



YOUR FINANCIAL

PHARMACIST

Team Handbook

(last revised January 2022)

Welcome!

Welcome to the Your Financial Pharmacist (YFP) team! You are now part of a great team that works everyday to achieve our mission: to empower a community of pharmacists on their path towards achieving financial freedom.

We like to keep our work environment fun and relaxed while accomplishing our mission. We also pride ourselves on inclusivity, diversity, and respect for each and every team member along with each client and community member we serve. We want YFP to be a company you WANT to be a part of—where every team member plays an integral part in building and maintaining that culture.

YFP is an at-will employer. "Employment at will" means that YFP or you may terminate the employment relationship at any time for any reason that does not contradict the law. This document is not a contract for employment.

Who We Are

[Your Financial Pharmacist](#) was founded in 2015 to help pharmacists meet their financial goals. We offer fee-only financial planning and connect with our niche through our podcast, blog, website resources and speaking engagements.

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Mission/Values

Our Mission Statement

To empower a community of pharmacists to achieve financial freedom.

Our Core Values

01 Be Kind

We believe kindness to be the common thread of all interactions and relationships. This includes how we value and treat fellow team members, clients, community members, and strategic partners.

- We believe in the golden rule of “do unto others as you would have them do unto you.”
- We commit to conducting our interactions with others in a way that demonstrates respect, honesty, integrity, and open communication.
- We believe everyone should be treated with value and respect, regardless of one’s role/title, gender, race, ethnicity, age, sexual orientation, religious beliefs, and other personal attributes. Furthermore, we appreciate the unique perspective of each team member and are committed to building a team and culture that thrives from the contributions of those with different perspectives.

02 Optimize You

When we live as the best version of ourselves, we are more likely to achieve our goals.

- We believe that by pursuing personal wellness and prioritizing individual goals, we will positively impact fellow team members and the community we serve.
- We believe that learning and growth never end and require an ongoing commitment to personal and professional development.
- We believe in hard work and achieving our goals in a way that is sustainable and not at the expense of our personal wellness.

03 Serve the Community

We recognize the opportunity we have to serve the YFP community and the profession of pharmacy.

- We are committed to serving the YFP community by developing products and services that have their interests in mind.
- We understand that every team member's role and job description will directly or indirectly impact how we serve the community.
- We recognize we can best serve the YFP community when we understand and support the profession of pharmacy.

04 Value Team

We are one company with one vision.

- We succeed when we strive for and achieve our goals and mission as a team, not at the competitive expense of others.
- We love to celebrate wins and acknowledge one another.
- We support one another when a helping hand is needed or things don't go as planned.

05 Embrace Ownership

Growth and change don't happen when we're stuck in the status quo. We should be allergic to the phrase "that's the way we've always done it."

- We commit to thinking big and shying away from complacency.
- We encourage team members to lean into their strengths while having the courage to try new things and take risks.
- We commit to embracing ownership in our areas of responsibility and to feel empowered in making decisions.

Benefits

All W-2 employees (part-time, full-time, exempt, and non-exempt¹) of YFP are eligible for the benefits outlined in this handbook. Employees, referred to as team members hereafter, are typically categorized as follows:

Team Member	Hours Per Week	Status
Full-time	40 hours	Always exempt
Full-time	30 hours	Always exempt
Part-time	20 hours	Exempt or non-exempt

Some benefits are only available to team members who are considered full-time. Additionally, some benefits are only available after a team member completes their probationary period of 90 days. With few exceptions, team members will select their benefits during the open enrollment period.

[Gusto](#) is our cloud-based payroll, benefits, and human resource management software. This tool allows team members to select their benefits, request time off, track reimbursements, etc. Additionally, YFP maintains an internal website, called the YFP Hub. The YFP Hub allows team members to access Gusto along with other resources and tools to perform their job. Team members should work with their supervisor to ensure they are properly set up on the YFP Hub and Gusto.

Salary

YFP strives to pay team members competitively according to the DOL's Occupational Outlook Handbook and industry studies. Salary will be negotiated prior to hiring. Annual reviews of salary, to include adjustments, are conducted

¹ According to the Fair Labor Standards Act, exempt employees are not entitled to overtime, while non-exempt employees are. In Gusto, exempt is referred to as 'salary/no overtime' and non-exempt is 'salary/eligible for overtime'.

in conjunction with end-of-year reviews and goal setting for the following year. Additionally, salaries may be adjusted throughout the course of the year.

