give our customers. Good products alone are not enough. We must also treat the customer with respect and consideration, meet his requests promptly, and earn his good will. Whether he enters a Kodak store for information, or sends an order for Kodak goods, courteous, prompt, and accurate service is essential.

CARELESSNESS KILLS SALES

All Kodak products are carefully inspected and tested many times during manufacture. This is done to make sure they meet our quality standards. But this doesn't mean that any one of us can afford to do careless work. Some of us may inspect our own work as we go along. That places the responsibility directly on us. But even when the work is inspected by someone else, we're still responsible because poor work is bound to result in waste and scrap. That means higher costs to the customer. He's likely to say, "Sure it's a good product but it's too expensive. I'll look around for

something else.”

So we have to keep our work up to high standards while avoiding an excessive amount of waste and scrap.

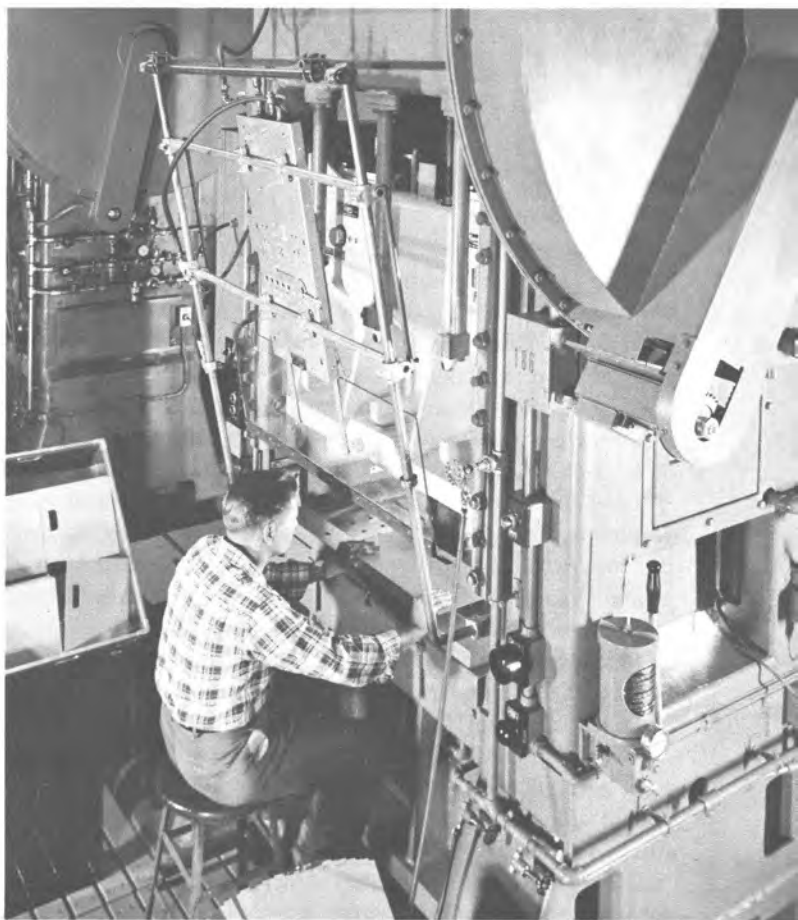
You'll get a real thrill out of doing your work up to Kodak's high standards. Doing a first-rate job is just naturally satisfying.



A and O Division (Camera Works)—In these beautiful and modern buildings, Kodak cameras, projectors, and other photographic equipment are made.



The punch press shown in this picture is located in the Camera Works plant of the A and O Division. It is one of three with a rating of 150 tons press. It is used for punching and forming large and intricate metal parts such as camera and projector cases.



*These cash payments
are in addition
to regular wages*



Your Wage Dividend

■ The success of the Company's operations has been due, in large part, to the individual contributions of Kodak men and women. Their loyal and effective efforts are recognized in various ways. Among these is the payment from year to year of Wage Dividends.

Wage Dividends are so named because the amount of money a person receives is based on 1) his total earnings with the Company during the previous five calendar years of continuous employment and, 2) the amount of cash dividends declared on Kodak's common stock in the previous year.

The Wage Dividend formula and any changes in it, and payment of the Wage Dividend itself, are subject each year to the action of Kodak's Board of Directors.

Wage Dividends are paid in addition to regular wages and they have no effect on wage rates.

Normally, the Wage Dividend is paid in March. It has been paid in every year since 1912 with the single exception of the year 1934 when a general business depression affected Company operations.

The details of the Wage Dividend Plan and how it works are in a separate booklet entitled, "Your Wage Dividend."

*Kodak's
sickness allowance plan
helps tide you over
periods of illness*



When you are Sick

● When a person is sick, he can't work—and when he can't work, he has no earnings. If the sickness continues for any considerable length of time, that could make for a pretty tough situation—unless there is some other kind of income to replace one's regular earnings.

At Kodak, that is exactly what happens—you receive Sickness Allowances from the Company when you are away from work because of illness. Under Kodak's Sickness Allowance Plan, definite payments are made in cases of verified illness. The amount in each case is based on the individual's regular earnings and on his length of service with the Company. Except in some cases of relatively short service, where a small monthly contribution is required of the individual by the laws of some states, the cost of these payments is borne entirely by the Company. Usually, sickness allowance checks are mailed directly to the home.

When you are unable to come to work because of sickness, it's important to let your supervisor or the Personnel or Industrial Relations Department know about it as soon as possible. In most cases, perhaps the best way is to have a member of your family call in. Then arrangements can be

made for having your work looked after until you get back, and your sickness allowance checks can be sent without unnecessary delay.

The details of Kodak's Sickness Allowance Plan will be found in the booklet, "When You Are Sick." You'll find the information given there helpful. If you have any questions about the Plan, talk with your supervisor or a member of the Personnel or Industrial Relations Department.



A and O Division (Hawk-Eye Works)—At Kodak's optical plant on St. Paul Street, lenses are ground and polished from optical glass for Kodak cameras and projectors. Special optical equipment is also made here.



In the above photo, an operator is shown inspecting the surface of a finished block of lenses. The rare earth glass lenses made here are among the best in the world.





your annual Vacation

Each year you will enjoy a time of fun and relaxation with pay

■ Getting away from the daily job for a period of fun and relaxation does a person a world of good. Kodak's Vacation Plan gives you a chance to do this each year. And for the time you're away, you'll receive a vacation allowance based on your regular pay.

The length of your vacations will depend on your years of Company service. You will qualify for a vacation at the end of each business year, and this vacation will be taken sometime during the following year.

When you start to plan your vacation, talk with your supervisor about the dates when you would like to be away. He'll try his best to schedule your vacation at the time you prefer it, but operating requirements have to be considered as well as the vacation schedules of other people in the department.

The details of Kodak's Vacation Plan are fully covered in the leaflet, "Your Annual Vacation." There you will find how your vacation allowances are figured, how your vacations grow longer as your Company service increases, and other matters you will want to know about.



when you Retire

Kodak's retirement annuity plan will provide a steady income

• Perhaps any event thirty or forty years in the future seems too far away to bother about. Why be concerned, for example, with your retirement from active work? It is, certainly, a long way off. Still, there are two facts related to your retirement which are very important right now. The first—a happy retirement depends on life-long planning. The second—from the day you start work, Kodak is building up a retirement annuity for you under the Company's Retirement Annuity Plan. That annuity becomes yours as an absolute right after you've been with Kodak fifteen years, even though you were to leave the Company for any reason before reaching retirement age.

Kodak's Retirement Annuity Plan provides for monthly payments when a person retires under its terms. Your payments will be based on your total earnings with the Company up to age 65, and they will continue as long as you live. These payments are, of course, in addition to the government payments you may expect to receive under Social Security.

Kodak pays the full cost of the Plan. You don't pay a cent.

You will find the full details of this important Plan—including many special provisions—explained in the booklet “When You Retire.”

Incidentally, the amount of your retirement annuity, based on your earnings up to the previous January 1st, will be reported to you every year.



Interior of stock room in the Middle Atlantic Sales Division located at Kodak Park in Rochester. Orders are placed in carts as they are moved through the aisles by a continuous chain conveyor located under the floor.



Pacific Northern Sales Division—San Francisco, California. One of the seven Sales Divisions strategically located throughout the United States, it serves customers and dealers in Northern California, Oregon, Washington, Alaska, Idaho, and parts of Utah and Nevada.





*Any illness or injury
on the job gets prompt
attention*

to Protect your Health

• What would you take in exchange for good health? Nothing, probably, because there is nothing more valuable. The price of good health, however, isn't usually high. In most cases, it can be had by observing a few sound living habits—proper food, plenty of sleep and exercise—and adequate medical attention when needed.

Kodak tries in many ways to protect your health while on the job. Each of the plants, sales divisions, and processing laboratories is inspected periodically to make sure that working conditions are as safe and healthful as they can be made.

All Kodak people are given a pre-employment medical examination to make sure they are assigned to work which will not cause strain or injury.

Safety equipment is provided where needed, and all machinery equipped with any required safety devices. Everyone receives safety instructions related to his work.

TREATING INJURIES

All Kodak plants, stores, sales and other divisions have arrangements for treating injuries and illness during working hours. Depending on the local situation, there may be a physician on call, a full-time nurse, or a completely-staffed medical department.

In case of injury at work, hospital or home care is provided if necessary. This is the only instance where medical care is provided outside the Company. In such cases, the individual may have his or her family doctor if desired.

REPORT ALL INJURIES PROMPTLY

If you should be injured while working, be sure to report your injury to your supervisor immediately so it will get prompt and adequate medical care. Even the simplest injuries, if neglected, may result in serious infections or complications. Prompt treatment can help to avoid such painful consequences.

MEDICAL CARE IN ROCHESTER

The size of the Kodak units in Rochester makes it practicable to maintain complete medical departments in the various plants. The services provided by these departments are described in a separate booklet which comes with your Handbook if you work in Rochester.

*Kodak does its
best to see that
everyone is fairly
treated*



the Square Deal

■ Everyone wants to feel that his work is important, and that his efforts are appreciated. All of us want the people we work with to treat us with respect and consideration. We quite properly want and expect to get a square deal.

Eastman Kodak tries in many ways to make sure that you do get a square deal. In all matters affecting the interests of the individual, actions and decisions are expected to conform to the Company's Square Deal Policy. This policy is expressed in Dr. Chapman's word of welcome on an earlier page.

There are times, of course, when it may appear that someone is not getting a square deal. Sometimes this may be the result of a simple misunderstanding that needs clearing up. Sometimes it may be the result of an unfavorable situation that needs correcting.

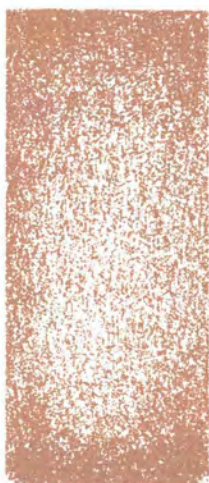
Whatever the reason, if you feel that you are not getting a square deal, Kodak wants you to call attention to the matter right away. There are a number of ways in which you can call attention to your problem and get immediate action. These are explained in the booklet, "The Square Deal," which comes with this Handbook.

It is hoped that you will study with care the principles and the suggestions covered in that booklet. It is hoped, too, that in your day-to-day experiences at Kodak you will find full evidence of the principles we try to live by.

ADVERTISING EXHIBITS DIVISION—This group designs, plans, and constructs exhibits for conventions and trade shows where Company products are displayed. In the foreground, staff members are preparing an exhibit for a trade show. In the background, are stacks of equipment and props used in the preparation of some 125 shows during the course of the year.



DISTILLATION PRODUCTS INDUSTRIES—Its modern plants on Mt. Read Blvd. (below) and Ridge Road are the direct outgrowth of Kodak research. Products of high vacuum distillation, such as vitamins, are produced here.





for a Rainy Day

*The Eastman Savings
and Loan Association
offers handy ways
to save*

• There's nothing quite like a savings account for that warm feeling of well-being and freedom from financial worries. Savings make possible so many good things—a home, the children's education, a memorable vacation. Then, too, money in the bank means protection against emergencies such as sickness, and more income during the retirement years.

Eastman Savings and Loan Association makes it convenient for you to save regularly through payroll deductions. You can also make deposits to your savings account at any time, sending them by mail if you wish. You receive good dividend rates on your ES&L savings. Your money works for you.

Eastman Savings and Loan Association was organized in 1920 to serve Kodak people. Everyone at Kodak and the members of the immediate family are eligible for membership in the Association which operates under the banking laws of New York State.

The Association also lends money on first mortgages for the buying or building of homes. Under state law, this service is limited to the Rochester area.

You'll probably find it worth while to learn about the various types of savings plans offered by ES&L. The full details are given in a separate booklet prepared for your information.



Eastman Kodak products are noted for their consistent high quality. Photographers, for example, can depend on the day to day uniformity of our sensitized products. Maintaining these high quality standards calls for continual testing. This picture shows a quality check being made on a sample of processed film.



*Insurance plans
are available to
ease the load*

when Medical Bills come in

• Serious illnesses, when they require long or special medical treatment, can cause real financial difficulty for the family. Fortunately, Kodak people have available a high degree of protection against the big medical expenses which such illness can bring.

You will undoubtedly want to subscribe to the insurance plans which will give you this protection. They will help you take care of hospital bills, surgical fees, and other medical expenses incurred by you and your family. Kodak will pay about half the cost of this protection.

HOSPITAL AND SURGICAL INSURANCE

There are two plans available for all Kodak people, one covering hospital expenses and the other surgical fees. The exact nature of these plans depends on the community in which they are available. In Rochester, you can be covered by the Rochester Hospital Service Corporation (Blue Cross) and Genesee Valley Medical Care (Blue Shield) Plans. Some divisions outside of Rochester have available similar Blue Cross and Blue Shield Plans. Still other plans offering comparable protection are used in other localities.

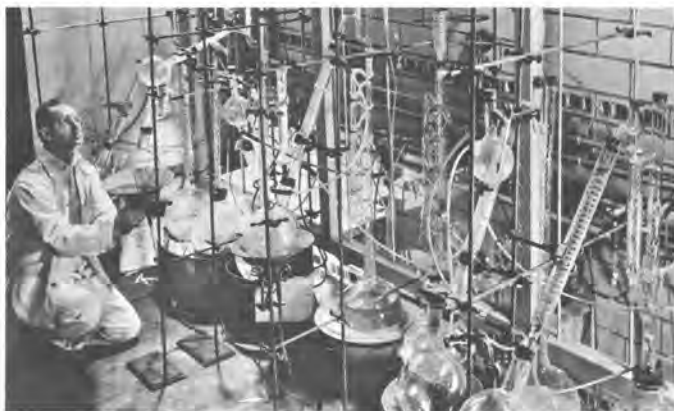
The details of the hospital and surgical plans available in your community will be found in booklets accompanying this manual.

MAJOR MEDICAL EXPENSE INSURANCE

The plans referred to above are designed to pay most of the cost of "normal" hospital and surgical care. But sometimes expenses go far beyond these normal limits. In such cases, Kodak's Major Medical Expense Plan takes over. It pays a large part of any medical expenses not covered by the Blue Cross and Blue Shield type of plans.

The details of Kodak's Major Medical Expense Plan are given in a separate booklet which comes with this Handbook.

If you have any questions about any of these Plans, be sure to see your supervisor or someone in your Personnel or Industrial Relations Department. They will be glad to answer your questions, and show you how to sign up.



Eastman Kodak is one of the world's largest suppliers of synthetic organic chemicals. This view, taken in the Synthetic Chemicals Division at Kodak Park West, shows distilling apparatus used in preparing and purifying small batches of chemicals.



*The group
life insurance plan
includes
disability protection*

Protection for your Family

- Every family needs the protection that only life insurance can give. Under Kodak's Group Life Insurance Plan, you can provide your family with this protection—and the cost will be much lower than is true of individual insurance policies giving equal security.

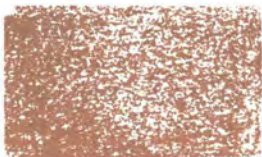
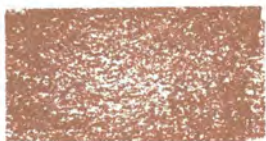
The Plan is administered by Metropolitan Life Insurance Company. You can subscribe and be covered just as soon as you go to work. The amount of your insurance will depend on your regular wage or salary rate.

Kodak's Group Life Insurance Plan also gives you protection against total-and-permanent disability. If you should become disabled during your first fifteen years of Kodak service, the full amount of your insurance will be paid directly to you in monthly installments. After fifteen years, disability payments are made under a different plan.

If you retire from Kodak under the provisions of the Retirement Annuity Plan, your Group Life Insurance will continue, but in somewhat lower amounts after age 66. Kodak will maintain the insurance and pay the full cost as long as you live.

If you sign up for Kodak's Group Life Insurance within

31 days after your employment, no medical examination will be required by the Insurance Company. Be sure to read the booklet, "Protection for Your Family," and learn about the many advantages of this insurance. Almost everyone at Kodak carries this valuable protection for his or her family.



Processing Laboratory—Fair Lawn, New Jersey. One of ten in the United States, serving customers for Kodak's color films.



*Monthly payments
are made in case of
total-and-permanent
disability*

if you should become Disabled

- If you should become totally-and-permanently disabled while at Kodak, you would receive disability payments under one or the other of two arrangements.

