

ARISE Employee Benefit Summary

February 1, 2012

Employees who work full time are eligible for the following benefits on the first of the month following their date of hire. (Please note that some benefits have additional stipulations.) Employees who work at least 30 hours per week but less than 37 hours per week are eligible for the following benefits after 90 days of employment. The actual eligibility date is based on whichever quarterly enrollment date (May 1, August 1, November 1, or February 1) falls first following 90 consecutive days of employment. (Please note that some benefits have additional stipulations.)

Health Insurance:

ARISE's group health insurance, an MVP HMO plan, is available at low cost to the employee. Individual; Employee + 1; or Family coverage levels available. Coverage available as noted above; during annual open enrollment; and within 30 days of a life event, as defined by the insurer/insurance industry.

Dental Insurance:

Dental insurance is available at low cost for employees (and their dependents) who work at least 30 hours per week. Preventive care is covered in full. Employees pay the full premium.

Vision Insurance:

Vision coverage is available at low cost for employees (and their dependents) who work at least 30 hours per week. Save money by using the preferred provider network of eye doctors. Employees pay the full premium.

Flexible Spending Plan:

Pre-tax contributions by the employee, via payroll deduction, allows enrolled employees to pay child and dependent care costs, and/ or to recover unreimbursed medical expenses such as co-pays with pre-tax income.

Long-Term Disability:

Provided at no cost to the employee, the plan covers 2/3 of salary when NYS & Short-Term Disability expires at the end of six months, based upon carrier approval.

Life Insurance:

This is provided at no cost to the employee and provides a \$20,000 term life insurance policy; benefits are reduced at age 65 to \$12,000 and at age 70 to \$8,000.

Family and Medical Leave Act (FMLA):

An eligible employee is defined as a person who has been an employee for at least twelve months prior to the leave request, and who has worked at least 1,250 hours during the fifty-two weeks prior to the date the leave commences.

Health Reimbursement Arrangement (HRA):

Each plan year, ARISE deposits \$425 (in 12 monthly deposits of \$35.42) into an HRA account for use by eligible employees. This provides eligible employees with enhanced benefits by reimbursing for out-of-pocket expenses not covered by medical, dental, and/or vision plans. There are two ways to access plan funds, by submitting a paper claim or by using the plan's debit card at healthcare related merchants who are compliant with software requirements.

During Open Enrollment benefits-eligible employees may choose from among the following 4 voluntary programs at group insurance rates:

Additional Contributory Life Insurance:

This plan provides life insurance in the event of death in accordance with plan terms. Employee pays the full premium.

Paycheck Replacement Plans:

This plan helps fill in the difference between the employee's paycheck and the disability benefits received from NYS disability insurance. Employee pays the full premium.

AFLAC — Personal Lifestyle Protector Cancer Plan (a specified disease insurance policy):

This plan provides cash benefit for treatment, hospital confinement, radiation and chemotherapy when losses occur as a result of conditions caused, complicated or aggravated by or resulting from cancer or cancer treatment. Employee pays the full premium.

AFLAC — Personal Accident Expense Plan (an Accident-Only Insurance Policy):

This plan covers many expenses associated with a covered accidental injury, from co-payments to travel as well as death or dismemberment. Employee pays the full premium.

ARISE Profit Sharing:

Employees are eligible for a discretionary contribution after having worked 1,000 hours as defined in the ARISE Child and Family Service, Inc. Profit Sharing 401(k) plan. Employees select their investment options based on a wide variety of investment funds. The decision whether or not to declare a profit sharing payment is made annually by the ARISE Board of Directors, dependent upon the outcome of the prior fiscal year.

ARISE 401(k) Plan Matching Component:

Employees who have completed one year service eligibility in the ARISE Child and Family Service, Inc. Profit Sharing 401(k) plan, having worked at least 1,000 hours in the prior year, are eligible for the ARISE match, which is 50% of the first 5% of the employees' 401(k) deferrals.

The following benefits are available to all ARISE employees, age 18 years and older, regardless of weekly work schedule

401(k) Plan:

Employees are eligible to set aside a percentage of their own earnings (that is, defer their own compensation) through pre-tax payroll deductions into their own retirement accounts the first of the quarter following date of hire. Employees select their investment options based on a wide variety of investment funds.

Online Investment Management:

Employees who participate in the 401(k) Plan or who receive Profit Sharing contributions may access their accounts at www.bpas.com. Employees select their investment options based on a wide variety of investment funds.

Direct Deposit:

Allows employees the convenience of payroll direct deposit into a number of banking institutions and credit unions; it allows employees to route biweekly paycheck into checking and savings accounts, etc. No more worries about when the mail delivery arrives!

NYS Short Term Disability Insurance:

This New York State mandated coverage, pays a weekly benefit for a medical leave of absence based on 50% of salary, up to \$170./week. Benefits begin after a five working day waiting period, and continue for up to twenty-six weeks, as medically necessary.

Employee Assistance Program:

Free and confidential access for employee and family household members to professional counseling and referrals to assist with the variety of issues that modern life may present.

Discounted Membership Fee to BJ's Wholesale Club:

Employees may purchase discounted annual membership to BJ's Wholesale Club. BJ's members save with everyday low prices on leading national brands, members-only services, discounted gasoline prices, and more.

The above information is intended as a reference. Please refer to the plan documents and/or summary plan descriptions for plan details, applicability, limitations, and exclusions. In the event of a conflict of information between the above summary and the legal plan documents, the plan documents govern.

ARISE reserves the right to amend, modify, or terminate its benefits at any time.