Team members will be paid by direct deposit twice per month (every 15th and last day of the month).

Retirement Plan

All YFP team members are eligible to enroll in the company's Safe Harbor 401(k) / Roth 401(k) plan through [Guideline](#) 90 days after their first day of employment. YFP matches contributions according to the following guidelines (pun intended):

- YFP matches 100% of team member contributions up to the first 3% of pay, then 50% of team member contributions on the next 2% of pay.²
- Default contribution for auto-enrolled team members is 3%.
- Team member and employer contributions vest immediately.

Health & Voluntary Insurance

YFP offers health, dental and vision insurance benefits to full-time team members and their dependents. New team members are eligible on the 1st of the month, on or after hire. Coverage for dismissed team members extends until the last day of the month, on or after termination.

Health Insurance

YFP offers team members and their dependents their choice of three point-of-service (POS) health insurance plans through [UnitedHealthcare](#). The POS is a hybrid of the HMO and PPO plans. Like an HMO, participants designate an in-network physician to be their primary care provider. Like a PPO, patients may go outside of the provider network for health care services.

YFP covers 100% of the premium for the base plan and the team member pays the difference in premium if a more expensive plan is selected. For dependents enrolled, the team member pays for the whole premium.

The UnitedHealthCare members services number is (866) 414-1959.

² In plain English, team members must contribute 5% to get the full 4% match.

Health Savings Account (HSA)

YFP offers health insurance plans that are considered high deductible health plans (HDHP). This type of plan allows team members to contribute to a health savings account (HSA). An HSA gives team members the option to save on healthcare costs by paying with pre-tax dollars. The plans are fully integrated with payroll, so deductions are automatically processed.

YFP contributes \$50 per month towards a team member's HSAs.

Dental & Vision

YFP offers team members and their dependents dental and vision insurance through [Guardian](#). YFP covers 99% of the premium for team members. For dependents enrolled, the team member pays for the whole premium.

The Guardian members services number is (800) 627-4200.

Dependent Care FSA

A Dependent Care FSA enables team members to use pre-tax dollars to pay for eligible dependent care services such as child care or elder care. New team members must wait until the first of the month following or on the date of hire. Team members may elect to contribute \$2,500 (single or married filing separately) or \$5,000 (married filing jointly) per calendar year.

Basic Group Life Insurance

YFP provides team members with Basic Group Life Insurance via [Guardian](#). The benefit pays \$50,000. YFP covers the whole premium for team members.

Group Short-Disability Insurance

YFP provides team members with Group Short-Term Disability Insurance via [Guardian](#). The benefit pays 60% of salary up to the max of \$1,500 per week for 13 weeks (after the 8th day of an eligible event occurring i.e. an accident or illness). YFP covers the whole premium for team members.

Group Long-Term Disability

YFP provides team members with Group Long-Term Disability Insurance via

[Principal Life](#). The benefit pays 60% of pre-disability earnings (up to \$6,000 max per month) with a 90-day elimination period and a maximum benefit payment period to age 65. Disabilities must be solely and directly caused by injury or sickness (including pregnancy³). During the elimination period and the benefit payment period, one of the situations must apply:

- Team members cannot perform the majority of the substantial and material duties of their own occupation.
- Team members are performing the duties of their own occupation on a modified basis or any occupation and are unable to earn more than 80% of their indexed pre-disability earnings.

YFP covers the whole premium for team members.

Financial Planning

Team members and their partners have the option to engage in the same services we offer clients. These services include financial planning, investment management, and tax preparation and planning. This benefit is available to team members who have completed their probationary period. Contact your supervisor to get started.

Time-Off Policy (Vacation & YFP Holidays)

YFP believes in hard work and achieving our goals in a way that is sustainable and not at the expense of our personal wellness. Therefore, YFP maintains an open vacation policy and views time off from a mindset of abundance versus a mindset of scarcity. What does this mean? Whereas most vacation policies count down available vacation days, YFP count up.

Vacation Policy

We encourage team members to take at least 15 business days per calendar year. This is the minimum and we invite team members to take more.