One arrangement applies if you have less than 15 years of Kodak service. In such a case, the amount of your Group Life Insurance would be paid directly to you. Payments would be in monthly installments over a stated period of time.

If you became totally-and-permanently disabled after 15 years of service, you would receive disability payments for the rest of your life. Until age 65, these payments would be based on your total earnings with Kodak prior to the disability. After age 65, your regular retirement annuities, based on your actual earnings, would be paid as long as you live.

Disability payments under both plans are described in detail in the booklet "If You Should Become Disabled."



Use the suggestion system for converting your good ideas into cash

do you have a Suggestion?

■ Hundreds of thousands of dollars are paid to Kodak people every year for ideas they turn in through the Suggestion System.

What is the Suggestion System? It might be explained this way: When you've had experience on your job, you get to know that job as well or better than anyone else. Now and then, your familiarity with the work may result in some mighty good ideas for doing the job in a better way—ideas for making the job safer, easier, more efficient—ideas for saving money or improving quality. When you do have such ideas as these, the Company wants to make use of them, and it wants you to get full credit. That's where the Suggestion System comes in. It gives you a way for calling attention to ideas which you think have value. If your suggestion is accepted, you get the credit and a cash award for it.

So whenever you have an idea for improving a working method—for improving a product—for improving our service to customers—be sure to turn it in through the Suggestion System.

Incidentally, retired Kodak people remain eligible to submit suggestions and Kodak hopes they will make full use of the Suggestion System.

YOUR SUPERVISOR WILL HELP YOU

Special forms are available for writing out your suggestions. If you need help to explain them, your supervisor will be glad to give you a hand.

All suggestions are carefully investigated by the people best qualified to judge their value. If your suggestion is approved, its value is carefully determined and you receive a cash award, which may later be supplemented by an additional award.

Of course, not all suggestions are approved for use. Where this is the case, the reasons why the suggestion can't be put to use are fully explained to the individual who turned it in.

THERE'S OFTEN A BETTER WAY

When you've learned your job thoroughly, start to think about possible ways for improving it. Suggestions contributing to the safety and ease of your work, suggestions for improving working methods, for saving time and materials, for improving quality and improving service are especially valuable.

A record of all your approved suggestions is maintained. These records help to show how successfully a person thinks about his job and how many valuable ideas he has produced.

Don't get discouraged if your first suggestions don't click. A later one may hit the jack pot!



*Don't miss the recreation and
fun Kodak people enjoy together*

Join the Fun

■ Wherever you work, you'll probably find many opportunities for having fun with other Kodak people.

In Rochester, the various divisions have recreational clubs with year-round activities of many kinds. Even in the smaller groups outside Rochester, you're likely to find a full program of sports, hobbies, picnics, and all the rest. Be sure to get in on those which appeal to you.

If you work in Rochester, you will find many advantages in joining your plant club. At Kodak Park, it's the Kodak Park Athletic Association, and at DPi, the Vita-Vac Club. Others are the A&OD Recreation Club, and the Kodak Office Recreation Club. Membership fees are only \$1 a year.

The Rochester divisions also have Camera Clubs offering darkroom facilities and a program of lectures and picture-taking trips. Courses are open to the members.

Whatever your favorite hobby or sport, you are pretty sure to find other people with kindred interests. Join them and enjoy the fun.

Your Supervisor's Job



*Looking after your interests is
one of his responsibilities*

■ Nowadays, just about everything that gets done is done through teamwork—done by people working together. Certainly that is true of the things we accomplish at Kodak. As you well realize, thousands of Kodak people with many kinds of skills and abilities combine their efforts to design and make and sell a great variety of products.

In getting things done by teamwork, the over-all operations of the Company are divided and subdivided, so that each phase of the work can be done by special groups. Each of these groups is responsible for a specific part of the Company's general operations. Take roll film, for example: some groups help to make the film base, others prepare the light-sensitive emulsion which still others coat on the base—others carry on with the cutting and packaging of the film. And after all the manufacturing operations, distributing the film through our sales divisions, selling it to the customer in the store, and processing the film in our laboratories must be done by still others. We could extend this one example almost indefinitely to cover advertising, maintenance of

phase of the whole job, and that by group action, the best job is done.

When people work as a team, someone must plan and direct the activities of the group. In fact, supervising the work carried on by a group of people is a tough job in itself. A good deal of experience, ability, and hard work is needed to do this job well.

A member of management, possibly a supervisor or foreman, is usually responsible for the work of each unit. In turn, other management people help direct the work of several groups. A department head or division manager, for example, is responsible for the work of all the groups within his department or division.

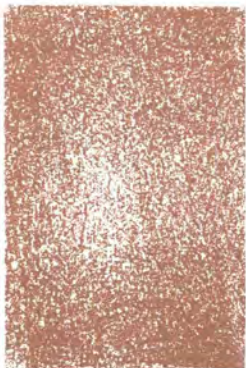
YOUR SUPERVISOR

Of all these management people, your direct supervisor is the man chiefly responsible for the activities of your group. He has to plan and direct the work to meet certain production or service standards. In doing this from day to day, he faces a good many problems. His experience and training, together with certain other qualifications which were also the basis of his promotion to a management position, help him to meet these problems.

One of your supervisor's main responsibilities is looking after your interests while on the job. For example, it's his job to see that your working conditions are as pleasant and favorable as the situation permits. In line with the Square Deal policy, stated on page 34, he is expected to see that any problems you may bring to him receive fair consideration. He will also want to take care of your requests for information. Never hesitate to go to him whenever you think he can be of help.

Your supervisor will want suggestions and help from you, too, because the knowledge and experience you ac-

quire on the job can be helpful to the group effort. If any of your ideas are suitable for submitting through the Suggestion System, he'll be glad to help you prepare them if you want him to.



Eastman Kodak Store—Denver, Colorado. There are a number of Eastman Kodak Stores in major cities throughout the United States. They serve mainly the commercial photographer.



*Kodak
Men and Women
serve human progress
through photography*



a brief History of Kodak

• The story begins in 1877. In that year, George Eastman, a young bank clerk, took up photography as a hobby. Finding the materials bulky and the methods cumbersome, he undertook to simplify photography by developing easier ways to take pictures.

Mr. Eastman's first product was a dry plate superior to anything produced up to that time either in this country or abroad. He formed a company in 1880 to make these plates. His tiny firm of three or four people, located over a store on State Street in Rochester, was the beginning of the Eastman organization.

During its early years, the growing Company introduced a paper-base film, the Kodak camera, and transparent film. Thomas Edison used some of the first Eastman film to complete his invention of the motion picture.

With the introduction of the Kodak camera and roll film, Eastman achieved his goal of making photography so simple that millions of people all over the world began to take pictures.

Kodak has pioneered in all phases of photography. Its cameras, films, lenses, and color processes have consistently set the standard. With a reputation for dependable quality

and reasonable price, Kodak products have attracted customers in every land.

To meet the steadily growing demand for its products and services, the Company has grown from the first small operation on State Street into an organization of many thousands of men and women, working in this country and abroad.

In the United States, Kodak's photographic manufacturing operations are centered in Rochester. The Rochester plants and their products are as follows:

KODAK PARK WORKS, Lake Avenue—Photographic films, papers, and chemicals.

APPARATUS AND OPTICAL DIVISION (Camera Works), 400 Plymouth Avenue—Kodak, Brownie, and Cine-Kodak cameras, Kodascope projectors, and other photographic equipment and accessories.

APPARATUS AND OPTICAL DIVISION (Hawk-Eye Works), 1447 St. Paul Street—Lenses, light filters, special optical equipment, Recordak equipment, and photographic accessories.

DISTILLATION PRODUCTS INDUSTRIES, 775 Ridge Road West and 2255 Mt. Read Blvd.—Vitamin concentrates and other products of high vacuum distillation.

NAVY ORDNANCE DIVISION, 50 Main Street West—Operated for the Navy Department—Special naval equipment.

KODAK OFFICE, 343 State Street—The general offices of the Company.

In addition to the manufacturing operations carried on in Rochester, vital sales and service activities are handled by the following groups.

Sales Divisions, strategically located around the country, carry large stocks of photographic materials and give prompt service to Kodak customers in their areas. Many of

the Company's salesmen work out of these divisions. They are located as follows:

MIDDLE ATLANTIC SALES DIVISION
Rochester, N. Y.

SOUTHEASTERN SALES DIVISION
Chamblee, Georgia

NORTHEASTERN SALES DIVISION
New York, N. Y.

SOUTHWESTERN SALES DIVISION
Dallas, Texas

MIDWESTERN SALES DIVISION
Chicago, Ill.

PACIFIC SOUTHERN SALES DIVISION
Los Angeles, Cal.

PACIFIC NORTHERN SALES DIVISION
San Francisco, Cal.

A number of processing laboratories are also located where they can efficiently serve our customers who may return certain types of film for processing. These processing laboratories are located in the following cities:

CHAMBLEE, GA.	FLUSHING, L. I.
CHICAGO, ILL.	LOS ANGELES, CAL.
DALLAS, TEXAS	PALO ALTO, CAL.
FAIR LAWN, N. J.	SAN FRANCISCO, CAL.
FINDLAY, OHIO	WASHINGTON, D. C.

Kodak Stores, which are independent companies, mainly serve our commercial photographic customers in the larger cities. These Stores are located in the following cities:

ATLANTA	DETROIT	PHILADELPHIA
BALTIMORE	JACKSONVILLE	PITTSBURGH
BOSTON	KANSAS CITY	PORTLAND

BUFFALO	LINCOLN	ST. LOUIS
CHICAGO	LOS ANGELES	SALT LAKE CITY
CINCINNATI	MILWAUKEE	SAN DIEGO
CLEVELAND	MINNEAPOLIS	SAN FRANCISCO
DALLAS	NEW ORLEANS	SEATTLE
DAVENPORT	NEW YORK CITY	WASHINGTON
DENVER	OKLAHOMA CITY	
DES MOINES	OMAHA	

The services rendered by all these groups are an essential part of Company operations—rounding out, as they do, Kodak's efforts to provide the equipment and the service which best fits the needs of the customer.

There are several other manufacturing plants located in the United States and abroad which help to supply the world-wide demand for Kodak products.

The largest plant outside Rochester is in Kingsport, Tennessee. Here the Tennessee Eastman Company produces cellulose acetate for safety film base; yarns and staple fibers; Tenite, a widely used plastic material; and a variety of chemicals largely used by other industries. The Texas Eastman Company at Longview, Texas supplies many of the raw materials for Kingsport operations and produces polyethylene plastic as well as other chemical products having a wide market.

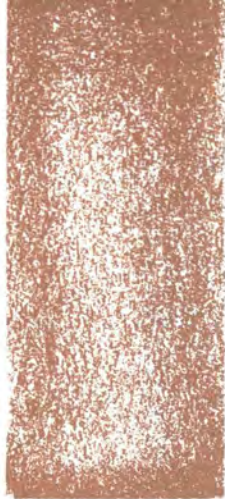
Recordak Corporation, an Eastman subsidiary with headquarters in New York City, distributes microfilming equipment. Its customers include banks, businesses, and industries who make use of Recordak equipment and films for preserving copies of their records and other important paper work.

A photographic gelatine plant is located at Peabody, Massachusetts. Other Kodak plants manufacturing photographic goods are located at Harrow, England; Toronto, Canada; Vincennes, France; Stuttgart, Germany; and

Melbourne, Australia.

Under Kodak leadership, photography has become of increasing benefit to mankind. Through the motion picture and amateur photography, it brings pleasure and entertainment to millions. Professional photographers make life-like portraits of the family. News and commercial photography illustrates our daily papers and magazines. Through clinical and x-ray photography the public health is guarded. In various ways, photography speeds the production and safeguards the quality of industrial products. It offers an accurate method for keeping business records. Photography lends a helping hand to the scientist in his laboratory and to the astronomer in his study of the universe. With the development of full-color processes, the value and enjoyment of photography has been increased in all these fields. Truly, the Kodak organization and all Kodak men and women are "serving human progress through photography."

All through this Handbook, you have seen references to the leaflets which carry full details of Kodak's various industrial relations plans. There is a great deal of highly important information for you in these leaflets. In addition to the leaflets which have been mentioned, you will find one other with the title, "Noteworthy Facts and Helpful Rules." It deals with a variety of matters that you will want to know about.



Over 23,000 meals are served daily in the 22 cafeterias conveniently located throughout the Kodak plants in Rochester. Sixteen cafeterias are at Kodak Park and are serviced through a central kitchen in Bldg. 28. This picture shows one of the cafeterias in Bldg. 205 at Kodak Park West.





Harrow, England

Vincennes, France



Stuttgart, Germany



Many Kodak products made in Rochester are sold abroad. But Kodak people in other lands also help to supply our foreign markets. Pictured on this and the next two pages are Kodak manufacturing plants in Stuttgart, Germany; Melbourne, Australia; Harrow, England; Vincennes, France; and Toronto, Canada.



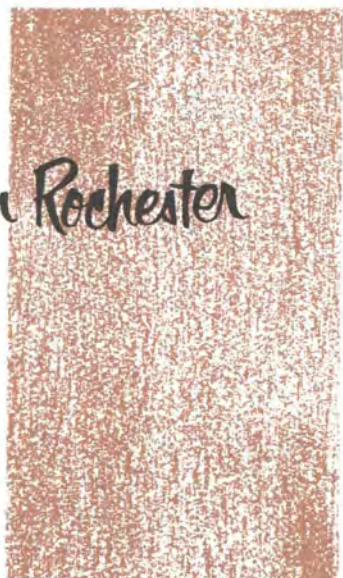
Toronto, Canada

Melbourne, Australia





if you work in Rochester





*Facilities
available to
Kodak people
in Rochester*

if you work in Rochester

* The Medical Departments in Kodak's Rochester plants and Kodak Office provide you with medical care and health protection while you are on the job. They treat any injuries suffered at work, and offer medical care during working hours to supplement the services you receive from your family physician at other times.

Each of the departments is staffed with competent physicians and nurses. Skilled technicians, working in modern medical laboratories, round out the staff which assures good medical treatment during the work day.

A laboratory of industrial medicine has a continuing research program to insure the present high standards of healthful working conditions.

These Medical Departments are for your benefit. Use them whenever necessary. Kodak wants you to enjoy good health and the sense of well being it brings.

TREATING INJURIES

If you should be injured while at work, you should promptly report it, no matter how slight the injury may seem. Tell your supervisor, and he will make arrangements for you to report it to the Medical Department.

The simplest injuries, if neglected, sometimes result in serious infections or other complications. The Medical Department can help you avoid such painful consequences. The importance of reporting and getting treatment for simple injuries cannot be stressed too strongly. In addition to preventing complications, you also establish a record of any injury, which can be important to you if it becomes necessary to file a compensation claim.

ILLNESS ON THE JOB

It's not very pleasant working when you don't feel well. If your throat is sore, or your head aches, or other troubles develop during working hours, make use of the Medical Department. Here treatment will be given to relieve the discomfort, and an effort made to help eliminate the cause of the distress.

Helping you avoid illness is a big part of the Medical Department's job. You may consult with its doctors or nurses at any time on personal health problems.

ADVICE ON FOODS

You may be surprised to find how much help you can get from the nutrition adviser in your Medical Department. She can show you how to gain weight or how to lose it, and how to get added pep and vigor from eating the right foods. Her advice helps to avoid the fatigue and nervousness which results so often from being overweight or underweight. Many Kodak people have benefited a great deal from this service because it has taught them how to plan a proper diet.

EYE SERVICE

Eye examinations are provided without charge by the Medical Department. If you should need glasses, you can purchase them through the Medical Department. Your present lenses and frames will be inspected and repaired whenever necessary.

THE VISITING NURSES

When you are absent because of illness, one of Kodak's visiting nurses calls to give help. The visiting nurses are well qualified to give advice on problems related to your illness and information about your coverage under the Major Medical Expense Insurance, Blue Cross, and Blue Shield Plans. They also arrange for the payment of sickness allowances and often attend to other details.

SPECIAL NURSING SERVICE

Kodak people having group life insurance can take advantage of a special visiting nurse service. There is no charge. You can apply for this service through Kodak's regular visiting nurses. While the special visiting nurses can't remain in the home, they will call daily or at longer intervals as needed.

LEGAL ADVICE

The Kodak Employees Association makes available the services of a qualified attorney at certain times of the week at Kodak Office, 343 State Street. You can get advice relating to your personal legal problems. This service does not include the preparation of legal papers or appearances in court, being confined to legal advice only.

You'll need to make an appointment in advance through your supervisor, or the plant Industrial Relations Department (Personnel Dept. at Kodak Office).

how you are Paid



*Special provisions
help to make
your pay checks
bigger*

how you are Paid

■ Wherever you work at Kodak, and whatever you do, your pay will be based on certain wage policies of long standing. Through its strict adherence to these policies, the Company strives to pay a fair wage for every job.

WAGE RATES

Your wage rate is based primarily on two things. First, it is based on the nature of your job—on the amount of skill, experience, and effort required to do the job. And secondly, it is based on your own accomplishments—on how well you do your job.

By means of certain objective procedures, the Company rates each job and determines its wage value. On the basis of the job's value, it is assigned a range of rates. A person is first assigned a rate within the rate range of his job depending on his training and experience. But as he learns his job, and improves his performance, he can progress to higher earnings. The top rate for a job doesn't end one's chances for getting more pay because, as opportunities open up, he may progress on the basis of his record to other jobs with higher rates of pay.

In setting up its wage rates for various jobs, Kodak also takes account of pay rates outside the Company. The Company intends to pay rates equal to or above those generally prevailing in the community for comparable work.

Conditions both within and outside the Company have to be studied very carefully to make sure that Kodak's wage policies are fully observed. A special staff of experienced people carries on this study all the time.

METHODS OF WAGE PAYMENT

There are two general methods of wage payment.

Some Kodak people are paid *on the basis of time worked*. In this case, you are paid a definite amount for each hour you work.

Other Kodak people are paid on the basis of a *Work Measurement Premium Plan*. This means that you are guaranteed a certain hourly rate but that you may earn a higher rate if you accomplish more work on your job than the standard amount. It may be a little more difficult to figure the amount of your pay by this method, but your supervisor will be glad to explain just how this method works.

Whether you are paid for the time worked or on the basis of a work measurement premium plan depends on the kind of job you are doing. Generally speaking, the latter method of payment is used only for those jobs where conditions permit a practical application of this method. Otherwise, payment is made on the basis of time worked.

NORMAL WORKING HOURS

The normal working hours of Kodak people are 8 hours in a day and 40 hours in a week. For these hours, you will be paid your regular hourly rate—or your earned rate if paid on a work measurement basis. For example, if your hourly rate were \$2.00 an hour and you worked five 8-hour

days, making a total of 40 hours for the week, you would be paid \$2.00 times 40 or a total of \$80 for the week.

ELIGIBILITY FOR SPECIAL WAGE PAYMENTS

On the following pages, special wage payments of various kinds are explained. Everyone is eligible to receive these payments with the exception of most people in executive, professional, administrative, and outside sales positions.

OVERTIME PAY

Any hours you work beyond normal working hours are paid for *at the rate of time-and-a-half*. In other words, 1 hour of overtime work is considered to be 1½ hours when figuring your pay.

Suppose, for example, that you have an hourly rate of \$2.00 and that you work 10 hours in one day. The 2 hours overtime work would be multiplied by 1½, making 3 hours for pay purposes. So for that day, you would be paid 8 hours times \$2.00 plus 3 hours times \$2.00, making a total of \$22.00 for the day.

If you are paid on a work measurement basis, your overtime payments will be based on your full earned rate.

Sometimes overtime pay is more when figured by the day and sometimes it's more when figured by the week. For example, if you worked four 9-hour days and one 4-hour day, that would be just 40 hours for the week. But there would still be 4 hours of overtime when figured by the day because you worked more than 8 hours on four days. On the other hand, if you worked six 8-hour days, you wouldn't have any overtime if figured by the day, but you would have 8 hours of overtime when figured by the week, because you worked a total of 48 hours.

Your overtime pay is always figured in whichever way will give you the greater amount.

WORK ON SUNDAYS

If you should work on Sunday, you'll be paid overtime for your Sunday work *at the rate of double time.*

HOLIDAYS

Kodak observes eight holidays during the year. Seven of these are—New Year's Day, Good Friday, Memorial Day, Fourth of July, Labor Day, Thanksgiving and Christmas.

The eighth holiday changes from year to year. If Christmas or the 4th of July falls on a Tuesday, the eighth holiday is observed on Monday, the day before. If Christmas or the 4th of July falls on a Thursday, the eighth holiday is observed on Friday. If neither of those situations occurs, the eighth holiday is observed on the Friday after Thanksgiving. In all cases, it results in a four-day weekend.

HOLIDAY ALLOWANCES

A holiday allowance is paid whenever one of these holidays occurs. This is true, whether you work or not, just as long as you are at work sometime during the week in which the holiday falls and are on the payroll when the holiday occurs.

If a holiday occurs during your vacation, you receive a holiday allowance even though you don't work in the week in which the holiday falls.

When a holiday falls on Sunday, it is always observed on Monday, and Monday is treated as the holiday instead of Sunday. In the case of Saturday holidays, the holiday allowance is paid for Saturday and, if operations permit closing down on Friday, this allowance then takes the place of regular wages for Friday which is regarded as a day off without pay.

Your holiday allowance will be equal to your regular hourly rate times the number of hours you are normally scheduled to work on the day on which the holiday is ob-

served. It will be figured at your average-earning rate, if you are paid on a work measurement basis. For example, a person with a regular hourly rate of \$2.00 and a normal schedule of 8 hours would receive a holiday allowance of \$16.00 (\$2.00 times 8). In addition, the time not worked, for which the allowance is paid, will be included in figuring his overtime payments for the week. This doesn't apply to Saturday holidays except where Saturday is a part of the person's regular work schedule.

PAY FOR WORK ON HOLIDAYS

As far as possible, operations are closed down on the holidays observed by Kodak. However, if you should work on a holiday, you will be paid for your holiday work *at the rate of double time*. This double-time pay would be in addition to your holiday allowance which you get whether you work or not. Such hours paid for at the rate of double time are not counted in figuring overtime payments for the week.

SHIFT ALLOWANCES

Some Kodak operations keep going day and night. Where this is the case, Kodak people work on three shifts. The regular hours for these shifts are from 8 A.M. to 4 P.M. for the "A" shift; 4 P.M. to 12 midnight for the "B" shift; and 12 midnight to 8 A.M. for the "C" shift. Any special shifts varying from these hours take the classification of the standard shift in which the majority of its hours fall.

If you work on the "B" or "C" shifts, you will get a special "shift allowance" in addition to your regular rate. These allowances amount to 15¢ an hour for work on the "B" shift and 30¢ an hour for work on the "C" shift. Thus, if you worked 40 hours in a week on the "C" shift, you would receive a total shift allowance of \$12.00 in addition to your regular earnings for the week.

Shift allowances are added to your regular earnings after your wages have been figured. But if you work overtime or on a Sunday or holiday, your shift allowance is included in determining your earned rate per hour for overtime or premium pay.

OTHER SPECIAL PAYMENTS

Wages equal to at least four hours' pay at straight time (including earnings for work actually done) are paid when an individual is called in for emergency work. This same rule applies to anyone who reports for work at the regular starting time, without prior notice not to report, and is prevented from working because of operating conditions.

SPECIAL WAGE PAYMENTS ON THE WEEKLY PAYROLL

Some Kodak people are paid a weekly rate instead of an hourly rate. When these people are eligible for any of the special payments explained in this leaflet their weekly rates are reduced to hourly rates for the purpose of figuring such payments. For example, if a person is paid \$80 for a 40-hour week, his hourly rate is considered to be \$2.00 (\$80 divided by 40). His overtime payments would be figured on the basis of this hourly rate as would any other special payments due him.

YOUR PAY CHECK

Because of the special wage payments and allowances you may receive from time to time, your pay check will vary in amount from week to week. If you have any questions about the amount of any of your checks, your supervisor will be glad to answer them for you.

Your pay checks will be of a special type, known as payroll orders, and you'll find they are easy to cash. Any bank will cash them for you as well as quite a few other establishments in Rochester.

You will receive a pay check each week for the work you did during the previous week. Your supervisor will tell you which day of the week your pay checks will be delivered to you.

DEDUCTIONS FROM YOUR PAY CHECK


The Company makes such deductions from your pay checks as you voluntarily request as a convenience in paying your group life insurance contributions, Community Chest contributions, hospital and surgical insurance, major medical expense insurance, and payments to the Eastman Savings and Loan Association for savings, payments on loans, or Savings Bonds.

In addition, the Company is required by law to make regular deductions for federal and state income and Social Security taxes. These deductions must be made from all pay checks, and the amounts deducted are turned over directly to the government.

At the end of the year, the Company gives you a statement showing the total amount of your taxable earnings for the year and the total amounts of income and Social Security taxes deducted from your pay during the year. This statement is your receipt for taxes paid, and it must be enclosed with your income tax return which you send to the Director of Internal Revenue at the end of the year.

helpful Facts and Rules





*You
will want
to know
about these*

helpful Facts and Rules

• In this booklet you will find some information about additional services the Company makes available to you, and a few rules to help everyone do a good job and to protect both the Company's interests and yours. There are not very many of these rules, but you will see that the few we do have are mighty important. Because they are so important, everyone is expected to observe them.

SAFETY

You would have to look a long way to find safer working conditions than we have at Kodak. We're proud of our low rate of accidents and fires. Just about every year, we win safety awards in state-wide competition.

This excellent record is the result of the cooperation of all Kodak men and women in carrying out our safety program.

Every practicable means is used to protect you from injury. Safe tools, safe equipment and mechanical safeguards are standard at Kodak. Safe methods of doing the work are in use even where this increases the cost of production.

Of course, these precautions taken by Kodak can't protect you against your own carelessness. Kodak makes it possible for you to work safely. Whether you do or not depends on you.

You are expected to call attention to any dangerous conditions or practices you may observe. You are also expected to follow all safety rules. All newly employed people have these rules carefully explained to them. A good safety record reflects favorably on a person—a poor safety record reflects very unfavorably.

DINING ROOMS

Each Kodak plant and Kodak Office have clean and comfortable dining rooms and cafeterias for the convenience of Kodak people.

You'll find the food is carefully prepared and served. Prices are reasonable, too. In fact, all of these dining rooms and cafeterias are operated on a non-profit basis.

TUITION AID

Most cities offer exceptional opportunities for study in evening and extension schools. No matter what your job is, or may be in the future, you'll find courses available which will be of direct help to you.

The Company would like to have you take advantage of these opportunities for continuing your studies. If you take an approved course which may help you in your present job or help to fit you for advancement, and if you meet certain conditions relative to your studies, the Company will refund 75% of the tuition you paid up to a maximum of \$300 in any school year.

The plant Industrial Relations Departments (Personnel Department, if you work at Kodak Office) or your supervisor or personnel councilor have up-to-the-minute in-

formation on the various courses available. Before you make definite plans for enrolling in night courses, talk with these people. They can explain how you may qualify for tuition aid, and they will be helpful in selecting courses which should prove of the most value to you.

KODAKERY

Each week, the newspaper, KODAKERY, will be mailed directly to your home. It's prepared by and for Kodak people, and it will keep you up-to-date on developments within the Company. It also contains many personal items about the people you work with.

BULLETINS

To get important information to you quickly, general notices and announcements are posted on the plant bulletin boards. From time to time, special information of interest to you and your family may be sent by mail to your home.

PLANT GUARDS

The plant guards help to make this a safe place to work. Day and night, they are on duty for your protection. Since everyone entering the plant must show proper identification, you are required to show your pass or badge when entering. It is also their duty to see that unauthorized articles or packages are not taken into or out of the plant.

WHEN YOU HAVE PUBLIC DUTIES

At one time or another, you may be called upon to engage in certain public duties. The Company co-operates by allowing the necessary time off from work and by making certain financial allowances in the case of authorized jury service and temporary military service.

If you are called upon to perform any public duties, ask

your supervisor about the Company provisions that apply.

CONFIDENTIAL WORK

At one time or another, you may be assigned to work which is of a confidential nature. You can readily understand that such work must not be discussed with other persons. If there seems to be some necessity for talking with others about such confidential work, you should see your supervisor and ask his permission to do so.

LOANS

It's always wise to use caution in borrowing money. Under no circumstances should other Kodak people be approached for a loan. If some financial emergency arises and it is necessary to borrow money, your best bet is to talk it over with your supervisor, personnel councilor, or the plant Industrial Relations Department. (Personnel Department, if you work at Kodak Office.)

NOMENCLATURE

Kodak people who, in their work, have occasion to use various Kodak terms and Trademarks in their correspondence and reports, will find the booklet "Kodak Nomenclature" helpful. You may secure a copy through your supervisor.

FUNERAL ALLOWANCE

When a death occurs in the immediate family of a Kodak man or woman, the Company will provide an allowance for the necessary time off. This allowance will be paid at the individual's regular rate and it will apply to necessary time off up to a maximum of three days. Generally speaking, members of the immediate family are considered to be parents, husband and wife, children, brothers and sisters, and parents-in-law.

In the case of death of other close relatives, the time required for attending the funeral will be paid. This allowance will be limited to not more than one full day of absence.

In all cases of time off because of a relative's death, the supervisor should be notified as soon as possible, and permission for time off with pay can then be given.

BADGES AND ADMITTANCE

In most Kodak establishments, you receive a photographic identification pass. This should always be carried to work and during working hours. If your pass is in the form of a badge, it should be worn on the upper part of the outer clothing where it is easily seen.

To avoid "traffic jams" at the entrances, it is necessary in some cases to enter and leave through a specified entrance. As a rule, the entrance you are to use will be the one most convenient to your place of work.

You aren't expected to enter your plant or office outside of your regular working hours unless your duties require it. In such cases, you are given a special pass which must be presented to the gatekeeper on entering. Your supervisor's permission should be received before entering areas other than your regular department or place of work.

LEAVING DURING WORKING HOURS

If you find it necessary to leave your department during working hours, first ask the permission of your supervisor. If you use a time clock, you should register out.

ABSENCE AND TARDINESS

Every job at Kodak carries with it the responsibility for being at work regularly and on time.

If you can't get to work for any reason, do your best to

let your supervisor know at once. Absence for reasons other than sickness should have advance approval.

Everyone is expected to be prompt in arriving for work. Frequent tardiness reflects rather seriously on a person's record.

CHANGE OF ADDRESS

It's important that Company records show your correct address. If you change your address at any time, please let your supervisor or your plant Industrial Relations Department (your supervisor, if you work at Kodak Office) know about it.

NEATNESS

It's a lot safer and more pleasant working when everything is kept neat and orderly. For your sake and the sake of others, you're expected to help keep your place of work clean and shipshape.

COMPANY PROPERTY

You are responsible for the proper use and care of any Company property supplied to you. If you leave Kodak all such property must be returned to the proper persons.

PERSONAL CONDUCT

Our relationships with one another, our safety, and our work are all affected by the personal conduct of each one of us. So, we need to keep a few simple rules in mind.

For safety's sake, smoking must be confined to certain places and times. Your supervisor will explain these to you.

Intoxicating liquor is not allowed on Company premises. Anyone appearing for work while under the influence of liquor will be refused entrance. Violations of this rule are subject to penalty or dismissal.

Gambling in any form is not allowed.

In fairness to others, everyone is expected to refrain from improper language and to avoid horseplay of any kind. To interfere with or disturb another in his or her work without reason is cause for penalty.

DISTRIBUTION OR POSTING OF MATERIALS

In addition to making our jobs safer and more pleasant, a clean and orderly atmosphere is essential to the Company's operations. For this reason, it is imperative that on Company premises there be no distribution or posting of pictures, pamphlets, handbills, advertisements or other printed or written material unless it is specifically authorized by the Company.

SELLING AND SOLICITATION

No solicitation of funds, sales subscriptions or contributions is permitted on Company premises without the approval of the manager or his designated representative (out of Rochester) or the Personnel or Industrial Relations Department (in Rochester).

PHOTOGRAPHING COMPANY PROPERTY

Photographs may not be taken on Company property without permission of the proper people.

PERSONAL MAIL AND PHONE CALLS

To avoid an unnecessary burden on the Company's mail departments, all Kodak people are requested to have their personal mail sent to their home addresses.

Personal calls over Company telephones are charged for at the rate of their cost to the Company. Only essential calls should be made, and the plant operator should be told that the call is a personal one.

the Square Deal



*Kodak does its
best to see that
everyone is fairly
treated*



the Square Deal

● The Eastman Kodak Company expects that all Kodak people will treat others the way they themselves would like to be treated. The Company intends that all of its people should be treated justly and considerately at all times.

Anytime you feel that you are not being treated fairly—that you are not getting a square deal—Kodak wants you to call attention to the matter right away.

A number of ways have been set up for you to do this and get immediate action.

TALK WITH YOUR SUPERVISOR

Kodak people have found that a frank talk with their supervisor is generally the easiest and most effective way of dealing with their problems. This is true because your supervisor is responsible for seeing that you get a square deal. He's generally in the best position to help you.

However, you may take your problem to any other member of management if you believe it is desirable to do so. The door is always open to you, no matter whom you wish to see. In fact, Kodak's "open door" policy is as old as

the Company, and you should never hesitate to use it if you ever feel that it's to your interest to do so.

Not only are all members of management, including your supervisor, responsible for seeing that you get a square deal, but they, in turn, can take their own problems to other members of management. So your supervisor depends on the same policies and procedures for getting fair treatment that you do.

SPECIAL PROVISIONS FOR HANDLING PROBLEMS

In the Code of Industrial Relations, on page 10 of the Handbook, you will find a sincere invitation to bring your problems to any member of management.

For getting assistance in handling your problems, steps of a somewhat formal nature are also available, if you choose to use them. Since these steps have been carefully developed to protect your interests, you may find it worthwhile to review them in outline here.

1. Your foreman or supervisor is responsible for seeing that you receive fair treatment. Take your problem to him. Discuss it fully and frankly.

If you prefer, either before or after talking with your supervisor, you may discuss your problems with:

- a. Your foreman's or supervisor's superior.
- b. A member of the department in your plant known as the Industrial Relations Department (Personnel Department, if you work at Kodak Office). Your supervisor may suggest that you do this. It's the duty of this department to help you in every way possible, to make necessary investigations, and to see that your problems are dealt with fully and fairly.