For new hires, the number of days YFP encourages team members to take is based on the date of hire:

³ YFP's intent is for team members to have up to 12 weeks of paid maternity leave per our parental leave policy contained within. Disability insurance may cover for additional time off due to unforeseen circumstances with the birth of the child.

Date of Hire	Vacation Days YFP Encourages You to Take
Q1	12 days
Q2	9 days
Q3	6 days
Q4	3 days

Team members are required to submit their time off for approval in Gusto. Gusto requires you to take vacation in hour increments. Therefore, requesting time off varies by the amount of hours team members work per week.⁴ Below is a table of how vacation time should be recorded in Gusto:

Team Member	Full Day Off	Half Day Off
Full-time (40 hours)	8 hours	4 hours
Full-time (30 hours)	6 hours	3 hours
Part-time (20 hours)	4 hours	2 hours

YFP Holidays

Below is the list of the YFP observed holidays. These are the days that regularly scheduled meetings will not occur with no expectation of anyone coming into the "office." The observed dates for each holiday will be published no later than December of the preceding year:

Holiday	Date	Days
New Year's Day	1/1/2022	1
Martin Luther King, Jr. Day	1/17/2022	1
Memorial Day	5/30/2022	1
Juneteenth Day	6/20/2022	1

⁴ YFP Holidays listed below automatically calculate the appropriate hours for team members in Gusto.

Independence Day & YFP Mid-Year Reflection	7/4/2022 - 7/8/2022	5
Labor Day	9/5/2022	1
Veterans Day	11/11/2022	1
Thanksgiving & Turkey Recovery Day	11/24/2022 - 11/25/2022	2
Christmas Day	12/26/2022	1
YFP Year-End Reflection	12/27/2022 - 12/30/2022	4
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Many of these holidays are familiar, such as Memorial Day and Labor Day. However, YFP also observes a week off midway through the year around the 4th of July holiday. This is a perfect opportunity to rest and reflect on the year at the halfway point, review the progress of goals and spend time with family since the weather is typically nice. YFP also observes a week off at the end of the year, typically between the Christmas and New Year's holidays. This is an ideal time to reflect on the year that has been and plan goals for the coming year. This is typically when we conduct our performance reviews, which follow a similar structure.

Between the YFP vacation policy and YFP observed holidays, we encourage team members to schedule time off from work a minimum 30 days per year. We feel this is a generous policy that encourages balance and avoids burnout.

Paid Parental & Family Leave

Maternity and Paternity Leave

YFP values the importance of family. In an effort to support those values, YFP offers team members paid parental leave (maternity and paternity leave) within 6 months of the date of birth or adoption of a child as follows:

- For team members that have a due date after 12 months of their hire date, YFP offers 12 weeks of paid maternity/paternity leave. For example, if Jane is hired on February 15, 2021 and she is due to give birth to her baby on March 22, 2022, Jane could take the full 12 weeks of paid

maternity leave.

- For team members that have a due date within 12 months of their hire date, YFP offers 6 weeks of paid leave, along with the option to take up to 6 additional weeks unpaid. For example, if Jane was hired on February 15, 2021 and she is due to give birth to her baby on January 22, 2022, Jane could take the 6 weeks of paid maternity leave.

Family Leave

YFP also offers every team member 12 weeks of paid leave to care for an immediate family member with a serious health condition⁵ as follows:

- For team members who have requested leave after 12 months of their hire date, YFP offers 12 weeks of paid maternity/paternity leave.
- For team members who have requested leave within 12 months of their hire date, YFP offers 6 weeks of paid leave, along with the option to take up to 6 additional weeks unpaid.

Taking Leave

All Paid Parental & Family Leave should first be approved by the executive team first. We ask that, in the event of a planned leave, team members work with their supervisor as early as possible to ensure there is an adequate plan for prioritizing completion of tasks prior to leave and to ensure a smooth transition of responsibilities to others while on leave.

Upon taking leave, team members are welcome to phase back into work at a pace that makes sense for their situation. Below are a few examples of how to structure the leave:

- 12 consecutive weeks off
- 8 full weeks off, 8 weeks at half-time
- 8 full weeks off, 4 weeks 1/4 time, 4 weeks 3/4 time
- 6 full weeks off, 12 weeks at half-time
- 6 full weeks off, 4 weeks 1/4 time, 4 weeks 1/2 time, 4 weeks 3/4 time

⁵ FMLA defines serious health condition as "an illness, injury, impairment, or physical or mental condition that involves: inpatient care in a hospital, hospice, or residential medical care facility; or continuing treatment by a health care provider."