In those departments where they are available, the Personnel Counselors may be able to give helpful advice on your personal problems.

If you wish to bring another Kodak man or woman with you in taking the above or any of the following steps in this procedure, you may do so.

Since we work as a team, arrangements always have to be made when one of us leaves his work for any considerable length of time. So you should ask your supervisor for the time necessary to talk with a member of the plant Industrial Relations Department (Personnel Department if you work at Kodak Office) or with higher supervision. He'll give you permission to do this, and he'll be glad to help you make the necessary arrangements. In some cases, of course, operating requirements will have to be taken into account in arranging a time for leaving your work. Your supervisor will not ask any questions about the matter you wish to discuss with others if you haven't already talked it over with him.

2. If you aren't satisfied with the way your problem is handled in Step 1, you may take it up with any member of departmental or division management within your plant or office. Your supervisor, or the plant Industrial Relations Department (Personnel Department, if you work at Kodak Office) will make arrangements for you to do this if you ask them to.

It's always a good thing to get misunderstanding and mistakes taken care of just as quickly as possible. Kodak wants any of your problems or complaints carried through either of the above two steps within not more than three working days. If that can't be arranged, the matter will be taken care of just as soon thereafter as possible and your supervisor will immediately let you know how it has been handled.

3. If you were to take the above steps and weren't satisfied with the way your problem has been handled, you should explain this to the member of departmental

or division management with whom you dealt in the second step. Or you could see the people in the plant Industrial Relations Department (Personnel Department if you work at Kodak Office). The division head or general superintendent would then be notified and he would arrange a special meeting at your request, or if he thought it necessary, even without your request. This meeting would be attended by you and a member of the plant Industrial Relations Department familiar with your problem, by other Kodak men and women who may contribute to a solution, and by any members of management from the supervisor to and including the plant manager who can help in any way. This meeting or meetings would be expected to lead to a final decision based on fairness to everyone concerned.

Maybe some of these steps seem rather complicated. If they do, it's simply because the Company has wanted to include every available means for protecting your individual interests. As a general rule, of course, a talk with your supervisor would be the only step necessary to get a problem straightened out.



Your Wage Dividend

*These cash payments
are in addition
to regular wages*



Your Wage Dividend

● Kodak people generally receive a lump sum payment in March which may be equal to a number of weeks' regular pay. These payments are called *Wage Dividends* because the amount a person gets is based on 1) the amount of cash dividends declared on Kodak's common stock during the previous year, and 2) his or her earnings with the Company during the previous five calendar years.

Your Wage Dividends will be paid *in addition to* your regular wages. They have no effect on your regular wage rate. Wage Dividends are made possible by the success of Company operations, and they are paid in recognition of the part Kodak people play in that success. The greater the Company's success in any year, the larger your Wage Dividend for that year is likely to be. The Wage Dividend formula and changes in it, and authorization of Wage Dividend payments themselves, are subject each year to the action of Kodak's Board of Directors.

Wage Dividends have been paid every year since 1912, with the single exception of 1934 when Company operations were affected by a business depression.

HOW YOU QUALIFY FOR WAGE DIVIDEND PAYMENTS

Wage Dividends are generally paid in March. You will receive one if you received wages or sickness allowance for any time during the preceding Kodak 13-period year, and you fulfilled the following conditions:

1. You were employed on or before December 1.
2. You were on the payroll on the last day of Kodak's preceding business year (last Sunday in December).
3. You were actively at work on your last scheduled work day in the last week of that year.

Of course, if you are absent from work on your last scheduled work day of the year because of sickness, accident, vacation, or excused absence, you can still qualify for a payment.

In addition, there are a number of special situations in which a person may qualify for a Wage Dividend payment. These are listed below. In each of the following cases, you must have had earnings or sickness allowance during the year in which the Wage Dividend is authorized and at least three months' service.

In Case of Layoff

Kodak people who are laid off because of slack work may qualify for a Wage Dividend. If the person has less than 10 months of service during the year, a proportionate payment is made.

If Leaving Because of Pregnancy

Women who leave because of pregnancy and have at least 10 months of service in the year of leaving may qualify for any Wage Dividend authorized for that year. If they leave with less than 10 months' service in the year, a proportionate payment is made.

If You Retire

Kodak people whose retirement becomes effective at any time during the year qualify for any Wage Dividend payment authorized in that year. However, they must have received wages or sickness allowance in the year of leaving.

In Case of Disability

If a Kodak person becomes totally and permanently disabled and has received wages or sickness allowance in the year of leaving, he or she qualifies for any Wage Dividend authorized in that year.

In Case of Death

If a person dies during the Kodak year in which the Wage Dividend is authorized, a Wage Dividend will not be paid. However, certain special death benefits may be payable to the beneficiaries and these are described in the leaflet entitled, "Protection For Your Family."

Termination of Employment

A termination of employment (except under the circumstances explained above) which removes a person from the payroll before the last day of Kodak's business year disqualifies the individual for a Wage Dividend. However, termination of employment on or after the last day of Kodak's business year and before the date of payment of the Wage Dividend (usually in March) does not disqualify a person for that Wage Dividend if the other eligibility requirements have been met.

HOW YOUR WAGE DIVIDEND IS CALCULATED

The amount of your Wage Dividend is figured each year by multiplying all your earnings with Kodak during the previous five calendar years by the current Wage Dividend

rate. Only the last continuous period of service with Kodak is used in figuring the amount of a person's Wage Dividend. However, some absences from work aren't considered to be breaks in service. This is true of absences caused by slack work, illness, or accident. Let's see first how the Wage Dividend rate is determined.

For each year in which a Wage Dividend is declared by Kodak's directors, the rate is determined on the basis of cash dividends declared on the Company's common stock in that year. Your five-year earnings are multiplied by this rate and payment is made in the following year. The rate is determined in this way:

<i>When cash dividends declared on the common stock amount to:</i>	<i>The Wage Dividend rate applied to earnings in the previous five years is:</i>
35¢ a share or less	None
36¢ to 90¢ a share	One-half of one percent (.005) for each 10¢ by which cash dividends exceed 35¢.
91¢ to \$1.40 a share	2.75 percent (.0275) plus one- tenth of one percent (.001) for each 10¢ by which cash dividends exceed 90¢.
\$1.41 to \$2.20 a share	3.25 percent (.0325) plus one- twentieth of one percent (.0005) for each 10¢ by which cash divi- dends exceed \$1.40.
\$2.21 a share and over	3.65 percent (.0365) plus one- hundredth of one percent (.0001) for each 10¢ by which cash divi- dends exceed \$2.20.

Let's consider an example of how this formula works. Suppose the cash dividends declared in a certain year are \$1.90. Looking at the formula (left), we see that the rate would be 3.25 percent (.0325) plus one-twentieth of one percent (.0005) for each 10¢ by which cash dividends declared exceeded \$1.40. Since \$1.90 exceeds \$1.40 by 50¢, we multiply .0005 by 5. This gives a figure of .0025 or one-quarter of one percent. Now, add .0325 plus .0025 and we get a Wage Dividend rate of .0350 or 3.5 percent. This means a payment of \$35.00 for each \$1,000 of earnings over the previous five calendar years of continuous employment.

Of course, the actual Wage Dividend rate in any year might be either smaller or larger than the one used in our example depending upon the amount of cash dividends declared.

For those who have been continuously employed for less than five years, the Wage Dividend rate is applied to their earnings for the shorter period of employment up to the end of the year preceding payment. The full benefit of the Wage Dividend Plan comes after a person has completed five full calendar years of employment.

Your earnings, on which your Wage Dividends are based, include your regular wages and overtime premium, sickness allowances, vacation payments and allowances, suggestion awards, tuition refunds, and other miscellaneous payments. Previous Wage Dividend payments are not included.

Wage Dividends are subject to federal and state income and Social Security tax deduction as required by law.

when you are Sick

*Kodak's
sickness allowance plan
helps tide you over
periods of illness*

When you are Sick



• When you work regularly at Kodak you may receive sickness allowances if you are unable to work because of verified illness. These allowances are mailed or delivered to your home. The amount of your sickness allowances is based on your regular rate of pay for your declared schedule of working hours and on the length of your continuous service.

KODAK PAYS THE COST

Kodak pays the entire cost of all sickness allowances with some minor exceptions which are explained later. Payments are made only in the case of verified illness. These allowances are intended to help replace your regular earnings and to help you to get proper medical attention when you are ill, and the Company looks for you to do your part in this respect when these payments are authorized. Generally, your doctor should be called for all but very minor illnesses, and always when the illness results in an absence of more than three days.

Of course, it must be remembered that sickness allowances are only paid in the case of verified illness.

WHEN YOU ARE PAID AN HOURLY RATE

If you are working on an hourly rated job, your sickness allowances are based on your straight-time rate (average earnings, if you are on incentive) and your declared schedule of working hours at the time illness begins.

Beginning with the second week of absence (no allowance being paid for the first week), you receive regular payments for each week of absence in the amounts and for the length of time explained below:

During your first three months of employment, your weekly sickness allowances would be equal to—

50% of your regular rate with a maximum of \$45 a week for periods of sickness up to twenty-six weeks.

During the next nine months of employment, your sickness allowances would be equal to—

50% of your regular rate without a weekly maximum for six weeks, and 50% of your rate with a weekly maximum of \$45 for an additional twenty weeks.

When you have been with Kodak more than one year but less than two years, your weekly sickness allowances would be equal to—

50% of your rate without a maximum for thirteen weeks and 50% of your rate with a weekly maximum of \$45 for an additional thirteen weeks.

When you have been with Kodak more than two years but less than three years, your weekly sickness allowances would be equal to—

65% of your rate for a period up to twenty weeks during your third employment year or during any one period of illness, and 50% of your rate for an additional six weeks, with a weekly maximum of \$45.

When you have been with Kodak three years or more, your weekly sickness allowances would be equal to—

75% of your rate for a period up to twenty-six weeks in any

one employment year or any one period of illness. If you were earning \$2.00 an hour on a 40-hour work week, you would receive weekly checks for \$60.

WHEN YOU ARE PAID A WEEKLY RATE

During your first year of employment, your sickness allowances would be equal to—

100% of your rate for two weeks, and, for an additional twenty-four weeks, payments equal to 50% of your rate with a maximum of \$45 a week.

During your 13th through 65th months of employment, your sickness allowances would be equal to—

100% of your rate for a period up to 2 days for each completed month of service including the first year of service. If this period is less than twenty-six weeks, then you would be eligible for additional payments equal to 50% of your rate with a maximum of \$45 a week up to a total period of twenty-six weeks.

After 65 months of employment, your sickness allowances would be equal to—

100% of your rate for a period up to 2 days for each completed month of service with a maximum period of 26 weeks in any one year or any one period of illness.

ADDITIONAL BENEFITS WHEN YOU HAVE COMPLETED 15 YEARS SERVICE

Kodak people who have completed 15 years of continuous service, and who have not yet reached normal retirement age are eligible for additional sickness allowances equal to one-half their normal wage or salary for an additional period up to a maximum of 26 weeks. Thus people who qualify for these payments may receive allowances for periods as long as 52 weeks for any one illness, or in any one employment year.

PAYROLL DEDUCTIONS

Payroll deductions of $\frac{1}{2}$ of 1% but not more than 30¢ a week help to meet the cost of sickness allowances in the case of people with short service. These deductions are made for not longer than one year in the case of people on an hourly rate, and not more than three years in the case of people on a weekly rate.

CURRENT PAYMENTS DON'T AFFECT FUTURE PAYMENTS

Sickness allowances can't be cumulated from one year to the next. At the same time, payments you receive in any employment year do not limit or decrease the payments you may receive in following years in the event of other illnesses.

SUPPLEMENT TO WORKMEN'S COMPENSATION

Perhaps you know that allowances are paid under the Workmen's Compensation Law for some absences resulting from accidents on the job. Sometimes these allowances specified by law aren't as large as Kodak sickness allowances would be. In such cases, where the effects of injury are fully verified, Kodak pays an allowance equal to the difference. In addition, the Company pays regular sickness allowance for the first week of absence due to an accident on the job, if the absence exceeds one week.

These supplementary payments would continue during absences due to injury up to the length of time for which the individual is eligible to receive sickness allowances. Such supplementary payments have no effect on one's later eligibility for regular sickness allowances.

REPORT ILLNESS PROMPTLY

When you can't come to work because of illness, please see that your supervisor or the plant Industrial Relations De-

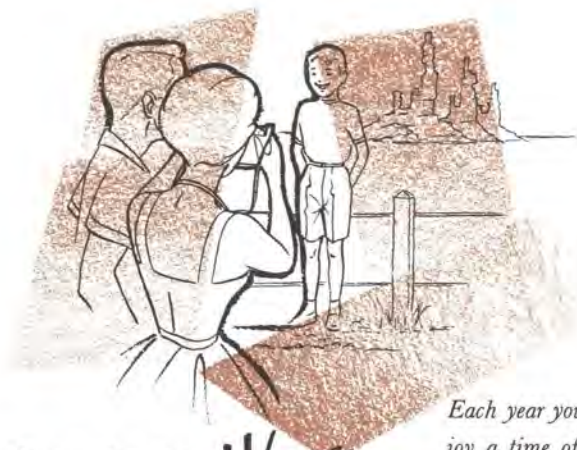
partment (Personnel Department if you work at Kodak Office) is notified right away. You should also report any change of address at the same time. Then arrangements can be made for one of Kodak's visiting nurses to drop in and help in every way she can.

Let your supervisor know promptly so there will be no delay or failure in sending sickness allowance checks.

Any Kodak man or woman actively at work is eligible to receive allowances under the terms of the Sickness Allowance Plan. Illness occurring during any absence, such as leave of absence or absence because of slack work, isn't covered under the Sickness Allowance Plan.

your annual Vacation





your annual Vacation

Each year you will enjoy a time of fun and relaxation with pay

• It does a world of good to get away from work once a year for a period of complete rest and uninterrupted play. Kodak's Vacation Plan gives you a chance to do this and still get your regular pay.

Kodak people take vacations each year which are based on their service with the Company at the end of Kodak's preceding business year. A business year is made up of thirteen periods—each period usually consisting of four weeks. Our business year always ends on the last Sunday of the calendar year—that is, the last Sunday in December.

You are expected to take your vacation each year, and to be away from work at that time. At least three weeks must elapse between yearly vacations.

The length of vacations is determined as follows:
WHEN YOU HAVE BEEN WITH THE COMPANY ONE YEAR. You are entitled to two full weeks of vacation with pay after you have completed one year's service with the Company. Under certain circumstances you may qualify for a part of your vacation before the anniversary date

of your coming to work with the Company. These are as follows:

IF YOU WERE HIRED BEFORE APRIL 1, you become eligible for two weeks vacation with pay at the end of the business year in which you were hired.

IF YOU WERE HIRED AFTER MARCH 31, AND ON OR BEFORE DECEMBER 1, you qualify for some vacation at the end of the business year in which you are hired. All that is required is that you be regularly employed and at work on the last scheduled day of work in the business year. At the end of the business year you would be entitled to one day of vacation for each month or fraction of a month you have been with the Company. However, you may take two full weeks of vacation after the end of the business year, but you will be paid at the time you go only for those days for which you are eligible. You will receive the balance of your vacation pay on the anniversary of your first year's service, assuming, of course, that you are still with the Company. As in all cases, operating requirements must be taken into account in scheduling your vacation.

IF YOU WERE HIRED AFTER DEC. 1, you do not qualify for a vacation until you have completed one year of service. That would be on the anniversary of your hiring date in the following year. At that time you would be eligible for two weeks vacation. However, depending upon your wishes, and the operating schedule of your department, you may take two full weeks of vacation before completing one year of service. You will not be paid for this time however, until the anniversary of your hiring date in December, assuming you are still with the Company.

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more full weeks will not reduce your average overtime figure. Suppose, for example, that during the 12 periods on which your vacation is based, you averaged 4 hours overtime a week. Let's also suppose that during these 12 periods you took two weeks of vacation and that you were out sick another two full weeks. These four weeks would not be counted in figuring your vacation pay, and so you would get full credit for the 4 hours of average overtime you worked while on the job.

The method of figuring vacation pay is somewhat different for those working a part-time schedule and those not eligible to receive casual overtime pay. If you are one of these, your supervisor can explain how your vacation pay is figured.

AN EXAMPLE OF VACATION PAY

Let's suppose that you completed nine years of service last November so that at the end of the business year in December, you became entitled to three weeks of vacation. We'll assume that your rate is now \$2.00 per hour, and that this rate is equal to or higher than your rate last December. We'll also assume that you averaged 4 hours of overtime during the 12 periods on which your vacation pay is based.

For your three weeks of vacation, you would receive a vacation allowance of \$264 (44 hours times \$2.00 times 3 weeks).

When a holiday occurs during the individual's vacation, a holiday allowance is paid in addition to the regular vacation allowance. If operating conditions permit, another day may be taken off, the holiday allowance being considered as the allowance for this extra day off.

PAYMENT IN PLACE OF VACATION

Everyone is expected to take his full vacation each year and be away from work for that time.