Professional Development

Certain professional development opportunities, training and conferences core to the work at YFP will be completely covered by the company. However other opportunities may be available that are more suited as a partnership between YFP and the team member. As outlined in our core values, YFP encourages team members to further their education and skills that develop them personally while benefiting the company and community we serve. As such, YFP offers team members the following stipend to be used for the purposes of additional certifications, online training programs, conferences, etc.:

Employment Status	Stipend
Full-time	\$1,000 per year
Part-time	\$500 per year

As team members identify professional development opportunities, a request for funding and time off should be submitted to their supervisor for consideration. These funds do not carry over from year-to-year.

Team members should discuss their goals for using these funds with their supervisor at the end of each year as new goals are developed for the upcoming year. Once agreed upon with their supervisor, team members should follow the process as documented below:

Process

- Seek and gain approval for attendance in the training, coaching or certification program from the supervisor.
- If approved, the supervisor will use their company credit card to pay for the program or the team member can make the purchase and be reimbursed by YFP later.
- Attend and complete the program.

Requirements

- Must attempt to attend all sessions.

- Must obtain proof of completion and/or certification and submit to their supervisor.
- If the team member fails to attend and/or obtain proof of completion or certification, YFP may request reimbursement from the team member.

Sabbatical⁶

In addition to professional development, we recognize learning and growth opportunities are available away from YFP. We also acknowledge that burnout can drastically decrease motivation and workplace satisfaction. A sabbatical is often what is needed to allow for rejuvenation and reflection both professionally and personally. Hence, below is YFP's sabbatical schedule:

Consecutive Years at YFP	Length of Sabbatical	Cash⁷
5	1 month	\$2,500
10	2 months	\$5,000
15	3 months	\$7,500

The sabbatical comes with few restrictions. We ask that the time spent away is meaningful to each team member who elects this benefit. Interested team members should contact their supervisor to start planning for their sabbatical.

Dress Code

While working, we encourage team members to wear what they are comfortable in. When attending a YFP event (conferences, speaking engagements, meetups), YFP swag with jeans or better, along with comfortable footwear is recommended. Of course, we ask for common sense discretion when meeting with clients or other business representatives. Please use

⁶ This benefit is offered to full-time team members only. The time counted towards this benefit will start on the date that the team member goes full-time.

⁷ This is a taxable benefit and will be run as part of payroll for the cycle just before the team member departs.

appropriate discretion for what deems appropriate dress and, when in doubt, please ask.

Recruiting New Team Members

If a current team member successfully assists in the recruitment of a new hire (i.e. a referral), that team member will receive a cash bonus of \$1,000. Fifty percent (50%) of the bonus is paid after 6 months of employment, and the remainder is paid after 12 months of employment. Both the new hire and the referring team member must be current team members at the time the bonus is due in order for it to be paid. If either the team member or the referring team member leaves employment, the bonus is forfeited. Please note that the bonus is not available for positions for which the team member is directly involved in the hiring decision.




Clawback Provision

YFP is proud of the benefits we provide for our team members and feel they are well deserved. However, in the event that a team member wishes to leave, YFP employs a clawback provision to safeguard the integrity and intent of the provided benefit. The claw-back provisions require the departing team member to pay back the provided benefit if the team member leaves within 6 months of when it was provided. This *could* include wages, health insurance costs, and other forms of compensation related to the benefit.

The following benefits are subject to our clawback provision:

- Sabbatical
- Paid Parental and Family Leave
- Professional Development

Table of Benefits

YFP Benefit	Full-time	Part-time	Probationary Period	Claw-back Provision
Safe Harbor 401 (k) w/match				No
Group Health Insurance				Dependent on situation
Group Dental Insurance				Dependent on situation
Group Vision Insurance				Dependent on situation
Dependent Care FSA				No
Group Life Insurance				No
Group Short-Term Disability				No
Group Long-Term Disability				No
Financial Planning				No
Vacation Policy/YFP Holidays		 ⁸		Dependent on situation
Parental & Family Leave		 ⁹		Yes
Recruiting Bonus				No
Professional Development				Yes
Sabbatical				Yes

⁸ Prorated based on hours worked per week.

⁹ Prorated based on hours worked per week.

Terms of Employment

Equal Opportunity Employment

YFP is committed to equal employment opportunities without regard to race, religion, ethnic origin, gender identity or expression, age, physical disability, sexual orientation, marital status, military service, medical history, parental status, or any other status protected by law in the locations where we operate. Everyone should be able to be unique, and not be judged for their uniqueness.

Sexual Harassment Policy

Sexual harassment is strictly prohibited by law and is a direct violation of YFP policy and culture. Sexual harassment is any unwelcome sexual advances or requests for sexual favors or any conduct of a sexual nature when submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment, submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual, or such conduct has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment.

In plain English, YFP believes that:

- Everyone has a right to come to work and not have someone make unwanted sexual advances towards them.
- Everyone has a right to say no, and it means no, without explanation.

YFP utilizes [Ethena](#), a compliance training platform that delivers anti-sexual harassment training through innovative methods.

If any team members experience or witness violations of this policy, they should report it immediately to their supervisor, Tim Ulbrich or Tim Baker.

Initial Employment Period

Probationary Period

New team members automatically enter a 90-day probationary period, which gives all parties time to determine if the job and culture is the right fit. Any significant absence will automatically extend a probationary period by the length of the absence.

If the new team member's supervisor determines that the designated probationary period does not allow sufficient time to thoroughly evaluate performance, the probationary period may be extended in writing for a specified period.

The Zappos Offer - If the shoe doesn't fit...

Culture and fit are extremely important to us. This is a two-way street and we want to ensure team members are excited to be part of our team. Thus, from the date of hire until the end of the initial employment period, YFP extends a standing offer of \$1,000 to full-time team members and \$500 to part-time team members to leave the company.

Performance Reviews

Effective communication is key to any high performing team. Although your supervisor will give you ongoing, informal feedback, it is vital to sit down formally to review your performance and goals. Your supervisor will perform an annual review of performance and discuss your goals at the end of the year. Your supervisor will also check-in on your performance and goals mid year. Team members are evaluated based on their work performance and adherence to YFP's core values.

Outside Business Activities

YFP encourages team members to engage in other endeavors that align with their passion and goals. However, this must be balanced with their role and

workload at YFP.

YFP encourages entrepreneurship and welcomes new ideas and the opportunity to support team members in such endeavors.

For any team members who are licensed financial professionals, approval for OBAs and proper disclosures on the ADV Part 2B is required.

Military Service

Full-time team members who are inducted in the Armed Forces are considered to be on a leave of absence without pay and accrue only those benefits specified by law. Upon completion of military assignment, the team member is eligible for rehire in their former job or a job of similar status and pay providing the following conditions are met:

- The team member must have been employed in a position other than temporary before their induction;
- They must have left their job to enter military service;
- They must have received certificate(s) of satisfactory completion of military service;
- They must apply for re-employment within 90 calendar days of their discharge;
- They must be able to perform the duties of their former job or a job of similar status.

Veterans will be re-employed with the same seniority, status, and pay they would have had if they had not entered military service.

National Guard/Reserves

Team members who are members of the National Guard or the Reserve will be granted a leave of absence for any period or required service with their unit other than normal tour duty. All benefits will accrue during such periods and such duty will not be considered a break in service. The team member must be reinstated in their position providing they meet all of the conditions listed under Military Service (above) with the following exception:

- The team member must report to work at the beginning of the next regularly scheduled working period following their release from duty.

- Team members who must take time off to participate in the Reserve or National Guard must submit a written request for leave to their supervisor indicating the period of absence and the expected return date.

Technology Policy

Computer Usage Policy

All team members will be issued a new computer with an extended warranty when joining the company. The device will be equipped with antivirus software and the ability for us to push applications and updates to your computer without any action on your behalf. We do not monitor your computer usage. We simply have the ability to keep your technology up-to-date. Computers are YFP property and, as such, if a team member's employment status is terminated by either party, the computer must be returned to YFP before the departing team member's final paycheck is issued.

Prohibited Use

Team members shall not use their computer for any illegal or illicit activities. Activity includes, but is not limited to, gambling, pornography, and piracy.

Security Training

YFP utilizes [KnowBe4](#), which trains team members to make smarter security decisions when using our devices.