In rare cases, however, it may be necessary to ask a person to take only a part of his vacation. If the rest of his vacation can't be scheduled before the end of the year, then he receives a vacation allowance for the unused part of his vacation in addition to his regular earned wages. In other words, if you were to miss one week of your vacation, at your supervisor's request, you would receive your regular vacation allowance for this time in addition to your earnings for the time worked.

If a person is eligible for vacation at the time of leaving the Company for any reason, he or she receives the regular vacation allowance in place of the vacation.

DEFERRED VACATION

When you have qualified for four weeks of vacation, you may choose to defer a part of your vacation until the following year on this basis:

1. The work situation must be taken into account by your supervisor and his approval given to the deferral by October 1st.
2. The deferred vacation time must be taken in the following year along with the regular four weeks of vacation for that year.
3. Either one or two weeks of vacation may be deferred.
4. Deferring part of a vacation may be done only once within five consecutive years.

The purpose of this provision is, of course, to permit up to six consecutive weeks of vacation for a trip or activities

which would require more than four weeks. Any vacation time which is deferred will be paid for at the time it is actually taken.

EFFECT OF ABSENCE ON VACATION ELIGIBILITY

In figuring your length of service to see how much vacation you get, absences due to slack work, illness, or injury are not considered as a break in service. So you get full credit for any service before absences for these reasons, after you have returned to work for a qualifying period.

Protection for your Family



*The group
life insurance plan
includes
disability protection*

Protection for your Family

• Every family needs life insurance protection. Under Kodak's Group Life Insurance Plan you can get insurance protection at very low cost because the Company helps to pay for it. You can subscribe and become covered for this insurance just as soon as you go to work. The amount of your group life insurance depends on your wage rate.

The Group Life Insurance Plan is handled by Metropolitan Life Insurance Company. Subscribers to this insurance receive payments in case of total-and-permanent disability during their first fifteen years of service. These disability payments and also those for people with more than fifteen years of service are described in a separate booklet.

If you subscribe to this insurance within thirty-one days after coming to work, no medical examination will be required. You pay your part of the cost by convenient payroll deductions once a month.

THE AMOUNT OF YOUR INSURANCE

The amount of your insurance is determined in accordance with the group contract, and is equal to just about twice your annual wage or salary rate. It's figured in this way:

Your normal pay for forty hours (if on incentive, your average earnings for 40 hours) is multiplied by 52. This figure is then rounded out to the nearest \$100 and multiplied by 2. Suppose, for example, that your weekly rate were \$80. This means you would have an annual rate of \$4,160 (80×52). This figure is rounded out to \$4,200 and multiplied by 2, giving you insurance coverage of \$8,400.

Of course, the amount of your life insurance and your contributions will change from year to year whenever your rate of pay changes. Such changes are made on January 1 each year with your coverage being adjusted to conform to your current rate. (If you are paid on a work measurement basis, your coverage is based on your average rate for the 12th period plus average shift allowance for the third quarter of the previous year.)

KODAK SHARES THE COST

You pay 6 cents a month for each \$100 of insurance coverage. If you had \$8,000 coverage, for example, you would pay \$4.80 a month. This is at the relatively low rate of \$7.20 a year for each \$1,000 of insurance. This low rate is due in part to the nature of group life insurance and in part to the fact that the Company pays a part of your insurance costs.

Your monthly contributions are made by payroll deductions for your convenience.

PAYMENT TO THE BENEFICIARY

In the event of death before retirement, no matter where or how it occurs, the full amount of the insurance becomes payable to the beneficiary named by the insured. (See next page for insurance after retirement.) Payment will be made in a lump sum or by installments, as requested by the insured person or by the beneficiary. A favorable rate of

interest is earned on the unpaid balance when the insurance is paid in installments.

You can change your named beneficiary at any time. If you wish to name more than one beneficiary, with specified portions of your insurance to go to each, this may be done by indicating the fractional part to be paid to each beneficiary. You can also name a "contingent" beneficiary to receive the insurance in the event the regular beneficiary dies before it is payable. Simply ask your supervisor for the form used for this purpose. *When it is necessary or advisable to change the beneficiary, this should be done promptly.*

WHEN YOU RETIRE

The normal retirement age at Kodak is 65.

After you reach 65, Kodak will keep your Group Life Insurance in force and pay the full cost. The amount of your insurance coverage will be gradually reduced starting at age 66. The resulting insurance in effect at age 70 will be continued for life.

In other words, qualified subscribers will have group life insurance without cost from age 65 for life.

The actual amount of your insurance after age 65 depends on:

- your length of service, and
- your rate of pay on January 1st preceding your 65th birthday.

If you have ten years or more of service at age 65 and you have had insurance coverage for the last five years, your insurance from then on will be determined in this way:

1. For one year, until age 66, it remains unchanged.
2. Starting at age 66, it is reduced annually in five equal amounts. The final amount, reached at age 70, remains in force for life. This final amount is equal to one-half your annual wage or salary rate (as of January 1 preced-

ing your 65th birthday) plus 5% of your annual rate for each additional year of service over 10 and up to 20 years. Thus, a person with 20 years or more of service will have insurance after age 70 equal to a full year's wage or salary. Here's an example:

Suppose you were to have 20 years of service at age 65 and you had an annual wage or salary rate of \$4,000 at the beginning of the year in which you reach age 65. Your insurance coverage would be \$8,000. This amount would be reduced starting at age 66 until it reached \$4,000 at age 70. So your coverage, year by year, would be:

Age 65—\$8,000	Age 68—\$5,600
Age 66—\$7,200	Age 69—\$4,800
Age 67—\$6,400	Age 70 and thereafter—\$4,000

If you had had 15 years of service instead of 20, your final amount of insurance would have been 75% of \$4,000—making \$3,000. Each year's reduction would have been \$200 greater in the above example to produce this final amount.

In the case of people *with five years but less than ten years of service*, who have had insurance coverage for the last five years, the amount of insurance is reduced immediately upon retirement to \$1,000. If employment extends to and beyond age 66, the amount of insurance is reduced yearly at the rate of 1/5 of such amount in excess of \$1,000. The \$1,000 coverage is kept in force for life by the Company.

In the case of people *with less than five years of service*, who have subscribed for insurance throughout their employment, the amount of insurance is reduced immediately upon retirement to \$500. If employment extends to and beyond age 66, the amount of insurance is reduced yearly at the rate

of 1/5 of such amount in excess of \$500. The \$500 coverage is kept in force for life by the Company.

IN CASE OF EARLY RETIREMENT

Another booklet explains Kodak's Retirement Annuity Plan. Under certain conditions, as you will see, a person may retire before age 65 under this plan. In such cases, Kodak keeps in force the full amount of the individual's insurance until age 66. At that time, it starts to reduce as explained above.

INSURANCE DURING ABSENCE

If you are absent because of illness and your sickness allowances are less than 100% of your regular rate, any insurance deductions to be made during your absence will be paid by the Company as long as you are on the payroll.

If a person should be absent because of slack work and has had at least six months of service, Kodak will carry his insurance in full force for a period up to six months. The insurance would be cancelled if the absence were longer than six months. Life insurance coverage would be reinstated immediately upon return to active work.

If you should be absent on vacation or be on leave of absence when insurance contributions are due, the insurance is kept in force by the Company. Later, arrangements are made for your contributions at the regular rate to cover the period of absence.

IF A SUBSCRIBER LEAVES

If a subscriber leaves Kodak, his group life insurance is cancelled on the last day of the month in which he leaves. However, the insurance in force on that date is payable to the beneficiary if death should occur within thirty-one days of cancellation of the policy.

Within thirty-one days after cancellation, a subscriber may apply to Metropolitan Life Insurance Company for converting his group life insurance to some other form of insurance without the necessity of taking a medical examination. His insurance may be converted into any of the individual policies customarily issued by Metropolitan with the exception of term insurance and policies containing provisions for disability or accidental death benefits. The rate for the new insurance will depend upon the person's age, the class of risk, and the type of policy chosen.

YOUR INSURANCE CERTIFICATE

There isn't space here to give you all the details of the Group Life Insurance Plan. The insurance certificate you receive as a subscriber gives some additional details.

SURVIVOR INCOME PLAN

Under this Plan, an eligible Kodak person may provide for a regular monthly income to be paid to the surviving wife (or husband) if he should die between the ages of 60 and 65. The Plan is on a contributory basis, and contributions are based on the amount of accumulated annuity. Kodak pays the greater part of the cost.

Kodak people who are married, and have completed 15 or more years of Kodak service, and have reached age 60, are eligible to subscribe providing they are insured for the full amount of group life insurance for which they are eligible. All eligible people will be contacted shortly before age 60, and be given an opportunity to subscribe. At that time the Plan will be explained in detail.

OCCUPATIONAL DEATH BENEFIT

Kodak provides increased protection for the beneficiary

of a Kodak person who dies as the result of an accident arising out of or in the course of his employment with Kodak or while traveling on company business. Death must occur within 90 days of the accident.

This additional protection amounts to two years' normal wage or salary. In other words, if a person earning \$4,000 a year were to die from the effects of an occupational accident, his beneficiary would receive \$8,000. This coverage is in addition to any other insurance the individual may carry, including the group life insurance described earlier in this booklet. Kodak pays the full cost of this additional coverage.

You will find a complete description of the terms of this Plan in your insurance certificate.

if you should become Disabled





*Monthly payments
are made in case of
total-and-permanent
disability*

if you should become Disabled

● If you should become totally and permanently disabled while at Kodak, you would receive disability payments made under one or the other of two arrangements. One of these applies when you have less than fifteen years of service. The other provides for disability payments after fifteen years of service.

WHEN YOU HAVE LESS THAN 15 YEARS' SERVICE

If you are a subscriber for Group Life Insurance, you will receive monthly payments in case you become totally and permanently disabled before age 60.

These payments would be equal to the amount of your group life insurance coverage. They would be made in 72 equal monthly installments, starting at the end of six months' disability. Any sickness allowance payments for which you are eligible are paid in the meantime. If you

should happen to recover from the disability, these payments would cease.

These 72 disability payments take the place of the life insurance. What really happens is that you get the full amount of your life insurance yourself if you become disabled. If a person were to die before all 72 payments had been made, the unpaid balance would go in a lump sum to the beneficiary of his group life insurance.

Kodak arranges for similar payments to be made to anyone who becomes totally and permanently disabled between ages 60 and 65.

Your monthly contributions for life insurance cease when disability payments begin.

WHEN YOU HAVE 15 YEARS OR MORE OF SERVICE

One of the biggest features of Kodak's Retirement Annuity Plan is the protection it gives you in case of total-and-permanent disability. This protection applies as soon as you have completed 15 years of service.

Monthly disability payments usually begin six months after the start of the disability. Sickness allowance payments, as described in the booklet "When You Are Sick," are paid weekly for the first 12 months of disability. The disability payments you receive are paid in addition to the sickness allowance payments made during the second six month period.

These disability payments are continued throughout the period of disability up to age 65. Then they end and regular retirement payments start. *In other words, if you were to become totally and permanently disabled after 15 years of service and remain disabled until age 65, you will get a check each month for the rest of your life.* The full cost of all these payments is carried by Kodak. Also, your life insurance remains in full force until you reach your normal retirement date.

The Social Security Law provides for the payment of disability benefits to those who qualify. If you are eligible for Social Security Disability Benefits and receive them, your

Kodak disability payments will be figured on the basis of the Retirement Annuity formula. This formula, and an example of how the payments are figured, are given in the pamphlet, "When You Retire."

If you do not qualify for Social Security Disability Benefits, the yearly amount of your Kodak disability payments would be equal to 2% of all your earnings with Kodak from the day you were hired to the day of disability. Such payments on any earnings above \$10,000 in a calendar year are provided by Kodak rather than by the Insurance Company.

Here's an example. Suppose you had worked 25 years at Kodak and you had earned a total of \$125,000 during that period. Multiplying this figure by 2% gives us \$2,500—the amount of your disability payments each year. This yearly amount would be paid by monthly checks of \$208.33. These monthly payments continue until age 65, and then regular Kodak retirement annuity payments start. These, of course, continue for life.

If a person's disability payments, when figured in the above way, were less than a specified amount, then the specified amount would be paid. This amount would be equal to \$5.00 a month for each year of service. Actually, disability payments based on today's wage and salary rates are usually quite a bit larger than this, as the above example indicates.

NOTE: For those who qualify for Social Security Disability Benefits, the specified amount is \$3.50 a month for each year of service.

Kodak people with 15 or more years of service who become totally and permanently disabled will continue to be covered by the medical plans if they have subscribed to them for the necessary time. Kodak pays the entire cost. The details of these three insurance plans—Blue Cross, Blue Shield, and Major Medical Expense—will be found in separate booklets.

the Eastman Savings
and Loan Association



*Here you can
save . . . or
borrow to buy
a home*

the Eastman Savings and Loan Association

• Buying a home, saving for a “rainy day,” investing surplus cash to get a fair return coupled with safety of principal—these are matters of concern to everyone with a sense of thrift and with an eye to comfortable living in the years to come. They are the keystones for happiness and security that few would be without. For about forty years Eastman Savings and Loan Association, with its convenient savings plans, friendly service, advice, and resources, has been helping Kodak men and women and their families realize their dreams of home ownership and of financial security.

A corporation organized in 1920 under the banking laws of the State of New York, the Association is conducted for the benefit of Kodak people in the United States.

The Association’s affairs and management are in the hands of skilled and competent officials, and it has at all times the cooperation of the Eastman Kodak Company’s legal and financial departments. Its books and records are subject to the constant supervision of the New York State Banking Department.

CHOOSE A PLAN THAT FITS YOUR NEEDS

You may wish to start saving your money for a reserve fund or for that home you hope to buy some years hence. You may be getting ready to put aside a few dollars for a vacation or a possible emergency. Or you may have some money you want to invest for the income it will give you. Eastman Savings and Loan has plans to fit such requirements exactly. It offers you two types of accounts—*Systematic Savings* and *Regular Savings*—from which you can pick the one that suits your needs. If you are in doubt as to which to select, the Association's staff will be glad to assist you. Here is a brief description of each:

1. SYSTEMATIC SAVINGS

This type of account will interest you if you wish to start a long-range savings plan for such purposes as the eventual purchase of a home, the education of your children, retirement, etc., and you wish to save a definite amount each week or period. You or a member of your family may subscribe for as many shares as you like, paying 25 cents weekly or \$1 per period per share, either in cash or through payroll deductions. When this leaflet was prepared, dividends were $3\frac{1}{2}$ percent per year and are credited to the shares on June 30 and December 31. The shares mature at about \$100 a share in seven years. Your savings are then converted to a regular savings account or paid to you, as you prefer.

You are allowed to make two partial withdrawals per year against your account. The withdrawals may be repaid at your convenience but no other lump sum payments may be made. You may, however, increase or decrease the amount of your payroll deduction at any time. Should you choose not to repay withdrawals, the shares are matured seven years from the date of issue at an amount of less than \$100 a share—the actual amount depending on the amount

of withdrawals. You may cancel your account at any time and you will receive your balance including dividends through the last completed semiannual dividend period.

2. REGULAR SAVINGS ACCOUNTS

You may subscribe for any amount and pay as you desire, using the payroll deduction plan or by making cash deposits. The deductions are received from the plant payroll departments once a month for credit to the accounts.

These savings accounts are primarily for the purpose of accumulating savings, though withdrawals can be made up to twice a month if necessary. Members often find it convenient to make their withdrawals by means of money orders since any number of these can be purchased. Dividends, $3\frac{1}{4}$ per cent yearly as this is printed, are credited semiannually on June 30th and December 31st.

SAVE-BY-MAIL

Postage-free Save-By-Mail envelopes are available for deposits on Regular Savings Accounts.

BORROWING ON ACCOUNTS

If you are a subscriber for the Systematic Savings Account and find it necessary to obtain a temporary loan, you may borrow from Eastman Savings and Loan, on your personal note, an amount reasonably secured by your holdings. This amount may be repaid through payroll deductions on your authorization, under which arrangement, or other plan for regular payments, the value and the earnings of the shares remain unimpaired.

IF YOU ARE GOING TO BUY A HOME . . .

The services of Eastman Savings and Loan in financing the purchase of a home are highly convenient for Kodak

people and their families, particularly as payments on interest and principal are made through payroll deductions. In addition, these services bring to every case the advantage of a friendly, sympathetic understanding of the personal needs involved. The ES&L staff members realize that buying or building a home involves more than obtaining a loan, important as this step is, and they are ready at all times to discuss individual problems and to offer suggestions which might be helpful. Their point of view springs from the fact that Eastman Savings and Loan was organized *by* Kodak people *for* Kodak people. Serving your best interests is, therefore, a basic part of their responsibilities.

If you are thinking of buying or building, remember this: your first step should be to get in touch with ES&L headquarters at 377 State St., or, if you work at Kodak Park, at the Kodak Park Branch, Bldg. 56, or the branch at Bldg. 117 if you work in West Kodak.

NEW HOMES

Loans are made for the construction and purchase of new homes. The terms under which the loans are granted are subject to State and Federal regulations and limitations, applying to conventional and G. I. loans. A special feature of ES&L conventional loans is a drop in interest rate from 5½ per cent to 5 per cent when the loan is reduced to one-half the appraised value of the house. We suggest that you visit an ES&L office to discuss current terms before making any commitments elsewhere.

OLDER PROPERTIES

Loans on such properties can also be obtained from ES&L, with similar limitations as to amount and term applying as in the case of new homes. The age and condition of the

property, however, are factors which may reduce the maximum amount and term of the loan.

G. I. LOANS

ES&L is making G. I. loans under the Servicemen's Readjustment Act of 1944 to all eligible veterans of World War II and Korea. The Association has the record of making the first G. I. loan in New York State.

MORTGAGE LOAN INSURANCE

Borrowers can arrange with the Association to have their loans, up to a \$15,000 maximum, completely paid up in case of their death. The insurance which gives this protection costs the borrower only \$3 a year for each \$1,000 of the outstanding loan, the premium reducing with the loan.

ADDITIONAL PAYMENTS

Additional payments on your mortgage loan will be accepted at any time. These payments will immediately be placed to your credit, thus reducing the amount due, saving you interest and shortening the term of the loan.

"OPEN-END" PROVISION

All conventional mortgages are written so that an additional loan up to the original amount of the mortgage can be made quickly and at a minimum cost.

AREA SERVED

For practical reasons the Association generally confines its mortgage loan service to Monroe County.

PROTECTED HOME IMPROVEMENT LOAN

Up to 100% of the cost of repairs or improvements may be financed by an Eastman Savings and Loan modernization loan. Life insurance protection is provided on every loan at no cost to the borrower. Of course, improvements may

also be financed by adding to an existing Eastman Savings and Loan mortgage.

3. SUGGESTIONS TO SAVE YOU TROUBLE AND MONEY IN BUYING A HOME

1. If you are contemplating the purchase of a home and desire a mortgage loan from ES&L, it is advisable that you contact the officers of the Association before signing any papers or purchase offers.

2. Maximum loans cannot always be granted on the physical property offered as security, especially in the case of older properties. So again—be sure to get in touch with the Association before signing any agreement to purchase property.

3. Before entering into any definite arrangement to purchase real estate, it may be advisable to have an appraisal of the property made by ES&L before making an offer.

4. It is recommended that you have your own attorney check the purchase offer before you sign.

SOME SPECIAL SERVICES

United States Savings Bonds are a safe and convenient form of investment. For those who may wish to save money in this way, the Association provides a special service. It maintains a Bond Account for anyone who authorizes payroll deductions for this purpose, and arranges for the purchase and delivery of the Bonds. The people at any of the Association's offices or at the cashier's window at any of the other plants will be glad to explain this service more fully, and give you a deduction card to fill out.

Members of the immediate families of Kodak people are invited to open accounts. For their convenience, postage-free Save-By-Mail envelopes are provided.

Another special service is provided for those people who wish to purchase common stock in the Eastman Kodak Company, or those for whom common stock ownership is already a part of their savings program. The Quinby Employee Group Plan enables Kodak people to buy Eastman Kodak's common stock by means of convenient payroll deductions. These deductions are transferred by the Association to the Custodian Bank, in this case the Lincoln Rochester Trust Company. The Bank buys the stock for the subscriber's account. Dividends are also invested for the account. Complete details of the Plan may be obtained from Quinby and Company. The Association has special mailing cards which can be sent to Quinby and Company for this information.

"American Express Travelers Cheques" may be purchased at any Association office. They offer an inexpensive and convenient way to protect your funds while traveling. The checks may be spent like cash, and your money is refunded if they are lost or stolen.

Money orders may be purchased at any ES&L office, a standard fee of 10¢ being charged for each one.

when you Retire



when you Retire

Kodak's retirement annuity plan will provide a steady income

- It takes careful planning to get top enjoyment from the retirement years. For one thing, we need to develop absorbing and worthwhile interests outside of our regular work. It's also important to plan for a steady and adequate income which will keep us relatively free of money worries. Most of us expect to have retirement income from three sources. First—and most important—is the money we save during our working years. This includes our savings, our insurance, and our property with permanent value. Secondly, we can expect to receive Social Security payments from the Federal Government for which we and Kodak have contributed. And, finally, all Kodak people working on a regular basis can qualify for Kodak pensions.

PENSIONS FOR KODAK PEOPLE

Kodak's Retirement Annuity Plan provides you with a monthly check after you retire. These will continue for life. The amount of your annuity payments will be based on your earnings with Kodak. The Company pays the full cost—you don't pay a cent.

When you retire, you qualify for these payments starting the first of the month after you reach age 65 providing you—

- 1) remain at work with Kodak until age 65, or
- 2) complete fifteen consecutive years of service.

HOW YOUR PENSIONS ARE FIGURED

Kodak annuities (pensions) are paid the first of each month. They keep coming for life.

The yearly amount of your Kodak annuity will be determined in this way:

- 1 per cent of your earnings up to \$4,800 in each year plus
- 2 per cent of all your earnings above \$4,800 in each year.

For people hired before January 1, 1959 a slightly different formula applies on earnings below \$4,800 per year.

Kodak annuities are based on all earnings up to age 65. When age 65 is reached, no further annuities are provided on earnings beyond that age. (Wage Dividends are not considered earnings when figuring annuities.)

You receive a higher rate on your earnings over \$4,800 because Kodak contributes to your Social Security benefits which are based on earnings up to this amount.

Let's take a simple example to show how your Kodak annuities will be figured. Suppose you earned \$5,000 every year during thirty years of service with the Company. Your pension based on each year of service at these earnings would be \$52 (1 per cent of \$4,800 which is \$48, plus 2 per cent of \$200 which is \$4). This \$52 is then multiplied by 30 years, giving you a Kodak annuity of \$1,560 per year. This means that you would receive a monthly annuity check of \$130 (\$1,560 divided by 12). These checks would be mailed to you by the Insurance Company upon your retirement at age 65 or later.

Of course, you will actually earn different amounts in different years, but the above example shows how your earnings each year are used to figure the total amount of your Kodak annuity.

Under present Social Security provisions, average earnings of \$4,800 or more a year will usually result in monthly federal payments of at least \$116.00 plus an additional amount for your wife if she is over age 62. So, in the above example, you could expect to have a total income (annuity plus Social Security) of at least \$246.00 a month plus an additional amount for your wife if she is over age 62. This would be in addition to whatever income you had provided by your own savings.

NO UPPER LIMIT FOR KODAK PENSIONS

The size of a person's Kodak pension is not limited to any specific amount. Your pension will be figured and paid on all your earnings with Kodak as explained earlier. The more you earn, the bigger your pension.

However, there is a lower limit and a person gets a certain specified amount if his pension, figured in the regular way, isn't as much as this specified amount. This lower limit is \$2.50 a month for each year of service up to age 65.

Actually, these limits below which Kodak pensions never fall don't apply very often because Kodak pensions based on today's wage rates are normally quite a bit larger than these specified amounts.

IF YOU SHOULD RETIRE EARLY

After you have been with Kodak for fifteen years or more, a mutual arrangement with the Company can provide for your retiring anytime after reaching age 55 with your pension immediately payable. Of course, under this arrangement, the Insurance Company will pay a substantially

smaller pension depending on the actual age at retirement because it will normally have to be paid for a longer time.

PENSIONS PAYABLE TO DEPENDENTS

You may want to arrange for your pension to be paid to a dependent in the event you die first. If you arrange this before age 64, the Insurance Company will not require a medical examination before approving it. However, if you should make this arrangement and die before reaching age 65, no pension would be paid to your dependent. If your named dependent dies before the 1st of the month following your 65th birthday, your own pension will not be reduced.

Of course, if you do arrange to have your pension paid to a dependent in case you die first, the monthly payments will be smaller. The actual percentage of your regular pension will depend on the age and sex of your dependent. You can have all or a part of your pension paid on this basis.

EFFECT OF LONG SERVICE

As explained earlier, the longer you work at Kodak up to age 65 and the larger your total earnings, the bigger your Kodak pension will be.

Here is another important point. After you have been with Kodak for fifteen consecutive years, you have an absolute right to your Kodak pension. This means that if you leave the Company for any reason whatsoever, you still would begin to receive monthly checks when you reach age 65. They would be based on your earnings up to the time of leaving. When a person leaves after at least fifteen years of consecutive service, his certificate is endorsed to show the amount of pension he will be entitled to when he reaches age 65.

BREAKS IN SERVICE

If you have any breaks in your service with Kodak, whatever the cause, and you return and qualify for Kodak annuities in the usual way, you will get full pension credit for all earnings prior to the break in service.

IF THE PLAN IS CHANGED OR DISCONTINUED

Over the years, a great deal of care and study has gone into the development of Kodak's Retirement Annuity Plan. It provides the best way the Company knows for helping each person to enjoy a steady and adequate income after his or her retirement from active work.

Naturally, it is hoped that the Plan can be continued indefinitely. Still, it may be necessary to change the Plan at some future time (possibly to adjust to changes in the Social Security Law), and the Company must reserve the right to change or end the Plan if circumstances require. Even if this should be necessary, you would still retain all annuity credits purchased prior to any change in the Plan, as well as any credits which had been authorized by the Company's directors to be purchased in the following year.

YOU GET FREE MEDICAL INSURANCE WHEN YOU RETIRE

Kodak people with at least 15 years service before their normal retirement date, and who have been covered for at least the five years immediately prior to their retirement by Blue Cross, Blue Shield, and Kodak Major Medical Expense Plans, will continue to be covered by these plans after they have retired. Their eligible dependents are likewise included in this coverage. The entire cost of the coverage after retirement is paid by the Company.

Benefits payable to retired people under the three health and medical plans are calculated on the same basis as those

payable to Kodak people actively at work. In the case of the Major Medical Expense Plan, the individual's Kodak annuity payments determine his classification for deductible amount and maximum benefits.

If you retire at any time between ages 55 and 65 with the Company's consent, coverage will be provided the same as in the case of retirement at 65 or later. However, the deductible amount and maximum benefits under the Major Medical Expense Plan would be determined until age 65 by the person's final wage or salary rate.

All coverage under the three plans terminates on the death of the retired person. Of course, in the case of Major Medical Expense Insurance Plan, coverage will cease earlier for those individuals who have used up their maximum benefits.

LOOKING AHEAD

Many people rightly regard pensions and Social Security payments as only an aid to their financial security after retirement. They know that the main responsibility for preparing for retirement is really theirs. It's certainly true that a regular savings program during the working years gives greatest assurance of a carefree retirement. Thousands of Kodak people make use of the services of the Eastman Savings and Loan Association in building a substantial retirement fund.

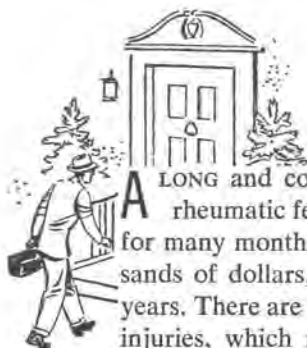
*Eastman
Kodak
Company's*

Insurance Plan against...

MAJOR MEDICAL EXPENSES

*for protection of
you and your
family*





A LONG and costly illness can happen in any family. Take rheumatic fever, for example. Treatment may be required for many months and the medical costs may amount to thousands of dollars, and perhaps wipe out the savings of many years. There are various kinds of illness, and sometimes serious injuries, which may result in just such prolonged home or hospital care and burdensome expenses. These major medical expenses can mean debt and hardship to a family. You probably know of such cases — and you may have wondered about what might happen if a similar misfortune hit your family.

Certainly the answer isn't in trying to do without the medical care needed. Adequate medical care is vital and a person's future health—even his or her life—may depend on getting it. But how at such a time can one avoid a crisis in the family's finances?

Part of the answer lies, of course, in the hospital and surgical plans to which most of our people subscribe. These give sound protection—but they are only intended to meet “normal” hospital and surgical expenses such as most families encounter at one time or another. These plans are not expected to protect against the very heavy costs of prolonged illnesses and injuries which may require months of treatment. They give good protection in about four hospital cases out of five—but it's that one serious hospital case in five, or expensive medical and nursing care at home, that may create a grave financial burden. Families have spent years in some cases paying off the large medical expenses involved.

Some special insurance is clearly needed to help meet these major medical expenses when they occur. Arrangements have

been made for such an insurance plan and it is available on a share-the-cost basis to all active employees. In addition, the insurance is furnished at no cost to those eligible people who retire or leave on account of total and permanent disability.

Sharing the Cost

Major Medical insurance is provided on a group basis, and you may have this protection for a small monthly contribution which you make by payroll deduction. The balance of the net cost is paid by the company.

This protection is provided under a "Major Medical Expense Insurance Plan" according to the terms of a group contract with the Metropolitan Life Insurance Company. Its purpose is to relieve you of a great part of any major medical expenses which you may incur. Farther on, you will see exactly how the benefits paid under this Plan are determined.

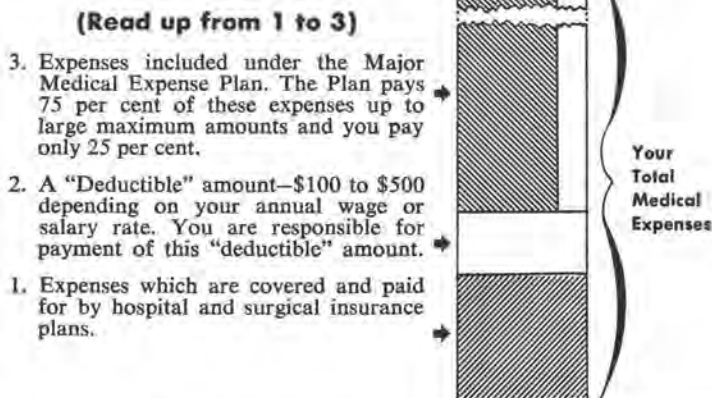
The Plan is tailored to your income and the medical expenses you are likely to encounter. Medical expenses tend to be greater as a person's income increases. The Plan takes account of this fact by giving increased coverage as the individual's wage or salary rate exceeds certain figures. Therefore, both the coverage and the cost are greater for some people as shown in the table on pages 12 and 13.

How Your Benefits Are Figured

As mentioned earlier, Major Medical Expense Insurance rounds out a program in which your hospital and surgical insurance plans are quite important.* Actually, the Major Medical Expense Insurance Plan can help to take care of some kinds of medical expenses which aren't covered by these other plans at all. The best way, perhaps, to see how it ties in with

*Hospital and surgical insurance plans for the purpose of the Major Medical Expense Plan are defined as those plans available to you which provide the maximum coverage for which the company has agreed to share the cost.

your hospital and surgical insurance plans is to use a chart such as the following:



As this chart indicates, your insurance under hospital and surgical insurance plans covers most hospital and surgical expenses up to certain specified amounts. If your medical expenses are greater than this, you are responsible for payment of a "deductible" amount. The schedule on pages 12 and 13 shows what this amount would be. From this point, the Major Medical Expense Plan takes over and pays 75 per cent of the expenses included under its terms. In other words, the Plan pays \$3 of such expenses for every dollar you pay. Thus, the bills you receive for major medical expenses which fall under the terms of the Plan are largely taken care of by your insurance. Under certain circumstances, the Major Medical Expense Insurance Plan will pay more than 75 per cent of the expenses it covers. See pages 12 and 13. The maximum amounts which would be payable to you are shown in the schedule on pages 12 and 13. These are explained later on.

Now, let's consider the kinds of medical expenses which are included in the Major Medical Expense Plan. In general these

consist of any reasonable charges for medical services performed or prescribed by a licensed physician or surgeon, hospital and nursing service, and other related medical expenses for which the individual is charged. Keep in mind that where sickness or injury requires no hospital or surgical care, this insurance may be the only insurance protection you have.

Here is an itemized list of the expenses against which you are largely protected by the Plan. (All of these, however, are subject to the exclusions as later defined.)

- A. The services of physicians, including surgeons and other specialists, to the extent they exceed the amount payable under your local hospital and surgical insurance plans.

In some areas, a special provision applies to the local plan allowance for obstetrical care and delivery. See Page 7.

- B. Hospital room and board expenses with the following limitations:

1. For those with an annual wage or salary up to \$5,000, such expenses are included only up to the hospital's most common semi-private room and board rate, or ward care rate, whichever is covered under your hospital insurance plan.
2. For those with an annual wage or salary rate of \$5,000 or more, such expenses are included only up to a maximum of 150% of the hospital's most common semi-private room rate, or \$21.00 per day, whichever is higher. In those areas where the local hospital insurance plan covers ward care only, 150% of the ward care rate or \$21.00 per day, whichever is higher, will be used.

- C. Certain other medical expenses such as:

Anesthesia
X-Ray, radium, other diagnostic services, therapy and related treatment
Oxygen and its administration
Drugs, medicines, and dressings

Rental of iron lung or other durable equipment, such as wheel chairs required for temporary therapeutic use
Ambulance service within local area

- D. Services of private registered nurses in or out of a hospital, except when rendered by a member of the family regularly residing in the household. There are no limitations on such services in a hospital. Nursing services outside a hospital are limited to 120 days in any one Medical Expense Period.

NOTE: Until further notice, state licensed practical nurses may be used if the attending physician certifies that such nursing care is necessary.