Technology Refreshes

YFP full-time team members' computers will be evaluated for replacement every 3 years. Replacement on a more frequent basis will be at the discretion of management.

Basic Care

It is the team member's responsibility to care for their company-owned computer and other related assets, including chargers, cables, adapters, etc.

Please take caution when eating and drinking near your computer, as crumbs can find their way in between the keys on your keyboard and damage the machine. Water damage is seldom covered by the warranty, but accidents

happen. In the event that you drop or spill liquid on your computer, please inform your supervisor as soon as you can to discuss next steps.

Finally, we ask that you please not place any decorative stickers directly on your device or otherwise deface the property of YFP.

Computer Maintenance & Repair

Currently, all new computers are purchased with damage protection. In the event that the insurance will not cover maintenance or repair on the computer, YFP will arrange and pay for maintenance or repair of the computer. Please immediately inform your supervisor if maintenance or repair is required on your computer. We will provide you with a loaner computer to use while yours is being evaluated and/or repaired. Unauthorized maintenance and repairs of YFP property will not be reimbursable.

Accessory Replacement

YFP will replace defective chargers and/or charger cables. However, lost and/or damaged chargers and/or charger cables (from abusive use, your pet chewed your cable, you dropped your charger block, etc.) will only be replaced once. Thereafter, it will be the responsibility and non-reimbursable expense of the team member to replace their company-owned, damaged assets.

Lost or Stolen Devices

In the event there is a lost or stolen device, team members must immediately inform their supervisor and IT (it@yourfinancialpharmacist.com) so we can issue a remote lock and/or wipe the device remotely.

In the event of a theft, a police report should also be filed since the device is valued greater than \$1,000. A copy of the police report should be submitted to YFP.

Work Related Expense Policy

YFP will cover work-related expenses as outlined below:

General Expenses

- Team members who have been assigned a company credit card should

use it for all reasonable and customary business-related expenses, except personal items and any meals not covered by per diem.

- When utilizing the company credit card, make a copy/picture of all receipts to be uploaded when submitting expenses via Gusto. Write the category of expense at the top of the receipt and submit it with your expense report.
- For meals and entertainment, please include the names of people present.
- If you're unsure of making any purchase on behalf of the company at any time, whether with a company credit card or with personal funds to be reimbursed, we ask that you please confirm the purchase with your supervisor.
- All reimbursable expenses should be submitted via Gusto form within 30 days of purchase/travel (ideally much sooner).

Travel

YFP will pay for all applicable travel expenses when you are traveling for work-related purposes. YFP will pay for a coach/main cabin flight, hotel, Uber/taxi/rental car, and a per diem for food when food is not provided. We ask that you be respectful of our budget and opt for lower cost options when available.

- Airfare: booked directly by YFP on your behalf.
- Hotels: booked directly by YFP on your behalf.
- Rental cars: booked directly by YFP on your behalf.
- Parking
 - When flying, the cost of parking your vehicle in the economy lot at the airport is reimbursable. Premium parking is not to be used, unless prior authorization is obtained.
 - Additionally, parking at a hotel or elsewhere, when traveling by car, is reimbursable as long as premium parking services are not utilized.
- Mileage
 - Business travel requiring the use of your personal vehicle, outside of your local area (50 miles from your office or house - for remote team members), will be reimbursed at the published IRS recommended rate.¹⁰
 - Do not put fuel on a company card or submit fuel expenses for

¹⁰ <https://www.irs.gov/tax-professionals/standard-mileage-rates>

reimbursement, as the IRS published reimbursement rate covers this expense as a part of your mileage reimbursement.

- Taxis
 - If utilizing a taxi service (including Uber, Lyft, etc.), utilize a company credit card if you have one.
 - Ensure you maintain your receipt to submit for expenses, if paying with personal funds.
- Per diem
 - A Meals and Incidentals Expenses (M&IE) of \$50/day will be paid for every full day of travel on company business.
 - During travel, do not put personal meals on the company card. Reimbursement will be at the flat rate described above, and is part of the expense report, where you will select the quantity of each applicable meal.
 - If meals are provided for you by YFP, an YFP partner, or as part of an YFP function, you will omit that particular meal(s) from your daily per diem count and a discounted per diem rate will be used with the following cost breakdown:

Meal	Per Diem
Breakfast	\$13
Lunch	\$14
Dinner	\$23



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