These Covered Medical Expenses are included under the Major Medical Expense Plan to the extent that they exceed the amounts paid or payable as allowances toward such expenses under the contract terms of your hospital and surgical insurance plans. In other words, when you have a Major Medical claim, the amounts paid by your hospital and surgical insurance plans are first deducted from your total bills before figuring payments due from your major Medical Expense Insurance. If you are not a subscriber to your hospital and surgical insurance plans, the benefits that would normally be paid toward your expenses, if you were a subscriber, are deducted from your total expenses before figuring your Major Medical Expense claims.

Exclusions

As will be seen from the above list of expenses included under the Major Medical Expense Plan, most of the costs of long confinement due to illness or injury are largely taken care of by the Plan. There are some medical expenses, not usually related to normal illness or injury, which are not included in the Plan. These are:

Any kind of dental services or plastic surgery or treatment. However, expenses for dental surgery and plastic

surgery required because of an accident or impairing illness are included if otherwise qualified under the Plan. Eyeglasses and hearing aids, including the services of prescribing and fitting them.

Periodic health check-ups.

Expenses arising out of injury or sickness due to an act of war.

Any services for which no payment is required of the individual receiving them, or for which the individual receives payment through legal action or settlement.

Any services received in a hospital owned or operated by the United States Government or the Government of Canada.

Any expenses resulting from an occupational sickness or injury. These are covered by Workmen's Compensation.

Maternity Benefits and Benefits for Children under 90 Days of Age

Your hospital and surgical insurance plans provide some protection against the normal expenses of childbirth. The Major Medical Expense Plan provides additional protection when complications result in expenses well above the usual ones. The benefits are on about the same basis as for other types of medical care, except for an additional deductible amount equal to one-half the normal deductible.

Thus in figuring the maternity benefits under the Major Medical Expense Plan, the following calculations are made: First, the total is obtained of all included medical expenses for both mother and child. From this total expense amount your hospital and surgical insurance allowances, the normal deductible amount listed in the schedule on pages 12 and 13, plus 50 per cent of the normal deductible, are subtracted. The resulting amount is included under the Plan, and 75 per cent of this amount is payable in benefits. If your local surgical

insurance plan provides less than \$60 for obstetrical care and delivery, \$60 will be deducted from the total expense amount in lieu of the local plan allowance.

In determining maternity costs, the expense of any complications, of prenatal and postnatal care, and expenses on account of children under 90 days of age are included. Until the child is 90 days old, deductible amounts for only one person are applied even though both the mother and the child incur expenses. In the event that mother or child continues under medical treatment after the 90-day period has elapsed, the Medical Expense Period may be continued for the mother and a new separate Medical Expense Period will begin for the child, subject to the rules contained in the following section. If expenses for the mother extend beyond the original Medical Expense Period, a new Medical Expense Period will begin after the application of a one hundred dollar deductible.

Definition of Medical Expense Period

As shown in the schedule on pages 12 and 13, certain maximum amounts are payable during any one "Medical Expense Period." A Medical Expense Period begins with the first day on which you or an insured member of your family are under the care of a physician or surgeon for sickness or injury for which a claim is made. This period continues to the earliest of the following dates:

- a. The date of full recovery from the sickness or injury.
- b. The date when no medical care has been received and no medical expenses have been incurred for a period of two months.
- c. The date when the Maximum Amount Payable for any one Medical Expense Period has been paid.
- d. The date 12 months following the date when the Medical Expense Period began.

If a Medical Expense Period extends for 12 months or if

the Maximum Amount Payable for any one Medical Expense Period has been paid prior to the expiration of a 12 months period, and you have not recovered from the sickness or injury, then a new Medical Expense Period begins immediately. In this case, the deductible amount for the new Medical Expense Period is \$100, regardless of the person's earnings category. Thus, continuing medical expenses will be covered under the Plan until the maximum amount of benefits payable for one person has been exhausted.

Eligibility and Effective Date

This insurance for new people will become effective on the first day at work on or after they subscribe, provided they subscribe within 31 days of their employment. Men and women who do not subscribe during the first 31 days of their employment may subsequently be eligible for coverage upon acceptance by the Metropolitan Life Insurance Co. of satisfactory evidence of insurability. Contact your supervisor for further information regarding eligibility.

If you have a dependent or dependents, as later defined, on the date your insurance becomes effective, you will be insured for both Personal and Dependent coverage. If you do not have an insurable dependent on that date, you will be insured for Personal coverage only. But, if you later acquire a dependent or dependents you will be insured for both Personal and Dependent coverage on the first day such person or persons become dependent. You should, of course, notify your supervisor of any such change.

However, if on the date your coverage for dependents is effective, one of your dependents is confined in a hospital, sanatorium, or other institution for care or treatment, or is under the care of a physician or surgeon because of a disabling physical or mental sickness or injury, or was so confined or under such care at any time within the preceding 31 days,

insurance on account of such dependents shall not become effective until the earlier of:

- a. The date ending a continuous period of three months during none of which such dependent was so confined or disabled, and during all of which time such dependent carried on the normal activities of a person of like age and sex in good health, or-
- b. The date as of which the insurance company accepts as satisfactory evidence of the recovery and good health of such dependent.

No medical examination of you or your dependents is required if you enroll on the date you could first become insured, or within 31 days thereafter. If you do not enroll within this period, evidence of insurability will be required by the Insurance Company.

Definition of Dependents

The dependents who will be covered by your Major Medical Expense Insurance are:

- a. Your husband or wife. Where the husband and wife are both employed by the Company and Major Medical Expense Insurance is available to either one, then either may subscribe to the Plan, but only for the "Personal and Dependent coverage" type of contract.
- b. Any unmarried dependent child under 23 years of age. The term "child" includes any legally-adopted child, any stepchild who resides in the insured's household, and any child supported solely by the insured and permanently residing in the household of which the insured is head. (See page 6 for benefits available for children under 90 days of age.)

The following are not included in the term "Dependent":

- a. Any person as an employee of the Company where Major Medical Expense Insurance is available.
- b. Any person living outside the United States or Canada, or
- c. Any person in the active military service of any country or its subdivision.

Discontinuance of Insurance

Major Medical Expense Insurance ends automatically when and if a person has received the Maximum Amount Payable on Account of All Injuries and Sickesses. (See the schedule on pages 12 and 13 for these Maximum Amounts.) However, he or she may be reinstated if satisfactory evidence of insurability is provided to and accepted by the Insurance Company. The details can be found in the section titled "Reinstatement."

Major Medical Expense Insurance is discontinued when a person leaves or otherwise becomes ineligible to continue under the Plan. However, people with 15 or more years of service who retire or leave on account of total and permanent disability have their coverage continued at no cost to them.

If a Medical Expense Period for the insured or a dependent has started at the time the Major Medical Expense Insurance is discontinued, benefits will be payable as follows:

- A. If the person is not totally and continuously disabled, benefits are payable for a period up to three months after discontinuance, or to the end of the current Medical Expense Period, whichever is earlier.
- B. If the person is totally disabled continuously from the date of cessation of the insurance, benefits are payable for three years on the same basis as if coverage had continued.

If an employee or dependent is pregnant at the time Major

Medical Expense Insurance is discontinued, the maternity benefits and benefits for children under 90 days of age will be payable for any included medical expense incurred on account of such pregnancy. Such coverage for a child will not extend beyond the date on which the child attains the age of 90 days.

Reinstatement

When you or any one of your dependents have received benefits from the Major Medical Expense Insurance Plan to the extent of \$1,000 or more, you may apply for reinstatement of the "Maximum Amount Payable" as shown on pages 12 and 13. However, this reinstatement depends upon the acceptance by the Metropolitan Life Insurance Company of satisfactory evidence of insurability, which you must furnish at your own expense. Application for reinstatement may be made at any time prior to normal retirement age.

Major Medical Expense Plan for Retired People and People on Total and Permanent Disability

Those people who have 15 years or more of service at or before normal retirement age and who retire under the terms of the Retirement Annuity Plan, or who leave under the terms of the Annuity Total and Permanent Disability Plan, are eligible to receive continued coverage under the Major Medical Expense Plan if they had the coverage prior to date of going on retirement or disability status as follows:

Prior to January 1, 1960, coverage must have been in effect from January 1, 1955 to date of going on retirement or total and permanent disability status;

On and after January 1, 1960, coverage must have been in effect for at least five years preceding the date of going on retirement or total and permanent disability status.

Schedule of Benefits and Contributions

The Deductible Amount, the Maximum Amount payable for any one Medical Expense Period, the Maximum Amount payable on account of any individual for all injuries or sicknesses, and the cost to you of the insurance are in accordance with the following schedule:

<i>Earnings Category</i>	<i>Annual Rate of Salary or Wages</i>	<i>Deductible Amount</i>	<i>Maximum Amount Payable</i>		<i>Your Monthly Contribution**</i>	
			<i>For Any One Medical Expense Period</i>	<i>On Account of Any Individual for all Injuries or Sicknesses</i>	<i>Personal Coverage Only</i>	<i>Personal and Dependent Coverage</i>
1	Less than \$5,000	\$100	\$ 2,500	\$ 5,000	\$.35	\$.80
2	\$5,000 but less than \$10,000	200	5,000	10,000	.75	1.85
3	\$10,000 but less than \$25,000	300	7,500	15,000	1.00	2.25
4	\$25,000 or more	500	10,000	20,000	1.25	3.00
<p>The Plan pays 75% of your covered expenses over the deductible amount and after crediting Hospital and Surgical Insurance coverage. The deductible amount and 25% of your covered expenses are payable by you.</p> <p>If, in any one Medical Expense Period, 20% of the "Maximum Amount Payable on Account of any Individual for All Injuries or Sickness" is paid, the Plan will pay 85% of further covered expenses incurred during that Medical Expense Period.</p> <p>If your earnings change so as to put you in a different class, your Major Medical Expense Insurance and your contributions therefor will change accordingly on the following January 1st, and the benefits and Deductible Amount for the new classification will be applicable for all Medical Expense Periods commencing on or after such date.</p>						
<p>**The balance of the net cost is paid for active employees. Eligible retired or disabled people will have the coverage provided at no cost to them.</p>						

Save Your Bills

It is important that you save all bills that you get in connection with any illness or treatment. Even those bills which have been paid by your hospital and surgical insurance plans should be included because they are used in figuring benefits under the Major Medical Expense Plan. It is important that all bills show the following information:

- a. name of person for whom the claim is submitted
- b. name of person or establishment providing the item or service
- c. date services were rendered
- d. description of items or services
- e. cost of items or services

Bills (other than from hospitals and doctors) showing the above information are to be initialed by your doctor to indicate he authorized or prescribed the expenses as being necessary.

When and How to File Claims

Your claims will be filed for you under the Major Medical Expense Insurance Plan. As this booklet points out, it covers those medical expenses not included under your hospital and surgical insurance plans which exceed the deductible amount applying in your case. In other words, if the deductible amount is \$100 and, after payment of your hospital and surgical insurance benefits, the expenses for any single case of sickness or medical treatment exceed \$100, then a claim should be filed. In the event of an accident in which you and one or more of your dependents are injured, only one deductible amount is applied.

Major Medical Expense Insurance payments are made direct to you and not to the physician or hospital. Your medi-

cal bills do not have to be paid in full before submitting them for a claim.

Information on filing your claim may be secured from your supervisor.

Insurance Certificate

You will receive an individual certificate, issued by Metropolitan Life Insurance Company, outlining your benefits under the Major Medical Expense Insurance Plan. The insurance described in this booklet is subject to the terms and conditions of the Group Policy. While it is expected that this Plan will be continued indefinitely, it is necessary to reserve the right to change or terminate the Plan at any time. In particular, should the benefits under your hospital or surgical insurance plan be changed, the benefits and your cost under the Major Medical Expense Plan may be changed. Notice of any such changes will be announced on the bulletin boards or in our own publication.

On the following pages, you will find the answers to some questions about the Plan. Some examples of how payments are made under the Plan are also given. Be sure to read these answers and examples carefully because they can give you a better understanding of the advantages of the Major Medical Expense Plan.

Some Questions About the Plan and the Answers

1. Q. How are payments made under the Plan?

A. Let's suppose, for example, that you had medical expenses included under the Plan which amounted to \$400 after the deductible amount was applied. You should submit these bills and a completed claim form to the person who has been designated to handle such claims. Arrangements will then be made for you to receive your payments as quickly as possible. In this case, you would receive a check for \$300 to cover the 75 per cent of those expenses payable under the Plan. You will note that you wouldn't have to pay the \$400 first out of your own pocket before submitting a claim for your insurance payments. You get your insurance payments promptly to pay the included part of any major medical expenses.

2. Q. How are the maximum payments in the Schedule applied?

A. The first column of maximum payments shows the amount which will be paid for the expenses incurred by each covered member of your family during one Medical Expense Period. For example, if you earn up to \$5,000 a year, total payments up to \$2,500 are payable for any one person in any one Medical Expense Period. But if payments are made on behalf of a person for more than one Medical Expense Period the total maximum amount payable is \$5,000. (Under certain conditions this total can be higher. See question 6.)

3. Q. Do payments made for the sickness of any person in my family affect the payments that might be made

for others in the family?

- A. Not one bit. The maximum amounts apply to you and to each of your dependents individually. Everyone in your family eligible for dependent coverage is insured up to the same maximum amounts. Likewise, the deductible amount applies individually to each family member, except in the case of a common accident. If you have a wife and two dependent children under age 23 and your annual rate is under \$5,000, this means that, altogether, payments totaling \$20,000 could be made under the Plan. (See question 6.)
- 4. Q. What happens if two or more members of a family group are injured in the same accident?**
- A. All are eligible for benefits and only one deductible amount is applied for all medical expenses which they incur from the same accident.
- 5. Q. Suppose I had a long and costly illness and received the maximum amount payable in one Medical Expense Period. What happens if I continue to incur additional expenses?**
- A. You would immediately start a new Medical Expense Period with the application of a \$100 deductible amount, regardless of your earnings category. Benefits would then continue.
- 6. Q. If I or one of my dependents receive benefits from the Plan, and subsequently recover, can the maximum benefit be reestablished?**
- A. Yes. When you or any one of your dependents has received benefits to the extent of \$1,000 or more, you

may have your maximum benefit restored if you or your dependent can give, at your expense, satisfactory evidence of good health acceptable to the Metropolitan Life Insurance Company.

7. Q. Why does the Plan have a deductible amount for which no benefits are paid?

A. The cost of the Plan without “deductible” amounts would be very much greater, and your contributions would have to be greater. It’s like buying collision insurance for your car. You buy “\$50 deductible” or “\$100 deductible” because a policy with no deductible clause costs so much more. In other words, it’s generally cheaper in the long run to pay the first part of such expenses out of pocket than to have them fully covered in your insurance policy. Major Medical Expense Insurance is intended to reduce your liability for medical expenses to a manageable amount—it does not entirely eliminate your liability.

8. Q. If I don’t take out this insurance when I am first employed, can I do so later?

A. You can, but if you wait beyond 31 days from the date when you could first be covered, both you and your dependents may be required to pass a medical examination satisfactory to the insurance company. You can’t hold off, and then get covered by the insurance when it looks as though it would be needed.

9. Q. Why is there an additional deductible amount for maternity benefits?

A. Generally, maternity costs in normal situations are within a manageable range for most people, taking into account the payments from hospital and surgical in-

surance plans. Major Medical Expense coverage is designed to cover extraordinary or “catastrophic” situations caused by complications. Therefore a special maternity deductible equal to 50 per cent of the normal deductible is added to the latter figure in computing maternity claims. When medical expenses included in the Plan exceed these deductible limits, benefits are payable.

10. Q. What is the basis for determining my coverage with reference to wages or salary?

A. If hourly, take your current rate (individual rate or average earnings, whichever is higher) and multiply by 2,080. This will determine your earnings category for contributions, deductible amounts, and maximum benefits.

If on salary, your normal weekly salary multiplied by 52 will give you the figure.

11. Q. How will my coverage be computed in the future?

A. By using the same earnings figure which determines your Group Life Insurance coverage. Changes in your coverage will be made annually on January 1st if changes in your annual rate require this—just as your Group Life Insurance is adjusted with changes in your annual rate. Special coverage provisions apply for those retiring or going on total and permanent disability.

12. Q. Is there any limit with reference to the number of Medical Expense Periods which can occur in a family group in a year?

A. No. Each member of a family group is eligible for benefits on an individual basis. Also, one member may be eligible for more than one Medical Expense Period

in a year provided each period is ended in accordance with the definition of Medical Expense Periods.

13. Q. **Suppose I have health and accident insurance now. Would payments made under this policy affect my claims under Major Medical Expense Insurance?**

A. Any payments to which you are entitled under the terms of the Major Medical Expense Plan will be made in addition to the payments made under your private non-group insurance policies. However, if you or one of your dependents is covered by any other group type of medical, surgical, or hospital insurance whether or not required by law, payments under such plans are taken into consideration in calculating benefits under the Major Medical Expense Plan because you will be reimbursed for these expenses under the other plan.

Some Examples of How the Major Medical Expense Plan Works

Example One

A hospital and surgical insurance subscriber with a normal annual wage or salary rate of less than \$5,000 is hospitalized for a surgical operation. He occupies a semi-private room for 50 days.

Expenses in Hospital:	Total Expenses	Covered By Hospital and Surgical Insurance	Included in Major Medical Expense Plan
50 days room and board @ \$18 a day	\$ 900	\$900	
Hospital Services and Supplies	230	230	
Nursing Care			
50 days @ \$16 a day	800		800
Surgeon's Fee	200	200	

Expenses not in hospital:

Nursing care—			
10 days @ \$16 a day	160		160
Physician's charges	250		250
Medicines, etc.	56		56
Totals	\$2,596	\$1,330	\$1,266

Summary:

Paid by Hospital and Surgical Insurance	\$1,330		(\$100 is deducted from this and 75% paid by the Plan)
Paid by Major Medical Expense Plan	874.50	(\$1,266 less \$100, multiplied by 75%)	
Paid by individual	391.50		

Individual pays 15.1% of total expenses. 84.9% is paid by hospital, surgical and Major Medical Expense Plans.

Example Two

A hospital and surgical insurance subscriber with a normal annual salary rate of \$9,000 is hospitalized for a surgical operation. He occupies a private room for 80 days. The local hospital plan covers 70 days at the semi-private rate and 50 more days at \$5 per day.

	Total Expenses	Covered By Hospital and Surgical Insurance	Included in Major Medical Expense Plan
Hospital room and board			
First 70 days at \$22 per day	\$1,540	\$1,295	\$ 245
71st through 80th day			
at \$22 per day	220	50	170
Special Hospital Services	220	60	160
Surgeon's fees	250	200	50
Nursing Care—			
20 days @ \$16 a day	320		320
Physician's charges	275		275
Totals	\$2,825	\$1,605	\$1,220
		(\$200 is deducted from this and 75% of the balance is paid by the Plan)	

Summary:

Paid by Hospital and Surgical Insurance	\$1,605	
Paid by Major Medical Expense Plan	765	(\$1,220 less \$200, multiplied by 75%)
Paid by individual	455	

Individual pays 16.1% of total expenses. 83.9% is paid by hospital, surgical, and Major Medical Expense Plans.

Example Three

A man with a normal annual wage rate of less than \$5,000 is confined to his home with illness for 50 days with doctor's care continuing for a period afterward. Under the circumstances, of course, there are no hospital and surgical insurance benefits. But his Major Medical Expense Insurance paid a substantial part of the costs as shown below:

	Total Expenses	Covered By Hospital and Surgical Insurance	Included in Major Medical Expense Plan
Nursing care:			
30 days at \$16 a day	\$ 480	—	\$ 480
Physician's charges	500	—	500
Drugs and medicines	130	—	130
Totals	\$1,110	—	\$1,110

(\$100 is deducted
from this and 75%
of the balance is
paid by the Plan)

Summary:

Paid by Major Medical Expense Plan \$757.50 (\$1,110 less \$100, multiplied by 75%)

Paid by individual \$352.50 —

Individual pays 31.8% of total expenses. 68.2% is paid by Major Medical Expense Insurance Plan.

Example Four

The wife of a subscriber earning less than \$5,000 annually incurs medical expenses of \$1,785 as a result of (1) complications of pregnancy resulting in normal delivery and (2) the correction of a congenital deformity of the baby immediately after birth. Benefits paid under hospital and surgical insurance plans amount to \$505.

	Total Expenses	Covered By Hospital and Surgical Insurance	Included in Major Medical Expense Plan
Hospital room and board and special Services			
For the mother	\$ 260	\$ 80	\$ 180
For the baby	675		675
Surgery			
For the mother	150	75	75
For the baby	300	300	
Anesthesia	50	50	
Post-operative treatment for baby	350		350
Totals	<u>\$1,785</u>	<u>\$505</u>	<u>*\$1,280</u>

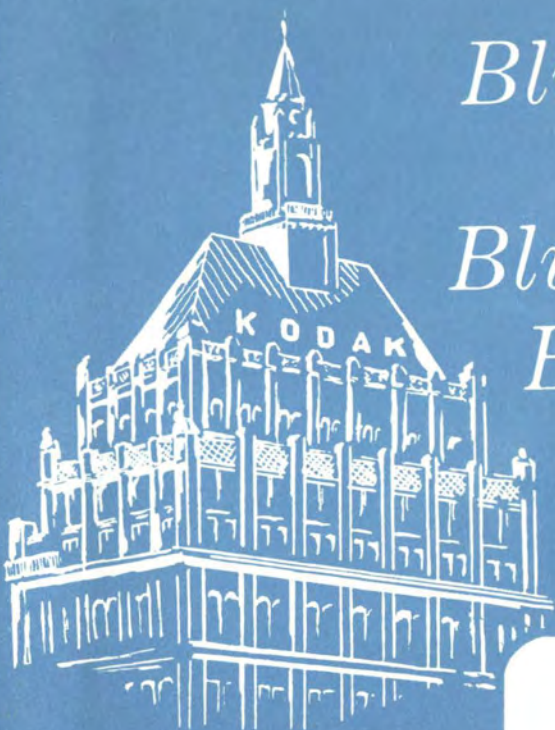
*From this figure is deducted the normal Deductible Amount of \$100 and also a special maternity deductible amount of \$50.

Summary:

Paid by Hospital and Sur- gical insurance	\$ 505
Paid by Major Medical Expense Plan	\$847.50 (\$1,280 less \$150, multiplied by 75%)
Paid by individual	\$432.50

Individual pays 24.2% of total expenses. 75.8% is paid by hospital and surgical insurance and the Major Medical Expense Insurance Plan.

If you have any questions about possible claims under the terms of your medical insurance contracts, get in touch with your supervisor.



*Blue Cross
and
Blue Shield
Benefits
for*

THE MEN AND WOMEN
OF
**EASTMAN KODAK
COMPANY**



May 1, 1960

Almost all Kodak people in Rochester enjoy the protection against hospital and surgical expenses explained in this booklet.

Eastman Kodak Company pays one-half the premium of both of these plans for all Kodak people who subscribe.

Retired Kodak people who qualify also have this protection to cover both themselves and their dependents. In their case, Kodak pays the full cost.

The schedule of rates, showing what you and the Company pay for this protection is given on the inside back cover.

*These
Benefits
are
Yours*

WHEN YOU JOIN
THESE NON-PROFIT
COMMUNITY
HEALTH PLANS





Blue Cross

HOSPITAL PLAN



BLUE CROSS is a non-profit, community hospital care plan. Its purpose is to extend maximum hospital services to as many people as possible, at minimum cost.

It is organized by the hospitals in the area it serves to give care, not for profit.

It is composed of 86 affiliated Blue Cross Plans, all displaying the emblem of approval of the American Hospital Association. Nationally, Blue Cross protects approximately 55 million people against the unpredictable costs of hospital care.

Rochester Hospital Service is the Blue Cross Plan in the counties of Wayne, Livingston, Ontario, Yates, Seneca, and Monroe.

WHEN YOU REQUIRE HOSPITAL CARE

Your doctor will arrange for your admittance to the hospital. Your Blue Cross identification card, designating your contract number, obtains your admittance without any advance payment. In maternity cases, however, some hospitals require an advance payment representing the estimated difference between Blue Cross coverage and the total bill . . . Upon discharge, Blue Cross credit will be given on your bill for all services provided by the contract, regardless of dollar amount, except for maternity benefits and emergency accident care for which specified allowances are made . . . You will receive a copy of the hospital bill showing the Blue Cross credit.

Blue Shield

SURGICAL PLAN



BLUE SHIELD, like its companion plan, Blue Cross, is a non-profit community health care plan. It is established by the doctors—your family physician and his colleagues—to enable you to receive maximum surgical and obstetrical treatment at minimum cost.

It is composed of 77 affiliated Blue Shield plans throughout the country with a national membership of 43 million. Each plan is sponsored by the county medical societies of its area and the American Medical Association. It provides you free choice of a doctor.

It is directed by leading citizens, who serve without pay, representing the medical profession, business, and labor. It also operates under the jurisdiction of The New York State Insurance Department.

Genesee Valley Medical Care is the Blue Shield Plan in the counties of Wayne, Livingston, Ontario, Seneca, Yates, and Monroe.



WHEN YOU NEED SURGERY

Your doctor will complete a GVMC claim form and send it to the Rochester Blue Shield office . . . The Blue Shield Plan approves payment for services provided by the contract and sends the physician a check for these services. A copy of the claim form is sent to the subscriber, showing the credit allowed by Blue Shield and the balance, if any, to be paid directly by the subscriber to the physician.



Blue Cross . .



BENEFITS AND SERVICES

YOUR BLUE CROSS contract provides the following benefits and services in a member hospital. Benefits and services are the same for subscribers and family members.

LENGTH OF STAY

70 days for each admission. (Note exceptions which follow for maternity and psychiatric care).

If a patient is discharged and readmitted within 90 days, the total number of days in the hospital is counted as one admission. Readmission after 90 days following discharge is considered a new admission and the member is again entitled to a full 70 benefit days. For a hospital stay beyond 70 days, a credit of \$5.00 per day is provided for an additional 50 days.

ACCOMMODATIONS

Semi-private room accommodations in Member Hospitals, including board and general nursing care and special diets for 70 days for each admission. Maximum semi-private room charge is credited toward the cost of a private room in a Rochester area Member Hospital. Outside this area, the average semi-private room charge is allowed.

OTHER HOSPITAL SERVICES

- All drugs and medications listed in approved directories. No limit.
- Operating and cystoscopic room service. No limit.
- Laboratory, pathological examinations. No limit.
- Electroencephalograms. No limit.
- Electrocardiograms. No limit.
- Basal metabolism tests. No limit.

Benefits and Services

- Oxygen and equipment for its use. No limit.
- Dressings and plaster casts. No limit.
- Biologicals, serum and vaccine. No limit.
- Intravenous preparations and visualizing dyes. No limit.
- Physiotherapy. No limit.
- Anesthesia when supplied by the hospital and administered by salaried employee of hospital. No limit.
- Administration of blood and blood plasma. No limit.

MATERNITY BENEFITS

\$8.00 a day for 10 days with a minimum of \$50.00. This same allowance doubled for Caesarean section deliveries. Full benefits for ectopic pregnancies.

EMERGENCY ACCIDENTS

An allowance up to \$10.00 for regular benefits is made for out-patient emergency accident care in a hospital within 24 hours of the accident.

MENTAL CARE

30 days care for mental illness, including drug addiction, and alcoholism. Benefit period renews after lapse of one year following discharge.

AMBULATORY CARE

Provided for certain cases treated on an out-patient basis requiring operating room facilities.

NON-MEMBER HOSPITALS

Up to \$18.50 per day toward semi-private room, plus 80% of charges for services normally included in the contract.

WHEN YOU'RE IN ANOTHER BLUE CROSS PLAN AREA

If you are admitted to a participating hospital of another Blue Cross Plan, benefits are provided which are equivalent to those of the Rochester Blue Cross contract. Virtually all hospitals are participating Blue Cross members.

OUT OF AREA EMPLOYEES

Employees residing outside the Rochester Plan area can be enrolled in the Rochester Plan for administrative reasons. Such employees receive benefits on the same basis as a member of the Rochester Blue Cross Plan hospitalized in another plan area. (See the paragraph immediately above).

CONDITIONS AND SERVICES NOT COVERED

Blue Cross does NOT provide benefits for the following:

- a. Services of physicians, surgeons and special nurses or their board.
- b. Services for any condition, for which coverage is available in whole or in part under a Workmen's Compensation Act or similar legislation; or services which are furnished in whole or in part under the laws of the United States or any state or political subdivision thereof.
- c. Hospitalization primarily for medical observation; diagnostic studies; physiotherapy; out-patient service; convalescent, or sanitarium care; rest cures.

- d. X-Ray, X-Ray therapy, radium therapy, radium, isotopes, blood or blood plasma, ambulance service, procurement or use of special braces, appliances or equipment.





Blue Shield

BENEFITS AND SERVICES

YOUR BLUE SHIELD contract provides full payment of all contract services (except normal delivery on maternity) for members with an annual family income up to \$7,200. For persons whose income exceeds \$7,200, Blue Shield pays according to a schedule of allowances, the maximum allowance being \$425. Detailed information about the amounts paid under the schedule of allowances can be obtained by calling or writing the office of Genesee Valley Medical Care, 41 Chestnut Street, Rochester 4, N. Y.

OUT OF AREA BENEFITS

For services performed outside the Rochester Plan area, Blue Shield pays up to the scheduled fee allowance. Service provisions can be guaranteed only by participating Physicians of GVMC, however.

Your doctor may submit his claim directly to Genesee Valley Medical Care on a claim form of the Blue Shield plan of his area. GVMC will pay to the doctor the amount provided in the GVMC schedule, and a statement of such payment will be rendered to you.

DEFINITION OF SERVICES

Your contract covers accepted procedures normally classified as surgical, such as operations for treatment of disease or injury. It also provides for treatment of fractures and dislocations, and reasonable pre- and post-operative care. These services may be performed in a hospital, at home or in a doctor's office.

MATERNITY BENEFITS

Benefits up to \$75.00 are allowed for normal delivery for a married woman enrolled under a family contract. Caesarean sections and Ectopic pregnancies are paid in full if income is under \$7,200. For those whose income is over \$7,200, Blue Shield pays up to the scheduled allowance.

A waiver contract that has been changed from single to family status provides maternity coverage immediately after the effective date of change if the change form was received at Blue Shield within 60 days of marriage.

..Benefits and Services

RADIATION THERAPY

(Use of X-Ray for treatment rather than diagnosis).

An allowance of \$25.00 for the first treatment and \$10.00 for each succeeding treatment up to the maximum fee specified in the Fee Schedule for the particular condition involved.

ANESTHESIA

Anesthesia is paid according to the length of time it is administered and there is no maximum. It must be administered by a qualified physician anesthetist.

GENERAL PROVISIONS

In any instance where more than one operation is performed through the same orifice or incision or at the same operative site, only the fee for the major procedure will be paid.

In instances where more than one operation is performed through separate orifices or incisions or at separate operative sites, full payment will be made for the major fee and half payment for the minor fee.

CONDITIONS AND SERVICES NOT COVERED

Blue Shield does not cover the following:

Workmen's Compensation cases; services rendered in a Veterans' Facility or Government hospital; conditions covered by any State or Federal legislation; cosmetic surgery; diagnostic services; dentistry, oral surgery, anesthesia in obstetrical care; hospital charges, nursing fees; removal of warts, moles, keratoses; papillomas, callouses; blood donor service; diagnostic X-Ray examinations; consultation fees.



Definition of Terms and Special Provisions

APPLICABLE TO BLUE CROSS AND BLUE SHIELD

DEFINITION OF FAMILY CONTRACT

A Family Contract includes the subscriber and spouse and their unmarried children to age 19. Under the Blue Cross contract newborn children are covered from the date of discharge of the mother from the hospital. Under the Blue Shield contract, children are covered from birth. Upon reaching age 19, or upon marriage, dependents should apply for coverage on a separate contract within 60 days in order to maintain continuous coverage.

DEFINITION OF SINGLE CONTRACT

A Single Contract protects only the subscriber. When a subscriber marries, he or she must transfer to a Family Contract within 60 days of date of marriage.

CONTINUITY OF MEMBERSHIP

Upon termination of employment, a member may transfer his membership to another group or to a direct-bill (non-group) membership in the Rochester Plan or to a Blue Cross-Blue Shield plan in another area without interruption of coverage.

NEWLY MARRIED EMPLOYEES

When a single contract member marries, he must change to a Family contract. For waiver contracts there will be no waiting periods for benefits on the Family Contract

PROVIDED the Request for Change reaches the Blue Cross-Blue Shield office within 60 days of the marriage date. Otherwise, the waiting periods will be computed from the effective date of the Family Contract.

WAIVER OF WAITING PERIODS

Contracts which waive waiting periods are issued to employees who were enrolled when a waiver became effective, and to new employees who enroll in accordance with the eligibility requirements.

The following waiting periods usually required by Rochester Hospital Service (Blue Cross) and Genesee Valley Medical Care (Blue Shield) will not apply to members' waiver contracts:

1. Pre-existing conditions—one year.
2. Maternity (for wife on Family Contract only)—ten months.
3. Removal of tonsils or adenoids—six months (with Blue Cross coverage limited to two days).
4. Hernia, hemorrhoids and other rectal conditions, duodenal or gastric ulcers, gall bladder disease, varicose veins, thyroid or goitre conditions, procedures relative to sterility or sterilization—one year.

This waiver applies only so long as you are a member of our group. However, a female employee enrolled by a Family Contract who leaves our group because of pregnancy will receive maternity benefits if she delivers within seven months after termination of employment provided she is still a member.



How to Enroll

Check the type of enrollment which applies to you.

A **SINGLE PERSON** should apply for a Single Contract. You must transfer to a Family Contract if you marry later.

A **MARRIED PERSON** must apply for a Family Contract.

A **NEW EMPLOYEE** who is already a member may transfer to our employee Group. In that case, the member's contract number should be specified.



CONTRACT SPECIFIES BENEFITS

This booklet summarizes Blue Cross and Blue Shield benefits and services. They are subject to terms of the contract issued to each member.

SCHEDULE OF RATES

The monthly premium, the amount paid by the employee, and that paid by the company as of January 1, 1959 is:

	Blue Cross	Blue Shield	Total Cost	You Pay	The Company Pays
Single person contract	\$3.48	\$0.92	\$4.40	\$2.20	\$2.20
Family contract	\$6.96	\$3.38	\$10.34	\$5.17	\$5.17

